

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate Sept 2024

FALL GENERAL MEMBERSHIP LUNCHEON

THURSDAY, OCT. 10, 2024

ORIGINS CAFÉ IN COOPERSTOWN, NY

The menu will be a seasonal buffet with something for everyone!

For more information about the venue and to see samples of dishes visit

<http://originscafe.org>



AGENDA

- 9:00 - 9:30 am Registration – coffee and tea
- 9:30 - 10:45 am General Membership Meeting
- 10:45 - 11:30 pm Leaders from NYSUT will present the latest information
- 11:30 - 12:30 pm Luncheon
- 12:30 - 1:30 pm Keynote Speaker

Following our final speaker, we will have raffles and wrap up with planned adjournment at 2:15.

Please join us for a day filled with lots of socializing, information and good food!

More information on the program will be available on the Website in September <http://rc12.ny.aft.org/>

To reserve your space, please send a check for **\$28.00** made out to **NYSUT RC 12** and mail to **Dolores Talmadge, 206 Main St, Ft. Plain, NY 13339** Return before **Monday Sept 30, 2024**

Name _____ Local Retired From _____ Year retired _____

Email address _____ Cell phone _____

NYSARA Annual Convention

By **Jeanne Williams Bennett, RC 12 past president**

The annual NYSARA (New York State Alliance for Retired Americans) Convention was held on August 8, 2024, at NYSUT Headquarters in Latham, NY. The goal of the Alliance for Retired Americans (ARA) is to obtain a secure retirement for all.

NYSUT President Melinda Person welcomed the attendees. She stated that retirees will soon make up 40% of NYSUT membership. She distributed an AFT Special Resolution protecting seniors at the national level. It is now going to the AFL-CIO.

The keynote speaker was David Simon, Legislative Director for the ARA. Steve Madaracz, NYSARA Executive Director, gave an excellent presentation “Maintaining Your Online Sanity This Election Season”.

NYSARA President Barry Kaufmann gave an in-depth presentation entitled “Senior Issues and the 2024 Election. If You’re Not Concerned, Think Again”. Social Security, Medicare, Medicaid, and prescription drugs are all on the ballot this year. In addition, Barry highlighted four points in Project 2025 which

- ***Outlaws all public unions**
- ***Fires all Civil Service employees and replaces them with political appointees at all levels**
- ***Abolishes the US Department of Education**
- ***Makes Medicare Advantage the default enrollment option for new enrollees.**

Barry urged us to vote the issues that are critical in our lives and to know how the candidates voted on important senior issues or their positions on them. For detailed information, go to www.newyorkstateara.org



Melinda Person and Barry Kaufman, NYSARA's President, at the NYSARA Convention

NYSUT Retiree Council 12

President's Message



Fall is here. The days feel shorter, sunset comes earlier, and there are mass numbers of political ads on tv, radio, in the mail, and on signs around town. This year, more than ever before, there is a lot on the line. I know that I have said this before, but I believe this bears repeating; NYSUT supports candidates of both parties. The test in determining who NYSUT supports is to determine who supports the issues that NYSUT cares about most. Who supports workers' rights, education, health care, and human rights for all people? I encourage you to seriously consider which issues are most important to you, then find the candidates who most closely advocate for those issues. Don't just believe what you hear others say, investigate and check the candidates' websites. When reading their posted information, ask yourself if the statements make sense, are they realistic, and is there a plan to achieve the stated goals? I advocate this for all levels of government. After a meeting not too long ago, a member relayed to me that they thought the meeting was too political. I explained that if we are being political, it is because the issues being discussed are of great importance to us and because there is a lot on the line. This year, there are ideas being advocated that will reduce or eliminate Social Security, Medicare, and Medicaid *as we know these programs now*. Candidates will say that they want to keep these programs, but if you dig deeper, you can find that they do want to change the programs, and these changes can be disastrous to our members. There are US Senate seats, Congressional seats, NYS Senate, NYS Assembly, and of course, the Presidential race to consider. Determine which candidates you support, then take a stand. Show support for your chosen candidates by volunteering to help those candidates win their races. Volunteer through the NYSUT PAC (Political Action Committee) or call the offices of your chosen candidates. Volunteer to make calls, write postcards, meet with other retirees or friends and family and tell them why you are supporting your chosen candidates. If it's possible, make a monetary contribution to the campaign(s) of your chosen candidate(s). When you are asked, "What have you done to stand up for democracy and your rights?", how will you answer?

To see the list of NYSUT-endorsed candidates for the US Senate, all NY congressional races, NYS Senate and NYS Assembly, please go to [NYSUT.org](https://nysut.org) and click on [NYSUT releases endorsements for 2024 general election](#).

The fall RC 12 general membership meeting is being held on October 10, 2024, at Origins Café in Cooperstown. The food there is wonderful, and we plan to have several exciting speakers. More information on how to sign up can be found in this newsletter or on the RC 12 website. I encourage you to visit the website often as we are constantly updating information that we think will be helpful to our members, including the latest from NYSUT, NYSARA, and StateWide Senior Action Council, among others. You can also find photos and information from members about experiences and travels that members have taken. <https://rc12.ny.aft.org/> Stay informed, stay involved, and be active!

In solidarity,
Stacey



The Outlook

President Stacey Caruso-Sharpe (518) 496-2769
1st VP Maggie Bouck (518) 727-6160
2nd VP Bev Alves
Treasurer Dolores Talmadge (518) 993-2854
Secretary Cathy Picciocca (518) 922-6025

Immediate Past President
 Jeanne Williams Bennett (315) 895-7063

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

Directors

Elaine Lounsbury-Browne
 Maria S. Pacheco -
 Jennifer Shaad Derby- Fulton-Montgomery
 Vickie McGowan-Horan - Schenectady
 SRP Director— TBD

Newsletter Staff

Carolyn Darkangelo, Jeanne Williams-Bennett, Theresa Kovian, Phyllis VanSteenburgh

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

Listed are the contributions received from members for the **July 1, 2024 – June 30, 2025 fiscal year.** *You do not need to make a contribution until July 1, 2025.* If your name has an asterisk (*) after it you are paid **up to** June 30, 2026. If your name has a plus (+) after it, you are paid **beyond** June 30, 2026

ABBOTT, Francis X.	DARCY, Jonetta	HOOPER, Leslie	McEVOY, D. Antoinette+	SMITH, Marsha
ADAMS, Marie C.	DARKANGELO, Carolyn	HOOSE, Carol	McGOWAN-HORAN, Vicki*	SMOLENSKI, Diana
ADLER, Virginia	DAVIS, Lois*	HOTALING, Pamela A.+	McCARTY, Janet	SMRTIC, Sharon
AERY, Roxanne	DAVIS, Susan A.*	HOTOPP, Marian	McLEAN, Rose Marie	SNYDER, Linda
AHOLA, Nancy	DeCOTIS, Barbara	HUDAK, Rebecca A.*	MICHALSKI, Patricia	SPIRY, Lorraine*
ALDI, Barbara L.	DeLILLI, Chas	IDA, Arlene	MOCKO, Kathleen S.	SPRAKER, Elizabeth
ALEXANDER, Albert+	DeLILLI, Faye	IVES, Ralph+	MORROW, Brenda A.	STAHLER, Marie
AMEDURI, Karen O'Donnell	DELLA SALA, Thomas A.	JACOBSEN, Patricia	NADLER, Sue+	STEARNS, Cathy
ANDREWS, Carol+	DIEVENDORF, Amy	JOHNSON, Patricia	NAPLE, William L. *	STEC, Susan
ASHE, Kenneth C.	DIXON, Sherry	JOHNSON, Sherry	NEVULIS, Robert	STEELE, Edgar
BAGETTA, Cheryl	DOMBLEWSKI, Roberta	KAISER, Don+	NEWBERRY, Bonnie	STONE, Suzanne B.
BAKER, Kathy	DONOVAN, Pat	KARKER, Charles	NICKSON, Kathleen+	SWATT, Judith+
BALDWIN, Carol	DOUGLASS, Jackson F.	KAVANAGH, Mary E.	OLSON, Joanna	SWATT, Rita+
BANCROFT, Edward+	DUFRESNE, Ann Marie	KELLY, Kathleen	OLSZOWY, Caroline	TALMADGE, Dolores
BARNEY, Patricia	DUSTIN, Lynne*	KERCHNER, Frances	ORLEANSKI, Katherine	TEN EYCK, Margaret S.
BARTMAN, Nora	EDDY, Dianne*	KERR, Bonnie+	ORTLIEB, Cheryl	THOMPSON, Virginia V.
BATES, Karla	EIGABROADT, William H.	KIMBALL, Gloria*	PENNY, Sue	TIGHE, Carole
BENNETT, Bruce	EIPP, Sandy	KING, Dave*	PETERS, Linda	TINKER, Stephanie
BENNETT, Jeanne Williams	ETKIN, Lois	KINGSBURY, Apryll*	PETRILLOSE, Peter+	TOMLINSON, Mary Ann
BERGIN, Joan	FABER, Roseanne	KIRVIN, Mary	PFEIFFER, Kathleen+	TOWNE, Marlene*
BIANCHI, Vincent	FALATO, Janet	KLENA, Ed	PIFKO, Carol	Van ALLEN, Marilyn
BIELANSKI, Marjorie	FALLONE, Barbara*	KLINETOB, Arlo	PITCHER, Raymond V.	Van ARNAM, John S.
BILINS, Barbara	FARHART, Sharon	KORNAS, Diane	POLSINELLI, Karen*	Van DERWEIL, Mary Lou
BIVIANO, Janet	FARRELL, Ruth S.*	KOZLOWSKI, Frank	PRAUS, Paul+	Van STEENBURGH, Phyllis
BLANCE, Karen	FASDOLDT, Winona	KRAVIS, Sharon	PRIME, Patricia	Van WORMER, Michele
BLODGETT, Delores	FISCHER, Carol	KRAWECKI, Katherine+	PRUDEN, Ed	VAVRA, Susan
BLOTHENBURG, Janice	FISHER, Robert+	KRAWCZESKI, Nancy	PRITCHARD, Mary D'Ercole	VENERUS, Stephanie
BLUM, Carol S.	FLANAGAN, Cindy	KRUTZ, Theresa*	RADER, Carol A.	WAGNER, Delia M.
BOGERD, Cynthia	FLETCHER, Lorraine*	KUGLER, Frances	REINHART, Harvey	WASHBURN, Patricia
BOUCK, Maggie	FREDERES, Grace	LACHANSKI, Marian*	RETERSDORF, Susan S.	WATERBURY, Jan*
BOVEE, Carolyn	GABRIEL, Michelle	LAMOURET, David	RICCI, Judith*	WENDEL, Lillian A.+
BRATE, Regine	GALEAZZA, Patricia*	LANE, Margaret "Lisa"	RICHARDSON, Mariel J.	WESTERVELT,
BRICKNER, Pauline*	GAWLAS, Maryann F.	LaPLANTE, Karen C.	RITROVATO, David*	Gayle Gaetano
BROWN, Eleanor*	GENDRON, Donna M.	LaPORTA, Jean	RIZZO, Joseph	WHITEFORD, Gary
BROWN, Merry Dunn	GENTILE, Marjie	LaPORTA, Vince	ROBERTS, Sondra	WILDGRUBE, Jean
BUSH, Joann	GENZER, Amanda*	LARKIN, Judy	ROCKWELL, Kathleen	WILLIAMS, Patrice
CARLISLE, Ginny M.	GIDLEY, Lorraine	LASHER, Lorraine*	ROE, Jane	WOERNER, Maureen
CARRON, Rosalind	GIFFORD, Paula	LAUBENSTEIN, Ellen	ROSE, Roland	WOJCICKI, Patricia
CATRAMBONE, Erin	GIGLIO, Charlie	LAUBENSTEIN, Phil	ROSENBERRY, Elise	WOJCICK-HESS. Karen
CAUFMAN, Susan	GOLD, Barry	LAUZON, Sally	ROURKE, (Mary) Lynn+	WRENCH, Lori
CHANDLER, Patricia	GOSDA, Patricia	LeBEL, Raymond A.	ROYAL, Eva+	YATES, Barbara
CHASE, Debra	GREENE, Ann M.	LENTINI, Adrienne	RUGGIERO, Karen*	
CIERVO, Michele*	GREENFIELD, Sharon M.	LESIUK, Kathryn M.	SALO, JoAnn	
COFFENBERG, John	GREGORY, Patricia	LETTERON, Ron	SALVO, Susan*	
COFFENBERG, Norma	GRIFFIN, Lois R.	LETTERON, Sylvia	SAND, Janet*	
COLLINS, Suzanne	GUDMUNDTSEN, Sven	LEVERETT, Doris	SARGALIS, Anne	
COMPOLI, Sara	GUERNIER, Monica	LINDSAY, Joan E.*	SCHERMERHORN, Susan	
CONSTANTINO, Pamela	HALPIN, Sharon	LIST, Theresa	SCHIAVI, Elizabeth	
CONWAY, Barbara	HAMILTON, Barbara	LUNDE, June	SCHILL, Jane+	
COONEY, Nancy	HANNA, Maureen	LUZINAS, Stephen L.	SCHILLING, Mary	
CORDOVANO, Katherine	HARGETT, Katherine M.	LYMAN, Kathlene+	SCHOU, Margaret+	
CORTEZ, Barbara	HARTNETT, Margaret+	MANDRY, Robert	SCHULTZ, Bill	
COSLICK, Ronald	HARTZ, Randee	MAROCCO, Michele	SCHULTZ, Judy	
COSTNER, Doreen	HAWKINS, Rebecca	MASON, Carol,+	SEKEL, Jean B.	
COUTURE, Bonnie*	HAYES, David W.	MASUCCI, Lana/William	SHAVAR, Carol	
COX, Veronica	HERMANCE, Alicia	MATIS, Sue	SHULTS, Bob+	
CROUCHER, Arden	HESSLINK, Kathryn	MATTESON, Jeanette+	SHUSTER, Lori	
CUNNINGHAM, Constance*	HOFFMAN, Deborah	MAXWELL, Karen B.	SISS, Bonnie	
CZECHOWSKI, Gregory*	HOGAN, Patricia A.	MAZUR, Ginni	SIMEONE, Susan+	
DAFELDECKER, Margaret*	HOLIK, Claudia+	MAZUR, John	SLEEPER, Joyce E.	

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**After The June 2025 RC 12 Outlook Newsletter,
you will only receive the newsletter by mail
*IF YOU OPT- IN!***

The details for the process will be in the November 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.



***RC 12 Outlook
September 2024***

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

Save the Date

**NYSUT RC 12 general membership meeting will be
at Origins Café in Cooperstown on
Thursday, Oct 10, 2024**

**NYSUT RC 12 NYC Trip to see *Hell's Kitchen*
with music by Alicia Keys October 30, 2024.
Info: Kathy Lyman, 518.366.4545**

**ELECTION DAY November 5, 2024
<https://elections.ny.gov/> for information**

For more information, go to <http://rc12.ny.aft.org/>

***Phyllis
Van Steenburgh***
**at the
French Restaurant
*Cafe Un Deux Trois***

**On the RC 12 trip to
NYC**



LIFE INSURANCE: *Crucial for protecting your loved ones*



Life insurance is a topic many people find confusing, complicated, and uncomfortable to think about. It is undoubtedly one of the most vital types of insurance products you can purchase, though. Whether you're looking into your first policy or to upgrade existing coverage, it's important to determine how much life insurance you need and which type is right for you.

One key fact about life insurance you may not be aware of is premiums are likely to be less expensive if you purchase it earlier in life. For those of you who currently have policies, what you purchased 10 years ago, five years ago, or even last year may not be enough to replace your income and all you provide for your family. And if you are part of the 30% of Americans who don't have any life insurance at all,* you could be putting your family at great financial risk.

There are a variety of options to consider when it comes to life insurance, including:

- 1. Term Life** – this product pays a benefit in the event of the death of the insured during a specific timeframe but offers no cash value.
- 2. Level Term Life** – this insurance is similar to term life but is normally for a set period of time such as 10, 15, or 20 years; it also offers no cash value.
- 3. Universal Life** – this option offers a way to protect your family while building tax-deferred cash value; policyholders can usually access a portion of the balance without impacting the guaranteed death benefit.

* Source: USA Today - <https://www.usatoday.com/money/blueprint/life-insurance/life-insurance-statistics>

NYSUT Member Benefits endorses a number of competitive life insurance programs (those listed to the left and others) available to NYSUT members and their spouse/certified domestic partner. Many of these plans offer reduced rates not available to the general public along with additional convenience and savings opportunities through payroll or pension deduction.

Learn more about Member Benefits-endorsed life insurance programs by scanning the QR code, visiting memberbenefits.nysut.org, or calling 800-626-8101.




MEMBER
BENEFITS
nysut
Working to Benefit You
September/October 2024


Information From Alliance for Retired Americans

House Republican Study Committee Budget Proposal

- **Raise the eligibility age** to 69 for Social Security and cut disability payments
- **Withhold Social Security payments** to early retirees and/or higher earners
- **End Guaranteed Medicare Benefits** (Coupons for Private Insurance Instead!)
- **Raise Drug Prices** - repeal \$35 insulin, \$2,000 out-of-pocket cap and drug price negotiation

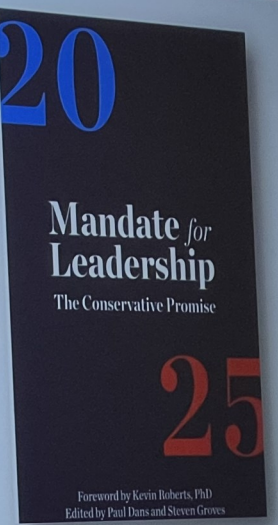


Republican Study Committee FY 2025 Budget Proposal



Project 2025

- **Raise Drug Prices** - repeal \$35 insulin, \$2,000 out-of-pocket caps, and drug price negotiation
- **Cut Medicaid** – lifetime limits, end guaranteed long-term care benefits
- **Ban Public Employee Unions**
- **Allow states to ban unions**, eliminate overtime protections
- **Eliminate child labor laws**
- **Replace civil servants** with political appointees



Foreword by Kevin Roberts, PhD
Edited by Paul Dans and Steven Groves

