

THE OUTLOOK

NYSUT RC 12 Fall General Membership Luncheon Meeting

Tuesday, September 17, 2013 Otesaga Resort Hotel, Cooperstown, NY



Constitution and Citizenship Day Celebration

Keynote Speaker **Billy Easton**

Executive Director of the Alliance for Quality Education

AGENDA

9:30 – 10:00 am	Registration - The Oak Room Coffee and Tea - Ballroom
10:00 – 11:00 am	General Membership Meeting, Ballroom
11:10 - Noon	Keynote speaker
12:15 – 1:30 pm	Otesaga Grand Buffet Luncheon, Ballroom
	Cost to you: \$24.00 (RC 12 will be subsidizing \$1.00 per attendee.)

Name(s) _____

Address _____

Email _____

Telephone _____

Please make your check out to NYSUT RC 12 and return by **September 9, 2013** to
Sandra Bliss, 2191 Cty Hwy 33, Cooperstown, NY 13326-4101 phone: 315-725-0706 nysutrc12@gmail.com

John Mazur Named the 2013 NYSUT RC12 Community Service Award Winner

By Jeanne Williams and Phyllis VanSteenburgh



Jeanne Bennett, Sandra Bliss, John Mazur, and Ginni Mazur

The recipient of the 2013 NYSUT Community Service Award is John Mazur, RC 12 treasurer since 2004. John taught for 33 years, mostly 5th grade, at Park Terrace School in Gloversville. He was treasurer for the Gloversville Teachers Association, served on five negotiations teams, and was a NYSUT Political Action Coordinator (PAC) for over 20 years. He is a past PTA president. He hosted and worked with foreign exchange students and was involved with the Fulton United Soccer Club for over 20 years.

Since John's "retirement", he worked for five years with the College of Saint Rose as a supervisor for student teachers in the

elementary grades in Fulton and Montgomery Counties. As a member of the Gloversville Retired Teachers, he helps with a clothing drive, Rail Trail clean-up day, and wrapping donated presents to needy families at Christmas time. John was active in the restoration of the Glove Theater in downtown Gloversville and is now working with a group to revitalize the downtown area and preserve the beautiful Schine building.

As an active member of his church, he is past president of the Parish Council, a member of Friday's Table which serves dinner on Fridays to those in need, a lecturer for week-end services, helps with BINGO, and is a member of the church's cleaning committee. Currently, John is a volunteer at the Gloversville Public Library. He helps with the recycling, with the annual fundraiser, and reads at the story hour for preschoolers.

"Your (John's) tireless efforts have touched the lives of many and enhanced the overall quality of life in your community. Your dedication and commitment exemplify the best of our members. You are to be applauded for volunteering your time, talent, and energy," stated NYSUT President Dick Iannuzzi in his letter to this year's NYSUT Community Service Award recipient.

John is an active member of RC 12's social committee. If you would like to get to know John better and have a delightful time, consider going on the September 13th train ride and/or the December 4th trip to New York City as John will be hosting both.



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

Recently, I attended a jewelry party hosted by a young teacher who had just bought her first home. The sales rep began her presentation with a question, "What would you do with an extra \$600 per month?" Her intent obviously was to recruit new members to the sales force of the company. To my surprise, the young teacher agreed. Her reasoning was simple – she earned enough money to pay her mortgage, but she could use more in case she needed a home repair or winter heating costs were high.

Last month, I participated in an ARA (Alliance for Retired Americans) live conference call with Senator Tom Harkins. He has introduced a bill (S. 567) entitled, "Strengthening Social Security Act of 2013". According to Senator Harkins, this bill actually increases Social Security benefits by \$800 per year, scraps the earning caps, and extends the life of Social Security by 75 years.

Dangers of Chained CPI

According to Senator Harkins, changing to a chained CPI (which has been proposed by legislators and President Obama) will result in a benefit cut of \$5,000 to seniors at age 75. By the age of 85, seniors will have a \$10,000 cut in benefits. A chained CPI hurts the oldest retirees and those retired the longest the most because it greatly hurts those with the least income. The longer you live, the worse it gets! Senator Harkins suggested thinking about the chained CPI as an anchor chain on a boat. If the chain of the anchor gets wrapped around your ankle, where are you going? The answer is down! Harkins's bill (S. 567) switches to the more accurate CPI-E. (The CPI-E is the Consumer Price Index for the Elderly. It considers typical seniors' costs, including medical care and housing costs. Thus, it more accurately reflects the expenses of elderly persons. - *author's note*)

Lifting the Cap

Currently, the so-called cap is \$113,000. A person earning \$50,000 per year pays 6.2% on every dollar earned. An individual earning \$500,000 annually only pays 6.2% on the first \$113,000 but not the remaining \$387,000. According to Senator Harkins, this calculates to paying \$.22 (yes, 22 cents) on every dollar earned. Harkins's bill proposes raising the cap over a ten year period of time. Raising the cap will nearly eliminate the projected shortfall in Social Security. People with higher salaries tend to be healthier. Why? Usually, they have better health care policies and better health care practices. Therefore, they tend to live longer. Due to the current cap, these people don't pay as much into the system, and then, they take more out. Harkins believes that this is another unfairness with the current system.

What About My Children and Grandchildren?

"How do you answer young people when they ask, 'Will Social Security be there when I retire?'" This was a question posed to Senator Harkins. Basically, his answer was, "Do you think that the US will exist in 75 years? If your answer is 'yes', then Social Security will be there. All debts are backed by the US Government ("full faith and credit"). (*Author's note - as part of the ARA Conference, it was pointed out that Social Security benefits are currently available to grandchildren if something happens to their parent(s)- death, disability.*) Harkins also used the example of young people investing in a 401K. If stocks tank, then people lose money because there is no backing by the US Government. Social Security, though, is guaranteed. To protect children and grandchildren's future Social Security benefits, Harkins's bill proposes to increase FICA from 6 ½% to 7 ½% over a 20 year period.

What is the Political Chance of Getting This Through Congress?

Congress, according to Harkins, is basically divided into two camps. One camp believes that people have contributed to Social Security through a lifetime of hard work. Money was fairly collected and distributed. Others believe that retirees should rely on their children, their churches, and charities for help.

Harkins believes that Social Security has lifted many seniors out of poverty and also believes that Social Security should be strengthened. By lifting the so-called cap over a 10-year period and coupling it with a 1% increase in FICA over a 20-year period, Harkins believes that his bill will extend the life of Social Security another 75 years and that Social Security benefits will be able to be increased by \$65 per month.

Food for Thought

Another crucial budget deadline will be coming this fall. Social Security by law has not and cannot contribute one penny to the federal budget deficit. It does not belong in any deficit reduction discussions or deals. Ironically, the 2013 Social Security Trustees Report shows that Social Security has a large and growing surplus. Like the 2012 Report, this year's shows that with only modest legislated increases in revenue, Social Security would be projected to pay benefits for the next century and beyond.

Those currently on Social Security know that the present COLA is not enough as it doesn't accurately account for large health care cost increases faced by seniors, injured veterans, and people with disabilities. What would you do with an extra \$800 per year? Like the young teacher at the beginning of this article, I would guess that many of you will cite basic necessities (food, gasoline, heating costs, home repair, medicines).

There is a lot of support currently for strengthening and improving Social Security. For more information, go to www.strengthensocialsecurity.org and www.retiredamericans.org.

The Outlook

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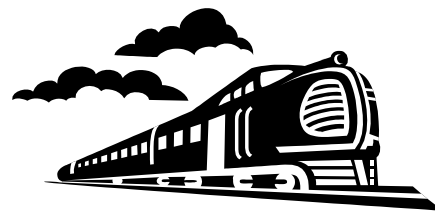
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All Aboard! The Saratoga/North Creek Railroad September 13, 2013

Teddy Roosevelt Returns to North Creek

The train leaves the Saratoga station at 10:00AM. Our group will start boarding the train between 9:30 - 9:40 AM from the station at 26 Station Lane that is off of West Avenue in Saratoga. There is NO bus for this trip; you'll have to drive to the station in Saratoga.



Coach car - \$ 24 per person. There are 6 seats available.

Dome car - \$ 44 per person. There are 15 seats available.

ITINERARY: We depart from Saratoga at 10:00 AM and arrive at North Creek 12:09 PM. Some of the activities will include historic crafts and trade demonstrations, "First Person" talks by Roosevelt, Olde Tyme BBQ, quartet performances, and time to spend in the village of North Creek. We leave North Creek at 3:45 PM arriving in Saratoga at 5:47 PM. There is an on-board chef who cooks meals to order, thus offering full meal service and beverage service onboard in the dome car only. There is a snack bar on some of the coach cars, but there is NO full meal or beverage service. The dome car also offers the glass-enclosed roof.

Name(s) _____

Address _____

Phone _____ E-mail _____

of coach seats at \$ 24 per person _____ # of dome seats at \$ 42 per person _____

Checks are payable to: NYSUT Retiree Council 12 Amount enclosed _____

Please return the form with payment in full by August 1, 2013 to: John Mazur, 176 West Bush Road, Gloversville, NY 12078 (518) 773-7180 jmazz@nycap.rr.com No refunds after August 1, 2010 *Trip insurance may be purchased through Wade Tours*

Special Election of RC 12 Director

The Director, assigned a geographical area by the Board of Directors, serves as the liaison between the membership and the Board of Directors. Officially by constitution, Director duties include acting upon expenditures and policy matters for the organization between meetings of the general membership; approving the annual budget; interpreting our constitution, making policy and constitutional recommendations to the membership and all other duties as enumerated in the constitution. This could include, but not be limited to, making arrangements for the RC 12 general meetings held in that area, meeting with NYSUT retirees interested in forming a chapter or communicating with our retirees by request of the Board. The Board of Directors is required to meet at least three times a year. These meetings are daytime with lunch provided and travel mileage reimbursed at the IRS rate. There is no stipend for service.

Nominations are now open to elect one Director, effective September 17, 2013 - June 30, 2015. Landrum-Griffin procedures will be followed. Secret ballot voting, between the hours of 10:00 and 10:30 AM, will be at the September 17th general membership meeting. No nominations from the floor will be allowed, per RC 12 Board of Directors. It is not necessary to pay the luncheon fee or to be present at the entire meeting to be eligible to vote. Only NYSUT RC 12 members present may vote.

Please contact Judy Schultz, Nominating Chair, 6 Country Fair Lane, Scotia, NY 12302 E-mail: mainemate@aol.com Tel. H: 518 399-4957 for a candidate's questionnaire. Return the completed questionnaire to Judy Schultz (at the above address) no later than August 15, 2013.

Save the Dates



Sept. 6-10, 2013 RC 12 social committee trip to Washington, DC

Sept. 13, 2013 RC 12 Train Trip to North Creek

Sept. 17, 2013 RC 12 fall meeting Otesaga in Cooperstown

Dec. 4 RC 12 day trip to New York City

Dec. 7-8 RC 12 Trip Holiday Weekend in the Finger Lakes

Remembering Sally Van Schaick

Sally Van Schaick, a longtime city educator and member of RC 12, died April 5, 2013. She was 90. She taught for more than 30 years in the Schenectady City School District at Linton High School and Zoller Elementary School, was a staunch member of the Schenectady County Democratic Party, and in 1990, lost a close race to current Republican Assemblyman Jim Tedisco of Glenville.

Van Schaick was born in New York City and grew up in Great Neck on Long Island. In 1958 she was the first woman to graduate from Union College. Along with her teaching duties and political interests, Van Schaick was a longtime volunteer at the Schenectady County Historical Society. Sally was awarded the NYSUT RC 12 Community Service Award in 2003.

Retiree Council 12 Contribution Form July 1, 2013 - June 30, 2014

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**



July/August
Issue of the
RC 12 Outlook



RC 12 at the One Voice Rally



Barbara Spaeth, Jennifer Shaad-Derby, Beverly Alves

Jeanne and Bruce Bennett