



THE OUTLOOK

Newsletter of the Retiree Council 12 A NYSUT-NEA-AFT Affiliate April 2025

NYSUT RC 12 Regional Conference, General Membership Meeting and Elections. MAY 21, 2025 at The Terrace at Waters Edge 2 Freemans Bridge Road, Glenville, NY 12302

TENTATIVE CONFERENCE SCHEDULE

- 8:45- 9:15 Registration and Coffee/Tea and Breakfast Pastries
- 9:15- 10:00 Introductions: Sheryl Baker Delano- NYSUT Retiree Consultant
Ron Gross- NYSUT 2nd Vice President- NYSUT Update
Mike Rowan- Capital District Regional Office
Derek Clement- NYSUT Member Benefits
- 10:00- 10:45 Pete Savage- NYSUT Legislation- NYS Budget Update
- 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 Buffet Lunch
- 1:00- 2:00 **Social Security and You** (presenter tbd)
- 2:00- 2:30 Door Prizes/Raffle and Evaluation: Sheryl Baker Delano

*You are cordially invited to attend the
NYSUT Retiree Council 12 Regional Conference , General Membership Meeting and Elections.
to be held at The Waters Edge in Glenville on Wednesday, May 21st.*

**Please register/pay by May 11th using the C-Vent link below:
(<https://nysut.cc/rc12-2025>)**

If paying by check, please register via C-Vent first and mail a check made payable to NYSUT for \$20 to:
Chakerra Arrington, RC 12 Regional Conference
NYSUT CDRO, 800 Troy-Schenectady Road, Latham, NY 12110

Please Print and send in this form if paying by check

Name _____ Email _____

Street Address _____

City _____

Zip Code _____ Phone Number _____ New Retiree yes no

If you have any questions or difficulty registering via the link, please contact Sheryl Baker Delano at 845-706-6986 or by emailing sheryl.delano@nysut.org or Makenna More at makenna.more@nysut.org

Save the Date

- RC 12 trip to George Clooney April 23, 2025
play on Broadway*
- NYSUT RC 12 Regional Conference May 21, 2025
and General Membership Meeting at The
Terrace at The Waters Edge in Glenville
- RC 12 New Orleans trip * Sept. 26 to Oct. 6, 2025*

* see website for trip details <http://rc12.ny.aft.org/>



The Travel Article on the Westman Islands in Iceland will be on the website when you receive this newsletter. It is an online expanded version of the Outlook in color with more pictures and articles.

NYSUT Retiree Council 12 President's Message

Happy Spring! The warmer temperatures are such a welcome relief! There has been a lot happening in the past few months. NYSUT is continuing its push to Fix Tier 6. A rally was held on a very cold, windy day in March in Schenectady. RC 12 was represented by RC 12 Secretary Cathy Picciocca and me. There have been a couple of changes already made including 5 years to vest instead of 10. But there still are many changes needed to get equity with Tier 4. As a Tier 3 member who benefitted from the changes that were fought for and included the elimination of the Social Security offset and the ability to retire under Tier 4, I feel an obligation to help those in Tiers 5 & 6.

Also, on the state level is the governor's proposed budget. While her proposal includes better education funding with some changes to the Foundation Aid Formula, once again, funding for Teacher Centers was left out. The NY StateWide Senior Action Council had their budget slashed. If anyone has had any questions or issues with Medicare, or has attended one of their online webinars with information concerning issues that seniors face, then you know what a valuable, free resource they are. The following was posted a few days ago by the NY StateWide Senior Action Council:

"The Governor's budget only funds our Patients' Rights Helpline at \$31,500. Last year's final budget provided \$231,500! That's a \$200,000 cut in our program that provides monthly "Teach-Ins" on emerging health consumer issues and provides one on one counseling and coaching to ensure that any health care consumer (or their families & friends) have the tools needed to uphold their rights in all health care settings."

I encourage you to contact your local NY Senate and Assembly members and encourage them to restore funding for Teacher Centers and for the NY StateWide Senior Action Council Patients' Rights Help Line. NYS Assembly: 518-455-4100 & NYS Senate: 518-455-2800. Ask to speak with your representative.

On the national level, there have been many changes happening quickly. Some changes you may agree with, while others might drive you crazy. I think everyone can agree that we do not like to see waste and fraud with our taxpayer dollars. However, there does seem to be some disagreement and concern on how fraud and waste are being identified, and what the real savings are. The union (NYSUT, AFT, and NEA) focuses on things that affect education, healthcare, and workers' rights.

The elimination of the US Department of Education could be disastrous for many of our locals and our members. On March 4th, across the country, our national union, the AFT, supported over 2,200 actions to show support for the US Department of Education. RC 12 Co 2nd Vice President for Legislation, Richard Peters, and I attended the rally in Albany to show our support. Cuts to Medicaid could affect many seniors' long-term care, either in a facility or at home. Cuts to Social Security could be a disaster. I find it deeply concerning to hear someone in a position of authority lie and call Social Security "the biggest Ponzi scheme of all time." To be clear, Social Security is a pay as you go system. It is not an entitlement; it is an earned benefit into which we have contributed. The union may be asking you to get involved and to take action. "When We Fight, We Win!"

With so many things occurring at once, it can be overwhelming. I encourage you to take care of yourself. Turn off the TV news, radio news, and social media for a while. Now that the weather is getting better, go for a walk outside if you are able. If you are so inclined, call or write your elected representatives and voice your concerns and opinions. Join a group to help take actions for causes in which you believe. Spend time with family and friends, and if needed, limit the political talk. Volunteer your time to a worthy organization, read a book, take up a new hobby, or just sit and meditate. If you need more help, reach out to your physician, and don't forget about the confidential NYSUT Peer Support line. Call toll-free [844-444-0152](tel:844-444-0152), Monday through Friday, noon to 8 p.m. (EST)

**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



**Stacey Caruso-Sharpe,
 Cathy Picciocca and
 NY Assemblyman
 Angelo SantaBarbara
 At the Fix Tier 6 rally in
 Schenectady**

The Amazing Country of Iceland - Part 1 Trip to Heimaey Island

By Carolyn Darkangelo

Last August, Dominick and I travelled to Iceland and had many wonderful adventures. As our plane approached Keflavic Airport, we spotted the latest volcanic eruption. Once on the ground, we rode past thick steam and a line of red tongues of lava spewing from the fissure! That was quite a start to our vacation.

Our first destination was the Westman Islands, also created by volcanos. We drove past beautiful mountains topped with glaciers, stunning waterfalls, and lots of sheep. Once on the ferry to Heimaey Island, we spotted seven gray islands on the horizon. As we approached the islands, we saw one that looked like a fuzzy green fishtail and another that resembled a pyramid. Upon entering the harbor of the only inhabited Westman Island, the puffins and razorbill gulls that nest in the cliffs on the island were buzzing in the sky.



Our home base was Vestmannaeyjabær, a town that was greatly changed on January 23, 1973. At midnight, there was an earthquake, and lava sprayed into the air through fissures in the ground, and ash began enveloping the town. 5,000 people lived there, and they were saved because the entire fishing fleet was in harbor due to a bad winter storm.



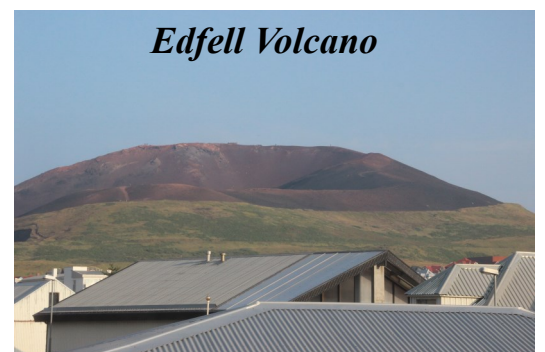
Heimaey Harbor

We had dinner with a couple who had lived through that night. Helga and Aínor, terrific artists and musicians, entertained us, and served us a delicious Icelandic meal. Following dinner, they shared their experiences from the night Edfell erupted. They were teenagers who had returned to Helga's home after a movie. They felt the earthquake and saw the huge eruption start. The family helped others get to harbor where sailors loaded the villagers onto the boats. The trip to the mainland was harrowing and took some boats over twelve hours. Helga remembers seeing the lava flowing under the boat as they left the harbor! No one on the island died that evening. Helga's family returned to the island to work as volunteers removing over three feet of ash from the roofs. Their home was uninhabitable due to poisonous gases. Eventually, Helga and Aínor married and purchased Helga's family home. The discussion we had that night was one of my most memorable travel experiences.

We explored the island many ways. We donned full-body life preservers and straddled a seat in a powerful rib boat to explore sea caves, spot sea birds, and sail around the small islands. It literally took my breath away at times. On a hike up a rainbow stairway toward the Edwell volcano, we saw a huge water tank that was half surrounded by lava rock. Strolling through the town, we saw beautiful murals on buildings everywhere and a large troll statue in the park. The trip to the Edkeimer Museum gave us more information about the impact of the volcano on the village. A home was uncovered forty years after the volcano erupted, and the museum was built around it. The people of this community are very hospitable. They are very grateful to America for helping save the harbor during the eruption by bringing in pumps to change the spread of lava. US troops and Icelandic rescue services pumped seawater on top of it to divert it from closing the harbor.

A highlight for us was the hike on the Storhofoi Peninsula to the largest puffin colony in the North Atlantic. It was fascinating that each pair of puffins returns every year to build a burrow to raise one "puffling". We watched the parents fly out and return to the burrow to feed their young ones. We were only there for 1/2 hour, but Dom and I could have spent hours watching and taking pictures. The parents leave the island at the end of August and return in June the next year. When the pufflings leave, they remain in the ocean and only return when they are mature. Each year children in the village search through the town to rescue lost pufflings and bring them to a cliff to start their journey. A few days later, all the puffins are gone.

It is hard to believe this was just the first four days of our trip. I will continue to share the trip on the mainland in the next issue of the Outlook.



Edfell Volcano



Home Buried in Ash



Prepared for the Jet Boat Tour



One of Many Murals



NYSUT members have access to programs and services from NYSUT Member Benefits that can help them save money, protect their family, and assist with planning for the future.

With our **Legal Service Plan**, you will receive crucial estate planning documents (Simple Will, Health Care Proxy, Living Will & Power of Attorney); free attorney consultations; and guaranteed maximum fees for personal legal matters. Plan participants receive guaranteed hourly rates along with discounted prices for referral attorneys.

Our **Financial Counseling Program** offers access to certified financial planners that provide fee-based financial counseling services. Participants can get help with retirement planning, 403(b) & 457(b) plan advice, debt management, savings, budgeting, and more.

Check out **Synchrony Bank** for some of today's most competitive interest rates on certificates of deposit, money market, and savings accounts. An optional automated savings program (which makes transfers from your checking account at another bank to your money market or savings account at Synchrony Bank) is an easy way to build your balances in higher-earning accounts.

Our online **Financial Learning Center - powered by Kiplinger's Personal Finance** - offers numerous articles designed to assist NYSUT members with achieving their personal financial goals and better understand the nuances of insurance, savings, investing, and more. This free resource is updated on a monthly basis.

Do you have student loan or general debt concerns? Our **Cambridge Credit Counseling program** is available at no cost to assist NYSUT members with better understanding general debt consolidation and student loan repayment options. Members can take part in a free consultation with a certified Cambridge counselor or sign up for a no-cost student loan debt webinar provided by Cambridge.

Take back your financial independence and protect your family for whatever the future may bring.

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



Thanks !

ARPIN, Marilyn*	CASTIGLIONE, Carolyn*	IRACI, Barbara	LASHER, Lorraine+	PUTORTI, Richard J.
BARNEY, Patricia	COX, Veronica	JENNE, Patricia	LENNOX, Judith	RATHBUN, John
BARRETT, Charles Terry	CROSS, Linda	JONES, Louise*	LITZ, Robert*	SAVOIE, Karolyn M.
BAXTER, Lance L.*	CROSS, Robert R. Jr.	JONES, Todd*	MENDELL, Jeannette	SCHERY, Carol*
BIVINS, Heather	DeLILLI, Chas	KOSIER, Kathleen*	MICHALSKI, Patricia*	SHAAD-DERBY, Jennifer
BLUM, Carol S.	DeLILLI, Sue	KOSIER, Stephen*	RELKIN, Carla*	SIMEONE, Susan
BRAZELL, Linda	ETHINGTON, Brian	KOVIAN, Theresa	RETERSDORF, Susan S.*	TUBERT, Maria
BROOKS, Caroline*	ETHINGTON, Susan	LANGEVIN, Sharon	PETRILLOSE, Peter E.+	TUNISON, Jan
CALLAHAN, John H.	GIGLIO, Charlie	LaPORTA, Jean+	PRAU, Paul K.+	VALACHOVIC, Dot
				WASHBURN, Patricia*
				WILLIAMS, Patrice

REMINDER: RC 12 Election for Board of Directors is set for May 21, 2025 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:

Dave Lamouret - I would like to serve as a member of RC12 Board of Directors. Active in Cherry Valley –Springfield Teachers Association for over 20 years. I served as treasurer, building representative, and political action chairman and ended my career as the local president and vice president. I was very active in Committee of 100, the Pension and Retirement Committee, the Herkimer Count Teacher’s Council, and the Foothills Area Council of Teachers. My main goals are improving RC12’s visibility in our region, making retirees aware of what we do, and helping them to contribute to our goals.

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 30 years. I was president of the MTA for 10 years and NYSUT The Retiree Services Consultant for 12 years. I would like to serve my fellow retirees as a member of the RC 12 board of directors.

If you need help to identify disinformation, here are two website to check information.

Snopes: Fact-checking platform that frequently debunks disinformation and explains how to identify it.

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

FactCheck: A nonpartisan resource for debunking false claims, including disinformation designed to mislead.

<https://www.factcheck.org/>

All NYSUT Retiree Council Newsletters are now available online.

Use this form anytime 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 _____ Zip code _____
 Phone _____
 Email _____

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

Or you can send in your donation filling out the form on Page 4 and just check the box at the bottom of the form.



Stacey Caruso-Sharpe & Randi Weingarten, President of AFT
At the demonstration To Protect our Kids in Albany

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 _____

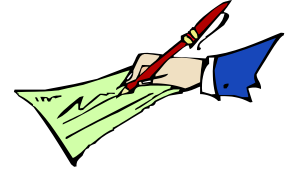
Check this box if there has been a change in your contact information

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

Dolores Talmadge 206 Main Street, Fort Plain, NY 13339

Any questions, please call (518) 993-2854 .

Make check payable to NYSUT Retiree Council 12.



If you want to continue to receive Outlook in the mail check, here!!

Your Risk of Alzheimer's is Lower than you think!

Rates of Alzheimer's rates have fallen 13% in the last decade. Things done in the last 50 years to prevent heart disease and stroke may be related to the lower risk for dementia. 75 % of people with Alzheimer's and dementia have problems with the blood vessels in the brain according to Albert Hofmann, the chair of the Department of Epidemiology at Harvard. What can you do?

- 1) Do not smoke.
- 2) Keep blood pressure and blood sugar at healthy levels.
- 3) Get regular exercise which increases the blood flow to the brain.
- 4) Eat more fruit and vegetables. Foods such as spinach and blueberries may protect brain cells from inflammation.
- 5) A multivitamin (not a substitute for a healthy diet) could be helpful.
- 6) Take care of your ears and eyes.
- 7) Focus on mental health. Stress, depression, anxiety and loneliness increase risks for mental decline.
- 8) Put yourself on a regular sleep schedule. Difficulty sleeping boosts risks of cognitive decline.

(source AARP Bulletin March 2024)

RC 12

Outlook

April 2025

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

Eat for EYE Health

You can help your eyes by eating healthy foods every day. Many of our friends and family are concerned about Age Related Macular Degeneration and Cataracts. There are supplements available, but it is better to get vitamins from real food.

Vitamin A carotenoids, Lutein and Zeaxanthin, are in lens and retina of the eye. They protect your eyes by reducing oxidation and absorbing blue and uv light. They accumulate in the retina. Here are a few foods that contain these chemicals: eggs, berries, corn, olive, zucchini, grapes oranges beans, peppers, celery, mango ,nectarine, and brussels sprouts. **Lutein** alone is found in yellow, green and orange vegetables such as broccoli and pumpkin. **Vitamin E** protects eyes from damage and helps prevent AMD and Cataracts. Nuts, apricots, and sweet potatoes are some of the foods that have Vitamin E. **Zinc** maintains eye health by supporting the retina, membranes, and proteins. It also protects you from UV light. It is found in seeds, beef, chickpeas, dark chocolate, and asparagus. **Omega 3** helps other nutrients get into your eyes and waste out of them. The best source is fish, but eggs, beans, and seeds also provide omega 3.

Here is a shopping list for your eyes - nuts, seeds, whole grain, quinoa, beans, oil, yogurt, milk, eggs, cheese, lean meat, fish, colorful fruits and veggies, and shellfish. It is also good for the rest of your body.

You can do also do this for your eyes are stop smoking, wear sunglasses, maintain a healthy diet, and get regular exercise.

Sources for more information

Books : "Eat Right for you Sight" and "Visionary Kitchen, a Cookbook for Eye Health"

Website: <https://www.macular.org/> of the American Macular Degeneration Foundation.