

# THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate NOV 2024

## Open Enrollment for Medicare Health and Prescription Plans Runs Oct 15th - Dec 7.

If you retired with health insurance coverage, you are encouraged to speak with someone from your district business office and someone from your local union BEFORE making any changes to your coverage. Coverage is different for each local as health insurance is a locally negotiated benefit. The benefit you have in retirement depends on the contract language in place when you retired. Unfortunately, this is not something that RC 12 can help with. Please be careful!

Here are some recommendations about avoiding scams.

- Be wary of anyone who contacts you out of the blue. [Healthcare.gov](https://www.healthcare.gov) and [Medicare](https://www.medicare.gov) provide legitimate help for determining which plan is right for you. If someone asks you for payment, it's a scam. Never join a Medicare health or drug plan over the phone unless you called them first.
- Be wary of free gifts and "health screenings". Keep a healthy level of skepticism any time a broker offers you free gifts or other special deals.
- Don't trust a name or number. Con artists use official-sounding names or mask their area codes to make you trust them. Don't fall for it.
- Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know. Go directly to official websites. If you want to make changes to your healthcare plan, go directly to [Medicare.gov](https://www.medicare.gov), [Healthcare.gov](https://www.healthcare.gov), or your employer's health insurance provider. Don't click on links in suspicious messages.
- Medicare will never call you to sell you anything or visit you at your home. Medicare, or someone representing Medicare, will only call and ask for personal information in limited situations.
- Anyone who is unsure if they were contacted by Medicare, or if they gave personal information to someone claiming to be with Medicare, should call 1-800-MEDICARE to report it.

**“The scams often begin with a phone call or text message that appears to be from a government agency,” said Robert Roach, Jr., President of the Alliance. “Scammers may also ask for an account number in order to enroll you in what they say is a better plan than what you already have. This is a common way to get your personal information in order to steal your identity and money.”**

### Taking RC 12 trips to plays in NYC By Theresa Kovian,

After going on one bus trip to NYC to see the play, *Suffs*, on Broadway, I discovered many advantages to going on another: namely, to see *Hell's Kitchen*. Besides the convenience of two bus pick-up locations in Amsterdam and Schenectady, you have a bathroom and comfortable seating on board. You are given a snack bag with goodies and a water bottle on the way to the destination. Two stops are also provided to stretch your legs; one on the way there and another on the return home. Each person's name is put into a raffle to win a \$25.00 gift card toward any future RC 12 trip. When attending a Broadway show, the drop off in NYC's theatre district is very near the location of the theatre, and the pick-up for the ride home is at the same location. While in NYC, one can eat at any restaurant/eatery, visit Times Square, and purchase souvenirs at shops surrounding Broadway. You know each person on the bus is an RC 12 member or is with a person of their choice, which makes it a safe and ideal trip, even when traveling alone.

As the holidays are quickly approaching, I want to share best wishes for a happy and healthy holiday season. I encourage everyone to consider buying Union Made goods this season. “When you buy union, you're supporting good jobs in American communities, jobs that provide living wages and benefits, safe working conditions and dignity and respect for work.” For necessities or gifts, below are some links to web sites where you can find information and union made goods. This list is by no means comprehensive and meant only as a starting point! Support fellow unionists and help share happy holidays!

<https://aflcio.org/MadeInAmerica>

<https://www.unionmadeclothing.com/>

<https://allusaaclothing.com/>

<https://dignityapparel.com/>

<https://labor411.org/>

<https://bctgm.org/buy-bctgm/union-buying-guide/>

<http://www.ibewmade.com/>

<https://www.unionplus.org/blog/union-made/union-made-appliances> <https://uniontrack.com/blog/buy-union-made>



Theresa Kovian in NYC

## NYSUT Retiree Council 12 President's Message

First, I would like to say THANK YOU, THANK YOU, THANK YOU to everyone who got involved in the elections. Whether it was phone banking, texting, writing post cards and letters, or speaking with friends and family, your efforts helped and are appreciated. In our area, there were many RC 12 members who wrote hundreds, if not thousands, of post cards and letters in key congressional races. I am proud to say that those efforts paid off. Josh Riley faced a very tough race in the 19th congressional district against an incumbent member to whom he had previously lost. This time, Josh prevailed. I am sure a big part of the success was due to our members' massive efforts. We were also involved with the hotly-contested 22nd congressional district race. One of our own, John Mannion, previous local leader and biology/chemistry teacher in West Genesee, was victorious. Again, the efforts of our members made the difference. I had the privilege of serving with John on the NYSUT Board of Directors and saw first hand just how committed he is to our union values and ideals. He was a participant in the NYSUT Pipeline project where he learned how to run for office and get support. So again, thank you to all those who got involved.

While some members were extremely happy with the outcome of the national presidential election, many other members were very upset. We have previously experienced chosen candidates losing an election, but the feeling this time was different. When speaking with friends the morning after Election Day, it was hard to identify the feeling. Ultimately, I believe it was profound sadness. Many of us who spent our careers in education and related fields, spent our working lives teaching empathy, compassion, and acceptance. The sad realization that the ideals many of us hold so dear are no longer valued by more than half the voting population of our country, is a slap in the face, and it stings. Choosing a national leader who makes fun of people with disabilities, bullies others, and lies profusely goes against what we have spent much of our adult lives trying to teach our youth. I wonder how many people would be okay with this type of behavior happening in our schools? If a child you know came home crying and complaining of being bullied and teased in school, how many would remain silent and take this as acceptable behavior? What has happened to civility in our society? Can we no longer agree to disagree? When did it become okay to teach hatred of anyone with a differing opinion?

Another feeling I believe some people are experiencing is fear. Someone said, "Well, we can change things in the next election." The fear is if we will have a next election that has meaning. When asked whether the federal constitution of 1787 established a monarchy or a republic, Benjamin Franklin is famously said to have answered: "A republic, if you can keep it." His point was that establishing a republic on paper was easy, but preserving it is hard. Anyone who has studied history can see many parallels from international history to what is happening in our own country today. There are countries that had a democracy as a way of life and have lost it and wound up with an authoritarian government. The future of our "democratic experiment" is uncertain. And uncertainty leads to fear.

My point in saying these things, and they are strictly my own opinions, is not to create more sadness and fear, but to say that we must continue to fight for those ideals that we value and hold dear. I know many people are tired and wonder if the fight is worth it. The union way has always been to stand together and fight. "In unity, there is strength", has never meant more than it does today. Give yourself time to be sad, to be angry, to be disappointed, or whatever it is that you are feeling. Your feelings are yours, and whatever they are, they are valid!\* Then, let's find ways to come together and to continue to stand up for that in which we believe! One of my favorite quotes is by Margaret Mead. "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." We must never forget that our voices have power, and together we can make a difference.

\*If you, or someone you know, is struggling mentally and/or emotionally, please get help from your physician, family, friends, loved ones, or reach out to the NYSUT confidential Peer Support line M – F, noon- 8:00 pm at 844-444-0152 . More information can be found at: <https://memberbenefits.nysut.org/free-member-benefits/peer-support-line> . I also encourage you to take advantage of another NYSUT member benefit and sign up for a free, premium account on the Calm app. You may be surprised

### Helpful information for New York State Seniors *by Jeanne Williams Bennett*

New York StateWide Senior Action Council is a not-for-profit grassroots organization made up of individuals interested in improving the lives of senior citizens. Did you know New York State has 3.8 million seniors which is more than the population of 21 US states? (Statistic from NYS Senator Cordell Clear, NYS Senate Aging Committee). The annual convention was held in Saratoga on Oct. 22 - 24, 2024. The convention is packed with quality information that is helpful for seniors. The following are some highlights that may be of interest to you.

For those on Social Security, **the COLA (cost-of-living adjustment) increase for 2025** will be 2.5%. This will be an average increase of \$50 a month. Nearly 68 million Social Security beneficiaries will begin receiving the COLA in January 2025. Increased payments to nearly 7.5 million SSI recipients will begin on December 31, 2024. (Note: some people receive both Social Security and SSI benefits.)

Congressman Paul Tonko gave a report. He reminded us that the Inflation Reduction Act: 1. Contains **tax credits for energy efficient home improvements**. Are you thinking of installing new windows, doors, furnaces, hot water heaters, or central air conditioning? If so, you may be able to claim a tax credit. If so, you may be able to claim a tax credit.

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## The Outlook

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*Pictures  
from the latest  
NYSUT RC 12  
Trip to  
New York City*





Listed are the contributions received from members for the **August 1, 2024 – October 31, 2024**. Please check your records before sending a contribution. This will avoid duplicate contributions for the fiscal year July 1, 2024 – June 30, 2025. Multiple contributions in one year will be credited to the following year(s). If your name has an asterisk (\*) after it you are paid up to June 30, 2025.

If your name has a plus (+) after it, you are paid beyond June 30, 2026

- |                        |                         |                     |                       |
|------------------------|-------------------------|---------------------|-----------------------|
| ARMSTRONG, Mary Louise | GRASSFIELD, Mary        | LUNDBERG, Barb*     | ROESER, Randall       |
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| BARKER, Barbara        | GREENE, Michael         | MARRIOTT, Anne R,+  | ROWLAND, Rosemary     |
| BATES, Karla+          | GUERNIER, Monica*       | McCLUSKEY, Donyce   | RUSSELL, Jennifer     |
| BAUMLER, Joan          | HAILE, Linda            | McCLUSKEY, Kenneth  | RYAN-RIVERS, Michelle |
| BLODGETT, Delores M.*  | HALL, S. Leigh          | McGURRIN, Randie    | SALVO, Susan+         |
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| BROOKS, Caroline       | HERMANCE, Alicia*       | MIKENAS, Elaine     | SIMEONE, Christine    |
| BRUHN, Karen           | HERRINGTON, Joan A.     | MISEIKIS, Mary Lynn | SINICROPI, Carmen     |
| BUNDY, David           | HILL, Elizabeth*        | MITCHELL, Laureen   | SOMERS, Barb+         |
| BURTON, Maria*         | HOETKER, Susan          | MOLLE, Wendy        | SPADEA, Johann        |
| CAPPUCCIO, Lise        | HOOVER, Leslie*         | MORROW, Brenda*     | SPADEA, Joseph        |
| CARUSO-SHARPE, Stacey* | JANICKI, Jody           | MOTTA, Davis        | STELLA, Lorraine*     |
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| CASTIGLIONE, Carolyn   | JENNE, Patricia         | NEVULIS, Robert+    | STOCK, Patricia       |
| CHAMBERS, Fred         | KIERPIEC, Dianne        | NIGRO, Barb         | STUFF, Carol          |
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| CLAYMAN, Winni         | KING, David+            | O'HARE, Debbie+     | TANNER, Betsy*        |
| CRAMER, Grace*         | KOLODZIEJ, Joan S.      | OTTEN, Sandra*      | TERRY, Richard        |
| DALY, Sandy*           | KOPP, Michele           | PASQUARIELLO, Lidia | TINKER, Robert        |
| DeGOLYER, Cynthia      | KOSIER, Kathleen*       | PAVALOCK, Rose      | TINKER, Stephanie     |
| DellaQUILA, Holly      | KOSIER, Stephen*        | PERRIN, Arlene      | TROW, Anne            |
| DiBLASI, Kathleen+     | KOSTBAR-JARVIS, Pamela* | PETERS, Linda A*    | TUTTLE, Christine     |
| DiVIETRO, Lisa         | KRAUSS, Valentina F.    | PETERS, Richard     | VanALLEN, Cynthia     |
| ECKLER, Deb            | LAMB, Laura Bliss+      | PETERSON, Melissa   | VanDERWIEL, MaryLou*  |
| FAHRENKOPF, Kelly      | LAMOURET, David*        | PHILLIPS, Frances*  | VanSLYKE, Lorraine    |
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| FARHART, Sharon*       | LaPORTA, Vincent*       | PRATT, Rupert       | WALCHKO, Kimberly     |
| FARRELL, Ruth S.+      | LASAL, Robert J.*       | PRAUS, Paul+        | WEINER, Barbara       |
| FASOLDT, Winona*       | LATTANZO, Mary P.       | PTAK, Diane         | WILLIAMMEE, Janet+    |
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| GLOO, Linda M.         | LITZ, Robert+           | RODRIGUEZ, Maria    | WRIGHT, Patricia      |
| GORDON, Deborah+       | LIVINGSTON, Gail        | ROESER, Patricia    | YURKON, Linda         |
|                        |                         |                     | ZAJICEK, Kathryn      |
|                        |                         |                     | ZILKA, Linda          |



Picture from Mary Pritchard

**All NYSUT Retiree Council Newsletters are now available online.**

**Use this form to continue receiving the newsletter by mail after June 2025.**

**Mail to: Retiree Services, 800 Troy-Schenectady Rd, Latham NY 12110.**

Name \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_  
 Email \_\_\_\_\_

**Or you could opt-in online** to continue receiving this newsletter by following the directions on the address panel of this newsletter.

## Retiree Council 12 Contribution Form July 1, 2024—June 30, 2025

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 \_\_\_\_\_

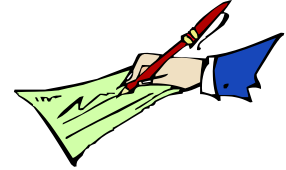
Check this box if there has been a change in your contact information

\$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.**



## Times Square



*RC 12 Outlook*

*NOVEMBER 2024*

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

*(Continued from pg 4)*

2. The IRA also allowed **Medicare to negotiate 10 drugs** for the first time that will save senior households thousands of dollars in out-of-pocket costs beginning on January 1, 2026.

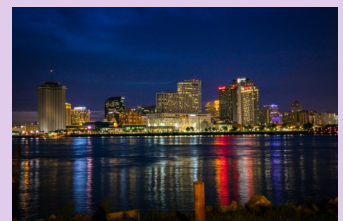
The reauthorization of the **Older Americans Act (OAA)** was discussed. The OAA provides services to help older adults live independently and with dignity. It included nutritional programs such as meals on wheels, personal care, transportation, preventive health services, family caregiver support, elder abuse prevention, and long-term care ombudsman programs.

Tonko also discussed the **Home Weatherization and Energy Efficiency Assistance** program (WAP) which can help people with low income save money on heating and cooling costs. For details, go to [usa.gov](http://usa.gov)

Tonko has sponsored several **Alzheimer's** bills that passed through the House and Senate. The bills concern early detection infrastructure, resources to treat Alzheimer's and dementia, and support for caregivers. He is also involved in similar efforts to fight **Parkinson's disease**.

In conclusion, Congressman Tonko reminded us that a reduction in government, usually means a reduction in services that people receive.

*RC 12 Presents New Orleans  
Sept. 26 to Oct. 6, 2025*



This 2025 trip includes transportation, 10 nights of lodging, a guided tour of New Orleans, the National WW 2 Museum, tour of a Louisiana plantation, Mardi Gras World, a river boat cruise on the Mississippi, and a visit to the French Quarter. The cost of the trip will be \$1446 double occupancy. **For more information, go to the RC 12 website** <http://rc12.ny.aft.org/>



# Member Benefits can help you save during the holidays

Another holiday season full of anticipation and joy is upon us, and NYSUT Member Benefits is ready to help with gift giving. Before purchasing any items on your list, make sure to check out all that Member Benefits has to offer.



Whether you're looking for savings on gift baskets, flowers or chocolates, Bose products, clothing or shoes, movie tickets, sporting events and concerts, theme parks and attractions, restaurants, or thousands of other deals, you'll want to check out MB Discounts & Deals.

While you're on our website, take some time to explore the Buyer's Edge, Inc., ODP Business Solutions, and Purchasing Power programs for new and used vehicles; appliances, televisions, furniture, and mattresses; school and office supplies; electronics; and more.

Don't forget about making sure your family is protected during the holidays and beyond. Going back over 40 years, NYSUT members have historically counted on Member Benefits for crucial

insurance, legal, and financial offerings. Member Benefits endorses quality life, disability, auto/home/renter's, dental and vision, and pet insurance offerings – along with unbiased legal services and financial counseling options.

Learn more by scanning the QR code, visiting [memberbenefits.nysut.org](https://memberbenefits.nysut.org), or calling 800-626-8101.

