

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate December 2018

News From StateWide Senior Action

By Jeanne Williams Bennett, retiree from Mohawk TA

On Wednesday, October 10, 2018, five representatives from RC 12 attended New York StateWide Senior Action Council's annual convention. This year's theme was "Improving the Quality of Retirement for Future Generations". Throughout the day, experts in various fields spoke to us about a wide variety of topics pertaining to senior issues. The following article is a summary of the presentations that we heard.

By now, if you are in **Medicare**, you should have received your new Medicare card. If not, call 1-800-MEDICARE (1-800-633-4227) to obtain one. Do not worry if you haven't received one. Your old card number can be used throughout all of 2019. Your physician will continue to be reimbursed and will be sent your new number so he/she will have that on file. Once you get your new Medicare card, destroy your old card and start using your new card.

Beware of anyone who contacts you about your new Medicare card. Medicare will never call and ask you to give them personal or private information to get your new Medicare card and number. Medicare NEVER calls you unless you have called them.

Annual Medicare Open Enrollment is October 15 to December 7. It's the perfect time to do a "Medicare Check-up" and make sure that you are in the right Medicare insurance plan for your situation. Learn about the coverage options available to you, and compare existing plans to see what fits your needs best. For more information, please visit Medicare.gov.

Gary Brown, Assistant Attorney General, Elder Abuse Coordinator, Office of the NYS Attorney General, made a presentation on **Senior Scams**.

**SCAM
ALERT**

Last year, \$2.9 billion was taken by scammers from seniors. Scammers prey on everyone - on all ages and from all walks of life. People are targeted for financial exploitation and

investment fraud. Sadly, victims who lose their money are unlikely to get it back, even if the perpetrators are apprehended.

What is the most common scam out there today? The IRS scams. First, the IRS does NOT call you. The caller threatens to arrest you (not true). For every 100 calls made, 1 or 2 times the scam is successful. A ring in Mumbai, India, was prosecuted for this scheme, and the calls tapered off. However, a new scam has now been set up elsewhere in the world. Phone numbers are dialed in sequence, and now caller ID can be manipulated to appear to be local numbers.

Private debt collectors can only call if you have received 2 letters first. One of the latest techniques is that they ask you to buy a gift card and read the number on it to the caller. Remember, no reputable person will ever ask you to do this!

There is an estimate that 50% of all calls are scams. We should all screen our calls. If you have answered and they are threatening you or offering something that is "too good to be true", hang up. **It is too good to be true!**

If you don't recognize the phone number or caller ID, it was recommended NOT to answer the phone. The reason is that scammers sell phone lists of people who answer their phones to other scammers. If you don't answer, your number is less likely to be sold. This may help cut down on the number of annoying calls that you receive.

Gary Brown recommended www.norobo.com. This is free for land lines and \$1.99 per month for cell phones. You will hear your phone ring once, and then, it will go silent.

For more information on these issues, go to www.nysenior.org or call 1-800-333-4374.

In the next issue, we will discuss Durable Medical Equipment under Medicare and NY State Senior Medicare Patrol.

Mary Pritchard Receives the Living the Legacy Award



In 1990, the AFT Women's Rights Committee instituted the Living the Legacy Award. These awards honor outstanding AFT woman leaders who have served more than 30 years; have provided leadership and demonstrated activism in women's rights issues; maintained multiple decades of involvement in local, state and national AFT affiliates; worked in the trade union movement; acted as mentors, coaches, and role models for other women and been recognized as leaders in their own communities.

Jolene DiBrango (right), NYSUT executive vice president, presented the award to Mary Pritchard at the Capital District's Leadership Conference in front of an audience of local presidents and local union leaders.

From the President's Desk... Stacey Caruso-Sharpe

With the elections behind us, I'm guessing that not many people, if any, are missing the political candidate ads, mailers, and phone calls. While taking part in NYSUT phone banks, I spoke with many members. Some were in agreement with our endorsed candidates, some were not sure who to vote for and were glad to hear from their union, some were not in agreement with the NYSUT-backed candidates, some were non-committal, and yet others were clearly annoyed with our calling. I, too, was on the receiving end of phone calls, and I know that sometimes they came at an inconvenient time, but that there was an important message involved. Even if the message was not one that I agreed with, it was important to the people who were advocating for their points of view. It was incumbent upon me to fact check the claims being made and then to be an informed voter.

With all of the attacks against public education, public hospitals and health care workers, and the efforts to privatize public education, it was extremely important for NYSUT to advocate on behalf of candidates who support the same ideals that our union supports. These candidates are determined by local NYSUT leaders. In an interview one month prior to the election, State Senate Majority Leader John Flanagan referred to NYSUT members as "forces of evil". Really? Teachers, SRPs, health care workers, and retirees are forces of evil? I believe he got the message that he had made an error and that many New York residents disagreed with him. Ultimately, our members heard our message, went to the polls, and used their voices through their votes. The following results speak volumes:

- ✦ 95 percent of the union's endorsed candidates for Assembly won (137 endorsements, 130 wins — including NYSUT's own Monica Wallace and Patrick Burke)
- ✦ 88 percent of NYSUT's endorsed candidates for state Senate won (40 endorsements, 35 wins)
- ✦ 81 percent of NYSUT's endorsed candidates for Congress won (26 endorsements, 21 wins)

There are some members who don't think that NYSUT, AFT, NEA or our locals should even be involved in politics. Our system of legislation works with elected representatives listening to those who are willing to support them either financially or with people power in phone banks and canvassing. In order for us to advocate and protect public education, public health care, Social Security, Medicare, and Medicaid, we must be involved in the political process.

The US Senate Majority Leader, Mitch McConnell, campaigned on the promise to reduce some of the rapidly-growing US deficit, a laudable goal. His stated way to achieve this goal is to cut what he terms "entitlements". Social Security, Medicare, and Medicaid are not "entitlements"; they are earned benefits. We paid into the system to support these programs for many years and now deserve to use the programs for which we paid. As a result of major campaigning, this coming January, control of the House of Representatives will become Democrat. While having bipartisan control in government (Republican-controlled Senate and Democrat-controlled House) will not make it impossible for benefits to be cut, it will make it more difficult. This is an important reason to be grateful that we were involved in the elections.

Before you know it, the 2020 election process will begin. The stakes will be even higher in the 2020 elections for multiple reasons. Every 10 years a census is completed, and from that census, the number of elected representatives for each state is determined. States then have the authority to determine Congressional districts in their states. The electoral college is affected by the redistricting. This is why a president can be elected by a majority of the electoral college and lose the popular vote.

I hope that during the next election cycle when the phone rings incessantly, when you receive so many pieces of candidate mail you can wallpaper a room, and when you see so many candidate ads on television your eyes ache, that you will stop and think about why so many people are working extraordinarily hard to get their message out to you.

To everyone who made phone calls, walked in literature drop events, spoke with family, friends, and co-workers about NYSUT-endorsed candidates, and to everyone who went to the polls and voted, I say, "Thank you, thank you, thank you!!!! Together we made a difference!!!!"

"Never doubt that a small group of thoughtful, committed, citizens can change the world. Indeed, it is the only thing that ever has." — Margaret Mead

The Outlook

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RC 12 would like to thank the following members who contributed to RC 12 since our last newsletter.

*Paid through 2019-2020 +Paid Beyond 2020 If you would like to contribute, please fill form on page 4.

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|----------------------|-----------------------|--------------------|------------------------|-----------------------|
| Carol Andrews+ | Barbara Doyle | Robin Jay | Anthony Miller* | Elizabeth Schiavi* |
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| Lyle R. Chastaine | Paula Gifford | Geraldine Liggero | Rupert Pratt | Phyllis VanSteenburgh |
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| Maria Cinquanti+ | Mary Grassfield | Robert Litz | Maria T. Rodriguez | Peter Voss |
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| Carolyn Darkangelo* | Marie Hurteau | Janet McCarty* | David Sammons | Linda Zilka |
| Winifred Delaria | Francis loele | Angela McCoy | Janet Sand* | Patricia R. Zullo |
| Betty R. De Vaughn | Fran Iovinella | Theresa McKnight | Anne Sargalis | |
| Patricia Donovan | Mary S. Jablonski | Dorothy R. Meyer | Stephanie Schechter | |



*Remembering
Sandra Bliss*



Be Careful!!!

Do Not Click on Links or Attachments

By Carolyn Darkangelo, retiree from Mayfield TA

Recently, I have been getting many **PHISHING** emails. Scammers, posing as Apple or Microsoft, emailed a phony invoice with payment due or told me they have a problem with my information in the cloud. In another instance, I received a notification from DHL about a delivery from Apple that I wasn't expecting. They instructed me to click on the link to see the details. **I did not**, because I had not ordered anything. Scammers use these emails to get information from your computer such as your email list, or they install ransom ware to take over your computer to lock you out of important files.

What should we do?

Be suspicious if a business, government agency, or organization asks you to click on a link that then asks for your username or password or other personal data. Do not click. The best method for dealing with this is to go to the website of the organization and ask them if they need info from you.

Be cautious of opening attachments even if they appear to be from people you know, because they could be from Malware on your friend's computer. If you put your mouse over the link without clicking you will probably see that it isn't from your friend.

Back up your files regularly and *think before you click.*



Jeanne Williams Bennett performed "The Water is Wide" on her harp as part of an amazing tribute in memory of Sandra Bliss at the October 11th meeting of RC 12.



Save the Date

March 14, 2019 — RC 12 General Meeting at the Hales Mills Country Club in Johnstown with the special election

May 16, 2019 — RC 12 annual meeting, election, and NYSUT Conference at the Glen Sanders

June 2 - 10, 2019 — RC 12 trip to Nova Scotia,

August 26-28, 2019—RC 12 trip to New Hampshire

October General Meeting



Special Election to fill the vacancy of 2nd vice president for legislation

ELECTION DATE: March 14, 2019

Term of Office: March 14, 2019 – June 30, 2020

Eligibility to run for the office: any NYSUT RC 12 member
Contact nominations chair Phyllis VanSteenburgh at 117 Easterly St.
Gloversville, NY 12078-1111 or email pvanst123@gmail.com

The self nomination form must be postmarked or emailed
no later than February 20, 2019.

Are you Sick of Robo Calls? Get Rid of Them Free

Carolyn Darkangelo, ,

Go to the website <http://www.nomorobo.com>
free for landlines and follow directions to get rid
of robo calls. It took me 5 minutes.(Spectrum)
For cell phones, Hiya or Call Control offer free
apps. AT&T and T-Mobile customers can get
free basic protection.

RC 12 Trips 2018

Letchworth Park



A stone picnic table in Letchworth State Park Roberta Austin, Joan Libby, Marie Stahler, and Suzanne Collins enjoy A stone picnic table in Letchworth State Park during the RC 12 Trip to western New York.



← Jan Waterbury



RC 12 Members, Lauri Mitchell, Jan Waterbury and Sondra Roberts Jeanne enjoy the fountain at Lincoln Center



Shopping & travel benefits designed for NYSUT members

NYSUT members and their loved ones have access to dozens of endorsed shopping, travel & personal programs available through NYSUT Member Benefits. And unlike with purchasing products available to the general public, there's no need to go it alone when Member Benefits has your back.

Member Benefits acts as your advocate for any program you participate in, and we'll do our best to quickly resolve any issues or concerns you may have. Whether you are participating in one of our shopping/entertainment/travel offerings; auto, homeowners or life insurance plans; or financial or legal services, NYSUT members have the **"Power of the Union"** behind them.

The following is just a small sampling of the endorsed programs available to the NYSUT membership.

Purchasing Power Member Shopping Program

Are you looking to purchase a new laptop computer, washer/dryer or refrigerator? The Purchasing Power Member Shopping Program allows NYSUT members to purchase products such as these and many more while paying for them through the ease of payroll deduction or ACH withdrawals. NYSUT members save 20% on their first order with Purchasing Power.

Abenity Discounts

Seeking exclusive member discounts on tickets to the latest blockbuster movies or theater events, the hottest concerts & sporting events, or the coolest theme parks & attractions? NYSUT members have access to thousands of nationwide and local discounts with the Abenity Discounts program. Abenity also offers an app for iPhone or Android smartphones available at no charge.

Grand Circle Travel

The Grand Circle Cruise Line & Grand Circle Travel program is committed to providing international travel, adventure and discovery opportunities that offer impactful and intercultural experiences. This program offers NYSUT members and their loved ones the opportunity to save \$100 per person on tours or receive a discounted rate on specific trips if acting as a group organizer.

Cambridge Credit Counseling

NYSUT members are eligible to receive free, no-obligation debt and student loan consultations with one of Cambridge's certified counselors. Cambridge also offers a unique web portal available at a reduced rate that can help explain the various options when paying down student debt, including student loan forgiveness programs, income-based repayment options and more.

The Power of the Union

To learn more about Member Benefits-endorsed programs & services, visit memberbenefits.nysut.org or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

Retiree Council 12 Contribution Form July 1, 2018 - June 30, 2019

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 .



**RC 12
 Outlook
 Nov/Dec 2018**



“Trying Something New”

by Phyllis VanSteenburgh, Oppenheim-Ephratah Retiree

You might have seen the new ads on TV for the FreeStyle Libre System which is a monitor that reads glucose readings for Type I and Type II diabetics over the whole day. It just came on the market in January 2018, and I got one to use this past June. Being new to me, it has been fairly easy to use and seems to help me keep those glucose readings closer to 100, which is the normal reading.

But nothing is that easy for me as I still can get lows at 60 or even highs at 200. Having this continuous glucose monitor (CGM) just makes these numbers easier to find as I can use my reader every few minutes to check instead of doing 7-10 finger stick checks per day. So that makes my fingers thankful for less use. Another plus is that the sensor that needs to be attached to the back of your arm is only 0.2 inches which makes it 3 times shorter than a Dexcom sensor.

They still want you to double-check lows and highs as the monitor is testing interstitial fluid and not your blood glucose so there is some lag time between the readings. According to the Freestyle Libre site, “There is a 5- to 10-minute delay in ISF glucose response to changes in blood glucose which is unlikely to impact routine day-to-day treatment decisions.”

Another difference from other continuous glucose monitors is that there is no automated connection between the sensor and the reader device, so no alarms are given in case of lows— hypoglycemia or highs— hyperglycemia. “The FreeStyle Libre doesn’t have any alarms or alerts since the device does not send continual data to the handheld reader. For those who don’t like a lot of alarms or alerts but still want to see data on their blood sugar trends, this might be the system to use.” (TheDiabetesCouncil Article, Reviewed by [Dr. Jack Isler MD](#) on August 23, 2018)

