

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate April 2023

NYSUT RC 12 Regional Conference and Spring Luncheon Meeting

The Terrace at the Waters Edge, Glenville, NY 12302
May 11, 2023



What Retirees Need to Know

Agenda

- 8:45-9:15 Registration and Coffee/Tea and Breakfast Pastries
9:15-10:00 Introductions: **Sheryl Baker Delano - NYSUT Retiree Services Consultant**
Regional Review: **Mike Rowan - Capital District Regional Staff Director**
NYSUT Update: **Ron Gross - NYSUT Vice President**
- 10:00-10:50 Retiree Legal Issues: **Steven Kramer, Esq. - NYSUT Endorsed Elder Law Attorney**
- 10:50-11:00 RC 12 Elections
11:00-12:00 RC 12 Business Meeting- **Stacey Caruso-Sharpe - RC 12 President**
12:00- 1:00 Lunch
1:00- 2:00 Alzheimer's Presentation: **Marlene McCleary - Alzheimer's Association**
2:00- 2:20 Door Prizes/Raffle and Evaluation: **Sheryl Baker Delano**

Please Print

Name _____ Email _____
Street Address _____ City _____
Zip Code _____ Phone Number _____

Please return this form with your check for \$18 payable to NYSUT by April 28, 2023, to:

RC 12 Regional Conference — Sheryl Baker Delano
NYSUT Mid-Hudson Regional Office
201 Stockade Drive, Kingston, NY 12401

Please indicate here if you require any assistive device or accommodations as provided by the Americans with Disabilities Act. _____

Save the Date

NYSUT RC12 Regional Conference/ Spring Luncheon
May 11, 2023 at the Terrace at the Waters Edge, Glenville, NY

***Rambling on the Rails in New Hampshire**
RC 12 Trip June 5-9, 2023

The 2023 StateWide Convention
September 11 - 13, 2023

***The Ark Encounter & Creation Museum in Cincinnati +**
RC 12 Trip October 2-7, 2023

*Details on the website—<http://rc12.ny.aft.org/>

New to Medicare in 2023

Shots for the flu, pneumonia, COVID-19 (initial shots and boosters) and hepatitis B for some enrollees are **free** under Part B, and that coverage will continue in 2023.

Shingrix, for example, can run as much as \$200 a dose. Starting in 2023, even if a beneficiary hasn't satisfied his/her Part D deductible, that vaccine and others recommended by CDC will be **free** to beneficiaries.

For Medicare beneficiaries, beginning in 2023, copays for a 30-day supply of any **insulin** that a Medicare drug plan covers will be **capped at \$35**.

Beginning on July 1, Medicare enrollees who take their **insulin through a pump** as part of the Part B durable medical equipment benefit will not have to pay a deductible, and they will also benefit from the **\$35 copay cap**. <https://www.aarp.org/health/medicare-insurance/info-2023/medicare-changes-in-2023.html>

NYSUT Retiree Council 12

President's Message

Spring, a time of new starts, will be here shortly. Trees and flowers begin to bloom, and the world begins to turn green again. It is also a time when we hold elections for a two-year term in NYSUT Retiree Council 12. We alternate with officers one year and directors the following year. This year, our elections are for the director positions. We have been extremely fortunate to have the RC 12 executive board that we do. I could not do my job as president without the tremendous efforts of our officers, directors, immediate past president, newsletter staff, website staff, and amazing social committee. All of these positions are volunteer positions, with some requiring more time than others.

Our constitution calls for six directors, one of which is for an SRP retiree. We have lately only had five directors. This year, we have a couple of people who will not be running again. Sue Proctor, Margaret Dafeldecker and Theresa Kovian have given many years of service to NYSUT RC 12 members. I cannot thank them enough for all that they have contributed to RC 12. They will be missed. This brings up an opportunity for anyone who would like to be involved with the leadership of RC 12. If you are thinking about it, but are not sure, please reach out to me or anyone on the RC 12 leadership team. If you know of someone whom you think would be willing to serve on the RC 12 board of directors, please encourage them to do so. The more people who we have involved in leadership, the less of a time commitment it is for each of us. This job cannot be done alone, and we need member participation. Please consider getting involved!

At the NYSUT Representative Assembly at the end of April, there will also be elections. Representatives will be voting on NYSUT officers and board of director positions. NYSUT President Andy Palotta and Executive Vice President Jolene DiBrango are retiring. They have done an outstanding job of leading our union through union busting lawsuits (Friedrichs and Janus), through a pandemic, and into recovery. Jolene picked up and expanded all the wonderful work of the NYSUT Women's Issues Committee and the Take a Look at Teaching Initiative as well as having been the liaison with the State Education Department. Their jobs are 24/7 and require very supportive family and friends. We owe them both a huge debt of gratitude. Our ED 12 Director, Juliet Benaquisto, is running for re-election, and we continue to support her. Our Contiguous ED 11,12 & 45 director, Maria Pacheco, is joining our retiree ranks. We welcome her to retirement and thank her for her many years of service. Natalie McKay, a local leader from Schoharie, will be running for the position, and I believe she will do an outstanding job!

Last week, NYSUT lobby day was held at the state capital. We are grateful for Governor Hochul's support of public schools and the funding of them, but there are a few things that need improvement. One is her proposal to lift the charter school cap. If a school receives funds from taxpayer monies, it should be held to the same standards as the public schools and should be open to state audits, just like the public schools. Other issues that NYSUT is advocating for is a fix to Tier 6, funding for breakfast and lunch for all students, ways to help encourage young people to go into the field of education, restoration of funding for teacher centers, and other local issues. A rally was held in support of a large issue, the NYSUT New Deal for Higher Ed. Higher Ed has been underfunded for years resulting in programs and tenure track faculty cuts. SUNY teaching hospitals have all suffered cuts, which in turn, hurt the residents of those communities. It's time that NYS fully support our public higher education facilities.

Did you know that as a NYS resident, if you are age 60 or over, you can audit classes at SUNY schools if there is an empty seat and the instructor agrees? Last semester, I took a digital photography and Photoshop class. I loved it! The instructor, a fellow NYSUT member, was wonderful!

It's that time of year when school districts are preparing for school board elections and budget votes. I encourage you to get involved in your local schools. NYSUT has means to help you if you want to run for a board seat or a local town or city seat. If you are not so inclined, find someone who is running whom you can support and help to get him/her/them elected. Find out about the proposed school budget and help support getting it passed. A good school system is the key to improving our communities! Please do your part to help.

In Solidarity,

Stacey

The Outlook

President Stacey Caruso-Sharpe (518) 496-2769
1st VP Kathlene Lyman (518) 366-4545
2nd VP Bev Alves
Treasurer Dolores Talmadge (518) 993-2854
Secretary Cathy Picciocca (518) 922-6025

Immediate Past President

Jeanne W. Bennett (315) 895-7063

Past Presidents: Karen Wojcik-Hess Judy Schultz Don Griffith Bill Schultz Jim Marquit Sandra Bliss

Directors

Maggie Bouck - Herkimer
 Margaret Dafeldecker - Schoharie & Otsego
 Theresa Kovian - Fulton & Montgomery
 Vickie McGowan-Horan - Schenectady
 SRP Director— TBD

Newsletter Staff Phyllis VanSteenburgh, Carolyn Darkangelo, Jeanne W. Williams-Bennett, Theresa Kovian

Webmaster - Carolyn Darkangelo

Assistant Webmaster - Theresa Kovian
 Darkangelo @nycap.rr.com

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

NYSUT Retiree Services Consultant:
Sheryl Baker Delano

Sheryl.Delano@nysut.org 845-706-6986



REMINDER:

RC 12 Election for Board of Directors is set for May 11, 2023, at the NYSUT RC 12 General Membership Meeting at 10:50 a.m. at the Terrace at the Waters Edge Glenville, NY.

The statements from our candidates for RC 12 Elections are in alphabetical order:

Maggie Bouck It would be a pleasure to serve as a member of the RC 12 Executive Board. Having spent nearly 20 years as president of the Cherry Valley-Springfield Teachers' Association, I believe my vast experience and my leadership and communication skills will be an asset to the organization. I am eager to engage more of our retirees with hopes of building a strong, vital base that can advocate for the benefits and rights of our retired professionals. Unionism should not end when you turn in your retirement letter. We can be a powerful social and political group."

Elaine Lounsbury-Browne I retired from Mohonasen CSD in 2020 after over 30 years as an elementary teacher. During my time at Mohonasen, I actively represented and supported my colleagues in the MTA as vice president, grievance officer, and head building representative. I am honored to have the opportunity to continue to serve my fellow educators again.

Maria S. Pacheco I'm currently serving out my last term as your Director at Large Ed.11, 12, 45 on the NYSUT Board of Directors. I'm a retiree from the Mohonasen School District where I taught Spanish for 34 years. I also faithfully served our MTA members as their president for 10 years. Now as a retiree, I would be honored to have the opportunity to represent our ED 12 retiree members.

Vickie McGowan Horan I was building director, vice president for grievance, first vice president, and a member of the negotiation committee for the Schenectady Federation of Teachers, and I have been an RC 12 board member for three years. Having been actively involved in my union as an in-service teacher, I felt compelled to stay involved as a retiree. I feel it is very important to be informed of changes and challenges in public education and to continue to support those involved in a career I loved!

Jennifer Shaad Derby I retired from Mayfield School District in 2010. I served as vice president, Vote Cope delegate, and RA delegate for nearly 30 years. I was president of the MTA for 10 years. I was NYSUT Retirement Services Consultant for 12 years. I would like to serve my fellow retirees as a member of the RC 12 board of directors.



RC 12 Immediate Past President, Jeanne W. Bennett, and Bruce Bennett in Canada. They just took the snow cat (piston bully) up to the top of the mountain and had a wonderful dinner at Paradise Camp. It was quite the adventure!!!

Did you know that as a retiree you are entitled to participate in NYSUT Member Benefits Programs. Check out the programs online at <https://memberbenefits.nysut.org/> or call 1-800-626-8101



This inspirational musical story of Kate Mullany and the Troy Collar Laundry Union Strike in 1864 will take place on Saturday, **June 17, 2023**, at the **Cohoes Music Hall**, 58 Remsen Street, Cohoes, NY 12047. The matinee is at **2 pm**, and the evening show is at **7 pm**. Call Ticket Office (518) 434-0776 (open Monday through Friday 11 am to 3 pm). Tickets are \$20-25 for adults and \$15 for students. For more information go to

The Outlook Vol. 4 – Fiscal Year July 1 , 2022 – June 30, 2023

These are the contributions of record received from members from February 4, 2023– March 7, 2023. Your name will appear only once in *The Outlook*. Please keep track of your contribution as to avoid multiple payments within one year.

“ * “ indicates paid through June 2024. “ + “ indicates paid beyond June 2024.

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|----------------------|--------------------|---------------------|--------------------|
| CASTLE, Deborah | GLASSER, Florence* | LUNDE, June E. | SWEENEY, John |
| CORDOVANO, Katherine | HARRIS, Donald+ | MEYER, Lisa | TOWNE, Marlene* |
| DOUGHERTY, Palma | KOSIER, Kathleen | SCHIAVI, Elizabeth* | WOJCICKI, Patricia |
| GARDINER, Jeffrey* | KOSIER, Stephen | SHULTS, Robert | |

Update - Two Years With a Plug-in Hybrid Vehicle

By Carolyn Darkangelo, Mayfield TA retiree

We have had our Chrysler Pacifica plug-in hybrid for two years now. We are very pleased with its car-like smooth ride, and it is quite economical to run. The car has travelled 20,000 miles including trips to Quebec and Bar Harbor. 10,000 miles were run on the battery and 10,000 miles on the hybrid gas engine. With regular daily driving, we get 38 miles to a charge most of the year, and 28 miles to a charge in winter because we use the heater, defroster, and heated seats. We fill up our tank once a month in winter and every six weeks the rest of the year. We have had no issues with the vehicle. Since we have solar energy, we saved over \$1,200 on gas in the past two years. When we are using the hybrid engine on a long trips, we get about 40 mpg.

The Inflation Reduction Act includes a \$7,500 tax credit when you purchase a qualifying vehicle. Tax credits are also available on used plug-in hybrids. Check the IRS website for income requirements and eligible vehicles. If you buy an electric vehicle you can also apply for tax credits. Electric vehicles (EV), are very popular right now so you may have to order the car and wait several months to get it.

Are You Struggling to Sleep?

It is documented that people over 60 get less sleep than we did when we were younger. We also tend to wake up more during the night. What can be done to improve our sleep? Here are some suggestions that may work for us.

Basic things that help are setting thermostats in the lower 60's in your bedroom and avoiding screens for at least half an hour before bedtime. We can also change our pillow. The National Sleep Foundation recommends replacing pillows every 1-2 years. Waking up to arm and neck pain can be reduced by replacing an older pillow. Work to get at least an hour of natural sunlight in the morning. It may help to reset your body's clock by telling the brain to wake up. Outdoor sunlight is best, but even light through a window can help. Cut down on salt from dinner and evening snacks. This will help reduce the number of trips to the bathroom after you go to bed. Make a to-do list before dinner, and don't try to solve big problems in the evening. Your brain will keep that negative energy, and it will disrupt your sleep. "Your brain reorganizes negative memories, making them harder to suppress, research suggests." Pg 7

Check Washing – How Can You Protect Yourself From This Rip-off?

Do you put check payments in your mailbox for the postman or in a post office collection box? Check washing is on the rise. Criminals remove mail from these places looking for payments. They remove the payee and the amount by bleaching the check, and then, they write the check to themselves and increase the amount. They are also using the information on checks to take out loans or set up lines of credit.

There are six ways you can prevent this from happening: 1) Pay bills online but not on a public Wi-Fi connection. 2) Mail your payments at the post office. 3) Use a non-erasable pen. 4) If you are away, have the post office hold your mail or have a neighbor pick it up. 5) Check your bank account several times per month. 6) Contact your bank immediately if there is suspicious activity. (Banks are required to replace funds stolen this way, **but it must be reported within 30 days!**) *Source: AARP Bulletin March 2023 page 24-25*

Retiree Council 12 Contribution Form July 1, 2023—June 30, 2024

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 _____

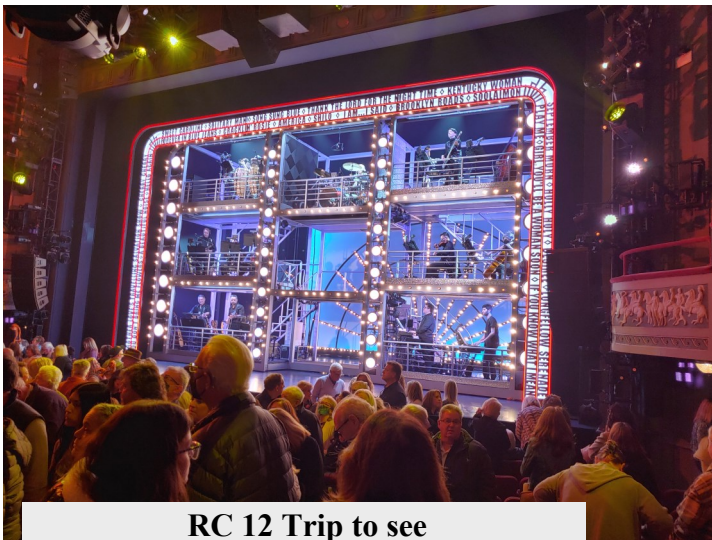
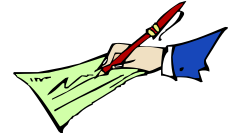
Check this box if there has been a change in your contact information _____

\$15.00 yearly contribution requested. Send to _____ Amount _____

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 Trip to see
"A Beautiful Noise" in NYC**

RC 12 Outlook

April 2023

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



**RC 12 President Stacey Caruso-Sharpe
and Immediate Past President, Jeanne
W. Bennett at the NYSUT ED 51
meeting in Utica.**

School Budget Vote !!!

May 16th, 2023



Please show support for education in your community by voting!

Not sure who to vote for in the school board election?

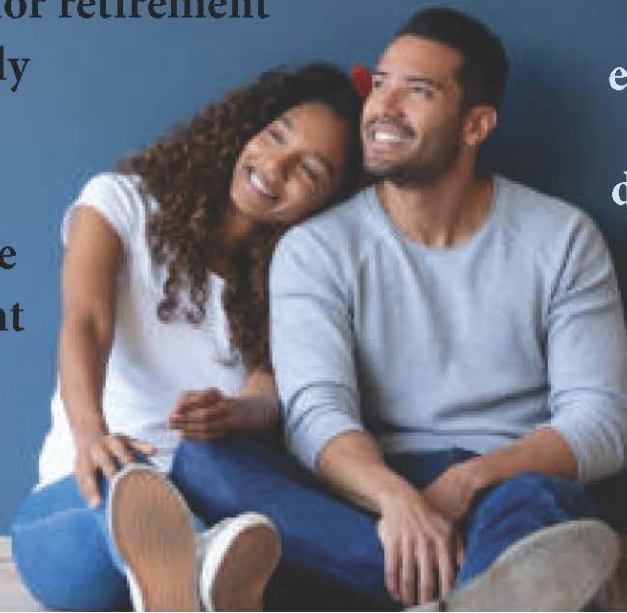
Ask your local teachers' association for recommendations!

CHECK OUT ALL YOUR UNION MEMBERSHIP HAS TO OFFER!

When you're planning for the future, what's at the top of your list?

- A comfortable nest egg for retirement
- Providing for your family
- Purchasing a new home
- Home improvement
- Purchasing a new vehicle
- Travel and entertainment

NYSUT Member Benefits offers dozens of endorsed programs to help turn those dreams into reality.



When it comes to saving you money, protecting your family and helping you plan for the future, NYSUT Member Benefits has a variety of programs and services to help with your goals. Whether you are just starting out on your journey, well into your career or enjoying a well-deserved retirement, there is a Member Benefits-endorsed plan that may be of assistance featuring value-added extras unavailable to the public.

Get started by first bookmarking the Member Benefits website at memberbenefits.nysut.org. There, you will find numerous tools and resources available to you as a NYSUT member – including a **Financial Learning Center** with articles designed to help educate you on financial decisions and topics. Member Benefits also endorses important **legal and financial services** along with an **online savings program** featuring some of today's most competitive interest rates.

Next up would be looking in the "Shopping, Travel & Personal" section of our site for **MB Discounts & Deals**. This program utilizes the nation's largest private discount network to provide NYSUT members with exclusive access to savings of up to 50% on restaurant dine-in or take out, groceries and food delivery, clothing and shoes, hotels and flights, car rentals, theme parks, vehicle maintenance, and much more.



Learn more by scanning the QR code to the left, visiting memberbenefits.nysut.org or calling 800-626-8101.



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

Mar-Apr 2023