

# THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

Nov/Dec 2015

## Charles Giglio, NYS Teacher of the Year

By Carolyn Darkangelo, Mayfield TA Retiree

Charles shared his inspiring view of the profession of teaching at the fall meeting of RC 12 at the Otesaga. He spoke of teaching a calling, not a job, but the best profession in the world. He feels that virtues such as patience, passion and unlimited expectations should be passed on to our students. It is so important to uncover the diamonds in the rough and help them to be successful on their own.

In his classroom he said, "We formed a community of citizens who care about each other." Charles originally signed on for a short-term assignment at Gloversville High School teaching Latin. He described an encounter with a student who wanted to drop Latin. At the end of the conversation he asked the student, "If I stay, will you stay?" Charles then realized after four months he had fallen in love with these students. He is now in his ninth year teaching Latin at GHS.

Charles encouraged RC 12 retirees to work with teachers, mentor them, and keep educating ourselves. Next, he is taking advantage of an opportunity to participate in a cultural exchange to Peru through the teacher of the year program.

In his conclusion, he shared a definition of *inspiration – to breathe into*. Inspiration breathes life into teachers' souls. That can be transmitted to their students.



Charles Giglio with President Obama at the White House on April 29, 2015

## A TEAM IN THE SCHOOLS AND

## A TEAM IN RETIREMENT

### SRP Director Added to RC 12 Executive Board

By Sandra Bliss

Recently, a retired SRP (School Related Professional), who will turn 90 on her next birthday, ran into RC 12 Co-President Jeanne Williams Bennett. The SRP remarked that she receives and reads the RC 12 newsletter, "THE OUTLOOK", and asked if that means she can attend the RC 12 meetings. Jeanne replied that the retired SRP can attend the meetings and that the SRP can run for office if she wants. As a NYSUT member, retired SRP's, as well as retired teachers, are members of NYSUT's retiree councils.

While this has been true since the beginning of NYSUT retiree councils, to ensure SRP's are involved in the leadership of RC 12, the RC 12 constitution was amended at the September 24<sup>th</sup> general membership meeting to specify that at least one director on the RC 12 executive board must be an SRP member. To put this into effect as soon as possible, an additional director position was added to the executive board in the amended constitution.

SRP's on the NYSUT RC 12 membership list are eligible to run for this position. All retired NYSUT members of NYSUT locals in school districts in Herkimer, Hamilton, Montgomery, Fulton, Schenectady, Schoharie and Northern Otsego counties are Retiree Council 12 members. If you receive "THE OUTLOOK", you are on the NYSUT RC 12 membership list.

### NYSUT RC 12 DIRECTOR

**ELECTION DATE: March 31, 2016**

at RC 12 General Membership Meeting  
in Cobleskill, NY

**Term of Office:**

March 31, 2016 – June 30, 2017

**Eligibility to run for position:**

RC 12 SRP member per NYSUT RC 12 membership list

**Nomination Deadline:**

Self Nomination form postmarked or emailed no later than January 29, 2016 and sent to election chair

**Nomination form available from the election chair.**

**Election Chair: Margaret Dafeldecker**

**1 (518)234-2086 or [dafeldecker@verizon.net](mailto:dafeldecker@verizon.net)**

**368 Tinkley Hollow Road, Warnerville, NY 12187**

## Save the Dates–2015

**Dec. 2-4, 2015 RC 12 Holiday Excursion**

**April 1-10, 2016 RC 12 trip to Memphis Tennessee**

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



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

### "State of the State" - Tom DiNapoli, NYS Comptroller

On October 6th and 7th, Judy Schultz and I attended the ED 51 – 53 meeting in Albany. Tom DiNapoli, our comptroller, spoke to us after dinner on Oct. 6th. The first piece of information that he shared with us was the announcement that Colleen Gardner has received a promotion and has been named Executive Deputy Comptroller. Colleen worked for NYSUT and New York State AFL-CIO for many years.

In talking about New York State, Tom DiNapoli shared the following information:

- ◆ Job creation is strong – 760,000 jobs have been added. However, 2/3's of the jobs created were in the 5 boroughs of New York City. Central New York, the Mohawk Valley and the North Country have lagged behind and are still a challenge.
- ◆ 70,000 public sector jobs, including education, were lost during the economic turndown. The creation of new jobs in the private sector is rising, but not in the public sector.
- ◆ Sales tax is an economic indicator. Sales tax receipts are up 1.6% this year, which is positive. However, last year at this time, sales receipts were up 3%. Historically, sales tax receipts are in the 4% – 5% range. Comptroller DiNapoli said we need to keep on eye on this number.
- ◆ There are positives in the housing market. Sales are up 6.6%, and the median home price rose 3% last year.
- ◆ When Wall Street creates jobs, the rest of the state benefits. For every two jobs created in New York City, one job elsewhere in the state is created. This year, the increase is 17.5%.
- ◆ During the first six months of 2015, Wall Street earned \$11.3 billion in profits. At the end of 2014, Wall Street started hiring again and is on track to add 4,500 jobs by the end of 2015.
- ◆ There has been a lot of volatility in the stock market recently which will probably dampen some of the profits. However, the first six months were so strong, that overall, profits should be good. DiNapoli stated that we are headed in the right direction.
- ◆ This is the sixth year in a row that New York State enacted a budget on time.
- ◆ There was a \$7.5 billion bank settlement that we need to “keep an eye on”. How will this be spent?
- ◆ What about school districts? Comptroller DiNapoli found that those districts with strong reserves are surviving. He is very concerned with those districts that don't have a strong reserve fund because they have had to tap into it.
- ◆ It's very difficult to get a 60% vote to override the tax cap. DiNapoli said that we, as retired educators, need to focus on this and to keep the pressure on to adequately fund our schools.
- ◆ He is most worried about smaller cities, school districts, and municipalities in Upstate New York.
- ◆ DiNapoli will continue to audit school districts, possibly on a five year cycle, to ensure that money will not be wasted.
- ◆ He will continue to audit charter schools, too. There was legislation that was passed that allows the comptroller to audit schools, but the legislation is limited to charter schools outside of New York City.
- ◆

Comptroller DiNapoli summed up this portion of his presentation saying that he feels good about the direction in which New York's economy is heading but he does not feel that “happy days are here again.”

### *Pension Updates*

Comptroller DiNapoli then spoke about New York's pension funds. As of March 31st, the ERS (Employees Retirement System) had \$184.5 billion in assets which is a 7.2% positive return. The NYSTRS (Teachers Retirement System) has \$108 billion in assets. DiNapoli mentioned states like Illinois which have had well-publicized pension problems. Why are our New York pensions doing so well and are so much more stable? There are two reasons: (1) We have used smarter investment strategies, and (2) we have had fiscal discipline. When we had to bite the bullet, we raised contribution rates.

Standard and Poor and Moody's have both upgraded New York State's rating. One of the reasons cited in the reports has received very little publicity. That reason was New York's well-funded pension plans. Furthermore, for the third year in a row, New York State has lowered the contribution rate for all of our state retirement funds (city, state, and TRS). This past year, the NYSTRS had over a 20% reduction in the contribution rate. Again, the press didn't publicize this.

Retirees are part of the economic engine of New York State. Close to 80% stay right here in New York State and don't move away. Many retirees remain in our communities with our families. Retirees' pensions are not the gold mine that some people think they are. DiNapoli stated that the average New York State pension is \$21,000. Retirees are a help to our communities and help them keep going.

## The Outlook

Co-Pres. Jeanne W. Bennett (315) 895-7063  
 Co-Pres. Sandra Bliss (315) 725-0706  
 1st VP David Sammons (518) 661-5637  
 Co-2<sup>nd</sup> VP S. David King (518) 725-0848  
 Co-2<sup>nd</sup> VP Mary Pritchard (518) 374-0607  
 Secretary Kathlene Lyman (518) 399-0256  
 Treasurer Dolores Talmadge (518) 993-2854

### Immediate Past President

Karen Wojcik-Hess (518) 366-8141

### Past Presidents:

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 Don Griffith Bill Schultz Jim Marquit

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

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 Jennifer Shaad-Derby (518) 783-7977

[jderby@nysutmail.org](mailto:jderby@nysutmail.org)



## *RC 12 Memphis Trip April 1 –10, 2016*

### *Includes:*

- ◆ *Bus Transport*
- ◆ *9 nights lodging including 5 nights at a Tunica Casino Resort*
- ◆ *16 meals*
- ◆ *Visit Columbus Zoo and Aquarium*
- ◆ *Visit to President Taft National Historical Site.*
- ◆ *Guided tour of Memphis ,TN*
- ◆ *Admission to Graceland, Sun Studio, Beal Street , Memphis Rock and Roll Museum . National Civil Rights Museum*

For a more complete description go to the RC12 website:  
 Send \$75 deposit check payable to NYSUT RC-12 by **November 19** to:  
**Kathy Lyman , 254 Riverside Place, Alplaus, NY 12008** phone # 518-399-0256

<http://rc12.ny.aft.org>

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

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

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

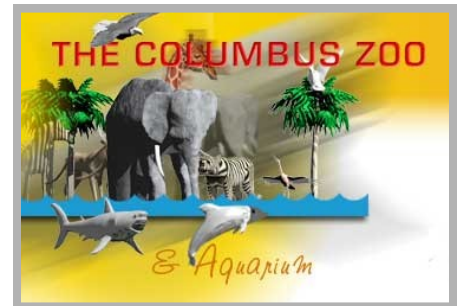
E-mail Address \_\_\_\_\_

Number of people attending \_\_\_\_ @ \$835 Total \_\_\_\_\_

Date of birth for each Person \_(mm/dd/yyyy) \_\_\_\_\_

Roomates Name \_\_\_\_\_

Flyer on website has trip insurance information



## *80 years Strong is Social Security*

By *Phyllis VanSteenburgh OESJ Retiree*

Social Security is but 80 years young so let's review how it all started with a mini-timeline.

- ◆ **August 14, 1935**—President Franklin D. Roosevelt signs The Social Security Act establishing a national plan to provide economic security for the nation's workers. ([ssa.gov](http://ssa.gov)) "Back in 1934, Roosevelt had appointed Frances Perkins ( who was his U.S. Secretary of Labor ) to head a Committee on Economic Security, where she helped to forge the blueprint of legislation finally enacted as the Social Security Act." (<http://francesperkinscenter.org>)
- ◆ **March 11, 1937**—Ernest Ackerman, a mailman, receives the first time lump sum Social Security Benefit. ([ssa.gov](http://ssa.gov)) The wage threshold that was taxed for Social Security was set at \$3000 and was raised starting in the 1950's. Now in 2015, it is set at the first \$118, 500 that you earn.
- ◆ **August 10, 1939**—The law is changed to add benefits for survivors and spouses and children.
- ◆ Social Security began life as an independent agency but in 1939 it became a sub-cabinet agency. It took until 1995 when it became independent again. ([ssa.gov](http://ssa.gov))
- ◆ **January 31, 1940**—Ida May Fuller is the first person to receive a monthly benefit check. She had only paid three years' worth of payroll taxes before retiring but by the time of her death in 1975 at age 100, she collected \$22,888.92 from Social Security monthly benefits ([DailyMail.com](http://DailyMail.com))

- ◆ **August 1, 1956**—Monthly benefits for the permanently and totally disabled are available. ([ssa.gov](http://ssa.gov))
- ◆ **October 30, 1972**—Social Security established Supplemental Security Income and first payment was made on January 1, 1974. ([ssa.gov](http://ssa.gov)) This provides stipends to low-income people who are with aged 65 or older, blind or disabled. Although administered by the Social Security Administration, SSI is funded from the U.S. Treasury general funds. Today the program provides benefits to approximately eight million Americans. ([center@cbpp.org](mailto:center@cbpp.org) 2/27/14)
- ◆ **October 1, 1988**—Social Security implements its nationwide 800-number telephone service. ([ssa.gov](http://ssa.gov))
- ◆ **May 17, 1994**—Social Security Online launches on the Internet. ([ssa.gov](http://ssa.gov))
- ◆ **November 2, 2000**—Retirement Claims can be done online. ([ssa.gov](http://ssa.gov))
- ◆ **July 21, 2008**—Social Security's online Retirement Estimator is released. ([ssa.gov](http://ssa.gov))
- ◆ **May 1, 2012**—my Social Security launches, making the Social Statement available online. ([ssa.gov](http://ssa.gov))
- ◆ **April 27, 2015**—Social Security Announces Vision 2025. This document illustrates our commitment to our mission and to securing the trust of future generations. Join us as we take a look at your experience with our agency in 2025, as we proudly serve Social Security customers throughout their lifetime, when and where they need us. ([ssa.gov](http://ssa.gov))

# The Value of NYSUT Membership

You may not be aware that your NYSUT membership allows you to enjoy the benefits of the more than 40 programs & services endorsed by NYSUT Member Benefits, including a variety of quality, competitive insurance plans.

Member Benefits strives to provide the highest-quality programs for NYSUT members and closely scrutinizes all proposals from reputable vendors before any endorsements are given.

While we work continuously to maintain quality benefit programs at competitive prices, you are encouraged to shop and compare before making any purchasing decisions.



## Are you ready to answer these questions?

**What would happen if you suddenly died? Have you ever considered what would happen to your spouse and/or children? Take a few moments and answer these questions now:**

- 1) Would your loved ones be able to afford their current home?*
- 2) Could your loved ones continue to pay regular bills and maintain their medical coverage?*
- 3) Would your loved ones be able to plan for your final funeral expenses?*

If your answer to the above questions is “No” or “I don’t know,” consider enrolling in the NYSUT Member Benefits Trust-endorsed Term Life or Level Term Life Insurance Plans. Both of these plans allow you to select the plan and benefit amount that best meets your specific needs.

Visit the NYSUT Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call **800-626-8101** for specific details about these plans.

The Issuance of a Certificate of Insurance or payment of benefits will depend upon the answers given in the application and the truthfulness of those answers. Additional underwriting requirements may be needed.

Member Benefits has an endorsement arrangement with its endorsed insurance provider of 7.61% of earned premiums for these programs. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. The Insurer pools the premiums of Member Benefits participants who are insured for the purposes of determining premium rates and accounting. Coverage outside of these plans may have rates and terms that are not the same as those obtainable through Member Benefits. The Insurer or Member Benefits may hold premium reserves that may be used to offset rate increases and/or fund such other expenses related to the plan as determined appropriate by Member Benefits. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.



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.

Nov./Dec. '15

The Supreme Court decision *Citizens United* gave large corporations unprecedented freedom to use their power and wealth to pursue their goals. *The death-knell of the Republic had rung as soon as the active power became lodged in the hands of those who sought, not to do justice to all citizens, rich and poor alike, but to stand for one special class and for its interests as opposed to the interests of others.*  
Theodore Roosevelt, April 5, 1905

**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**



**RC 12's view of  
Chicago from the Sky  
Deck of Willis Tower**  
taken by Cathy O' Conner

**NEW DEAL FOR A NEW GENERATION**  
By Judy Schultz

Recently, NY StateWide Senior Action Council, Inc. held its annual 2 1/2 days convention at the Holiday Inn in Saratoga. There was much to hear and learn with many handouts for later perusal. This was one of the finest conventions I have attended in my many years of volunteering in union or community activism.

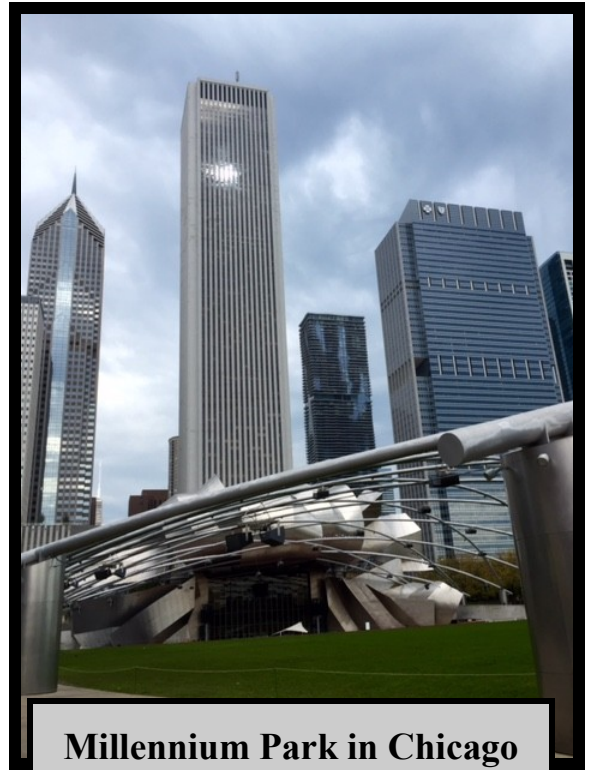
There were 14 topics including the latest updates in senior scams and asset protection; health care system reforms impacting older New Yorkers; Medicare and Medicaid; Epic and Patient Rights; and Nursing Home reform. Our own RC 12 Mary Pritchard, serving as a NY StateWide board member, shared the panel on patient's rights in a nursing home and spoke to her 18 years' experience as an Long Term Care Ombudsman.

Presenters were from the NYS Offices for the Aging, Dept. of Health, Attorney General, several advocate groups, both nonprofit and for profit as well as from StateWide itself. Besides Mary, attending from RC 12 for part of the conference were Bev Alves, Jeanne Williams Bennett, Don Harris, Beth Roberts, Karen Wojcik-Hess and myself, also a StateWide board member. We would all be willing to give further information if you'd contact us. See the listing here in *The Outlook*.

**Consider Traveling with RC 12.  
They take great trips.**



**Museum of Science and Industry**



**Millennium Park in Chicago**



**Chicago Harbor Lighthouse**



**Rock and Roll Hall of Fame**



**Parthenon Restaurant**

**Thanks to Cathy O'Conner  
for wonderful pictures of the trip  
to Chicago**