

THE OUTLOOK

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

RC 12 Award of Excellence Presented to Kathy Lyman at RC 12 May Annual Meeting

By Jeanne Williams Bennett, *Immediate Past President of RC 12*

Since 2011, Kathy Lyman has made many significant contributions to RC 12. For three years, she was elected secretary and then continued as RC 12's first vice president. Kathy also joined RC 12's social committee in 2011, serving first as secretary and then as an event planner. She has regularly organized trips to New York City to see Broadway shows as well as much longer trips such as the three-week trip to Alaska (see photo).



**Art and Kathy Lyman panning for gold
in Alaska on the 2018 RC 12 trip.**

Kathy also represented RC 12 on the New York StateWide Senior Action Council where she was elected secretary for several years and served on several committees. Frequently, Kathy wrote informational articles for *The Outlook* sharing important health information and newly-passed legislation. StateWide recognized Kathy at its annual convention for being a member of the first StateWide Legislative Action Team. Last year, I literally bumped into an RC 12 member who I hadn't seen for a while. When I asked how she had been, she replied that it had been a difficult year health wise and that she had been hospitalized a couple of times. She shared that she was once in a panic in the hospital, but then remembered the information that Kathy had shared on patients' rights. Everything worked out fine, and she wanted me to know how grateful she was for Kathy's advice.

Kathy has generously given of her time and talents, and as Linda Zilka reported, "Kathy always does all this work with a smile on her face. She never complains and is always positive."

Congratulations, Kathy, on this well-deserved award!

Why Should You Consider an RSV Vaccine?

160,000 older Americans are hospitalized each year with RSV infections, and 10,000 die annually. By comparison in 2021-2022, influenza led to 52,872 people being hospitalized and 4,115 dying. (Source: AARP.org Bulletin September 2024).

If you are 75 years old or older, or 60 to 74 years old with chronic illness, including cardiac or lung disease, the CDC says you should receive the RSV vaccine in the fall. This disease can cause worsening symptoms of COPD and asthma.

Here are suggestions for slowing the aging process every day.

- 1.) Wake up between 6:00 AM to 8:00 AM, and get between 7 to 9 hours of sleep.
- 2.) Eat a high protein breakfast with fruits. This helps maintain muscle mass.
- 3.) Engage in calming activities, such as yoga or prayer. These help you use the cognitive part of your brain (Prefrontal Cortex).
- 4.) Try the Mediterranean diet which includes fruits, vegetables, and omega-3 foods such as salmon. This reduces inflammation.
- 5.) Aim to get at least 30 minutes of exercise each day such as walking, cardio, or weights.
- 6.) Maintain or increase your social contacts.
- 7.) Make sure your diet contains fruits, nuts, and grains. Avoid snacks in the evening.
- 8.) Remember that deep sleep occurs from 10:00 PM to 2:00 AM, which is very beneficial and important for body repair and restoration (Source- AARP.org bulletin November 2024)



NYSUT Retiree Council 12 President's Message Happy "almost" summer! I'm so glad the weather is moving in the right direction for summer! While all the rain every weekend has not been fun, at least it has significantly decreased our risk of a drought! With so many summer fun celebrations, graduations, 4th of July and family gatherings, I encourage you to support American jobs and buy union made in the USA products.

I would like to bring your attention to a proposed budget bill that has passed in the US House and is now in the Senate. While there are some good provisions, there are others that could be catastrophic for many of our members. The bill known as H.R.1 -this can be referred to as One Big Beautiful Bill Act. One area of concern is Medicaid. Medicaid helps 72 million people with disabilities, veterans, new mothers, retirees, students and low wage workers. According to a recent *AFTVotes* fact sheet, "In New York, 5,983,032 people are supported by Medicaid. This includes 1) 49% of moms giving birth, 2) 44% of children, 3) **64% of grandparents and other seniors in nursing homes in New York.** Medicaid also supports veterans, students, working families, and AFT members. Medicaid provides the most federal funding to states for public services and schools. If Medicaid is cut, jobs will be lost. New York receives \$60,145,000,000 in federal Medicaid funding annually. Gutting Medicaid will mean job losses—in hospitals, in schools, and to New York public service jobs." To read more, see https://www.aftvotes.org/sites/default/files/media/documents/2025/medicaid_fact_sheet_new_york.pdf

In addition to Medicaid, there are provisions that affect the funding of many other programs. There is a reduction in funding for the Consumer Financial Protection Bureau (CFPB). The CFPB was enacted by Congress and has been the oversight to stop consumers from having to pay outrageous bank fees related to overdrafts and loans, as well as other protections. Regarding federally subsidized student loans and Pell Grants, there are proposed changes that could be extremely detrimental to our members. There are many other provisions in the bill: some about oversight regulations and some about regulatory authority. I encourage you to take a look for yourself. It is long, and not the most exciting read, but there is a lot of substance. <https://www.congress.gov/bill/119th-congress/house-bill/1/text>

When NYSUT and AFT are advocating for certain provisions of this, or any bill, it is NOT based on political party. It is based on what will serve the most of our members best. The things being advocated for are bipartisan issues.. I encourage you to keep yourself informed and to fight for what you think is right! (By the word fight, I am advocating for peaceful means and protests to make your voice heard.) If you are able, join a demonstration. Make phone calls to elected representatives, write opinion editorials to local papers and social media, and share your thoughts, in a nonaggressive manner, with family and friends. There is a lot on the line right now!!!!

Last month, RC 12 sponsored a trip to NY to see *Good Night, and Good Luck!*, a play about Edward R. Murrow, the CBS correspondent, who stood up for democracy during the McCarthy witch hunt. Below are some of my favorite Murrow quotes that seem very timely right now. Food for thought!

"The right of dissent, or, if you prefer, the right to be wrong, is surely fundamental to the existence of a democratic society. That's the right that went first in every nation that stumbled down the trail toward totalitarianism."

"The only thing that counts is the right to know, to speak, to think, and the sanctity of the courts. Otherwise, it's not America."

"To be persuasive, we must be believable. To be believable, we must be credible. To be credible, we must be truthful."

"There is no way for a citizen of a republic to abdicate his responsibilities. We proclaim ourselves, as indeed we are, the defenders of freedom, wherever it continues to exist in the world, but we cannot defend freedom abroad by deserting it at home."

"We can deny our heritage and our history, but we cannot escape responsibility for the result. The actions have caused alarm and dismay amongst our allies abroad, and given considerable comfort to our enemies."

Have a great summer! *In Solidarity,* Stacey

The Outlook

President Stacey Caruso-Sharpe (518) 496-2769
1st VP Maggie Bouck (518) 727-6160
2nd VP Rich Peters
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
Dave Lamouret
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 March 6, 2025 - June 3, 2025

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

ADAMS, Marie C.*	FARRELL, Ruth S. +	LARKIN, Dan+	OLDS, Cathy*	STANTON, Martha
AHOLA, Nancy*	FRYE, Harold L.	LEITH, Valorie	PICCIOCCA, Cathy+	Ten EYCK, Margaret S.+
BERGER, Debora+	GIFFORD, Paula	LIVINGSTON, Nancy*	PIERCE, Daryl+	Van PATTEN, Mary
BLOTHENBURG, Janice	GUERNIER, Monica+	LORENCE, Patty+	PERRIN, Arlene+	VAVRA, Susan*
CAUFMAN, Susan*	HALLAHAN, Maria M.	LOUCKS, Judy	PRUDEN, Edward W.	WEIDMAN, Catherine*
COONET, Nancie	HAMILTON, Barbara*	LUCIANO, Holly	REID, Carol C.	WISBESKI, Stephanie
COOPER, Nancy	HARGETT, Katherine M.*	MARK, Elizabeth*	RICCI, Judith L.+	WRIGHTSMAN, Eileen*
CROSTON, Cathy	HILEMAN, Care S.	MASUCCI, Lana*	ROWLAND, Rosemary	ZABELLA, Debra
De GOLYER, Cynthia*	HOFFMAN, Deborah F.*	Mc CARTHY, Michelle A*	SARGALIS, Ann*	ZEISER, Nancy
DILLENBECK, Marianne	IDA, Arlene+	MENDELL, Jeannette M.*	SEKEL, Jean	
DiVIETRO, Lisa+	KAISER, Donald+	MONK, Mary*	SLEEPER, Joyce E.+	
DIXON, Sherry	KAVANAGH, Mary E.	NEVULIS, Robert+2	SMEALLIE, Laura	
DONOVAN, Pat+	KINGSBURY, Apryll+	NIGRO, Barb*	SMOLENSKI, Diana*	

Why Should I Attend RC 12 NYSUT Regional Conferences and Membership Meetings?^{Page 3}

By Carolyn Darkangelo, editor of RC 12 Outlook

On May 21, NYSUT RC 12 organized a very important conference at the Terrace at Waters Edge banquet hall in Glenville. 73 members attended. Four speakers presented vital information. Food included breakfast and lunch choices, including desserts. The cost to NYSUT retiree members was **\$20**, a price reduced thanks to NYSUT taking on part of the cost to members attending. Over 20 people received door prizes from a raffle.

The speakers included **Ron Gross**, NYSUT 2nd VP; **Mike Rowan**, Staff Director of NYSUT capital District Regional Office; and **Derek Clement**, NYSUT Member Benefits. The key speaker was **Dr. Eric Kingson**, retired Professor of Social Work at Syracuse University, and an expert in **Social Security** and the politics and economics of the aging population. Kingson is a founding co-director of the Social Security Works (www.socialsecurity-works.org).

Ron Gross stated that health insurance for retired and in-service members is an important issue for NYSUT. It is important for retirees to stay in touch with their local unions about the issue of health care insurance since the local contracts can affect the retirees. NYSUT is working on legislation to lower costs in this area. He encouraged us to use the **Peer Support Line**, a problem-solving service that is staffed by retirees. Website <https://memberbenefits.nysut.org/free-member-benefits> You can also access information on YouTube with the link https://www.youtube.com/watch?v=CWJFSB9sh_g

Mike Rowan thanked retirees for their help making NYSUT the most powerful union in the state of NY by helping to mobilize, work hard, and attend demonstrations. The retiree participation in support of the improvement of Tier 6 retirement is very important. NYSUT works with locals on health care issues such as hospital-insurance, contracts and the impact of high-cost weight loss drugs.

Derek Clements discussed Premium **CALM**. All NYSUT in-service AND retiree members are provided with unlimited access to the full library of sleep, meditation, and relaxation content at <https://www.calm.com/> and in the Calm app. Search on the member benefits site: <https://memberbenefits.nysut.org/free-member-benefits>. They have a video that explains how to assist with accessing the premium Calm service for **free**. Derek also noted that NYSUT members can speak with a Cambridge Credit Counseling loan counselor, attend a NYSUT Student Loan Workshop, or visit the Cambridge Student Loan Portal. This can be helpful for your children or grandchildren. This is important because the federal Department of Education restarted involuntary collections of defaulted loans on May 5th. If you are looking for discounts on Broadway shows or Disney Parks, you can set up an account on <https://www.neamb.com/> If you have any questions about member benefits, call **800-626-8101**.

Dr. Eric Kingson, who is an expert on Social Security, Medicaid, and Medicare, told us he is **scared!!!** There is an effort to destroy these benefits. This program is how we care for each other in the country. He told us we are all at risk. The earned right of Social Security works for 69 million people including 3.5 million children. Even though only 1% of the cost of Social Security is used for administrative costs, the government is removing many vital employees, including those highly trained in cobalt software which is necessary for the present system. Eric stated that Medicaid cuts will decimate the healthcare system especially in rural areas and the ability for Medicare to negotiate lowering drug costs (including weight loss drugs) has been eliminated this year. When we asked him what we could do about this, Eric encouraged us to contact our representatives at Congress. The effect of the budget legislation is to give a 4% raise to the top 10% of wage earners, and to -2% of wage earners in the lowest 10%. He called it reverse robin hood. For more information, go to <https://socialsecurityworks.org/> Eric also recommended we need to go to <https://www.ssa.gov/myaccount> to sign in or set up an account and copy and save your salary history. It is important information you should have if something happens to the SS data system.

I have only given you some of the information that was made available at the meeting. The other benefit to attending is spending time with fellow retirees in this setting. I hope some of you will attend the next RC 12 meeting on **October 9, 2025**, at the same location. Please use the websites listed in this article to get information on the web. It is good to take action and be informed, rather than just worrying and feeling stressed.

*The most effective way to contact Representatives, Senators, and state officials is to make a call. If you are interested, one website that helps you make calls is <https://indivisible.org>. Then search for 5 calls.

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 _____

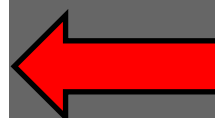
Phone _____

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.

Do you want to continue getting the Outlook in the mail 5 times per year?



Fill out and mail this form

Retiree Council 12 Contribution Form July 1, 2025—June 30, 2026

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.



A new travel article on the Alpine Region will be in the **September** issue of the Outlook

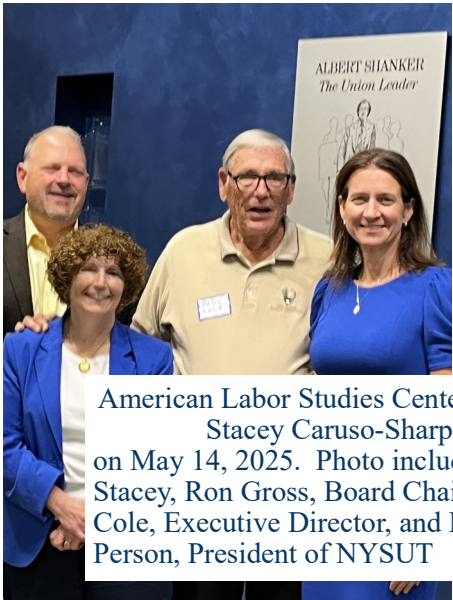
This shot is from the top of Aiguille Midi in the French Alps near Chamonix. We rode a funicular to the top of the mountain at 12,600 feet. This was the beginning of a 18 day OAT trip which included France, Italy, Switzerland, and Austria. The mountains in all of these countries are magnificent.

Enjoy the summer,
Carolyn Darkangelo

Save the Date

- RC 12 NYC trip to Buena Vista Social Club Musical July 30, 2025
- RC 12 NYSUT Regional Conference and RC 12 General Membership Meeting at the Terrace at Waters Edge in Glenville October 9, 2025
- RC 12 New Orleans trip * Sept. 26 to Oct. 6, 2025
- RC 12 Amish Holiday Tour* Nov. 12 to 14, 2025

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



American Labor Studies Center honored Stacey Caruso-Sharpe on May 14, 2025. Photo includes Stacey, Ron Gross, Board Chair, Paul Cole, Executive Director, and Melinda Person, President of NYSUT



LET MEMBER BENEFITS HELP YOU PLAN FOR RETIREMENT

If you recently retired or plan to do so in the near future, it's important to prepare for the transition from in-service work to retirement.


Maintaining NYSUT membership in retirement is crucial, especially if you're currently participating in a NYSUT Member Benefits-endorsed program(s) and would like to continue doing so. This can be accomplished in one of two ways:

- 1** Continue membership within your local if retiree membership is offered. Contact your local to find out if any retiree membership requirements are in place. You must comply with these requirements to continue your membership in NYSUT along with the American Federation of Teachers (AFT) and National Education Association (NEA).
- 2** Continue as an at-large member of NYSUT through the Retiree Council in your region. Contact your local to ensure you will be reported as retired to NYSUT. This will provide you with membership in the Retiree Council in your region along with NYSUT, AFT, and NEA. If you have questions about maintaining NYSUT membership or would like more information about NYSUT retiree programs, you will want to contact the NYSUT Retiree Services Consultant serving your region. You can find this information at nysut.cc/retireeconsultants.

More than a dozen of the endorsed programs offered by Member Benefits can be purchased through either payroll or pension deduction. These convenient payment methods offer reduced premiums or the elimination of service fees in many instances. An active NYSUT membership is required to participate in payroll or pension deduction. If you're currently participating in one (or more) of our endorsed programs, we encourage you to look into switching to pension deduction after you enter retirement.

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

SCAN ME



**MEMBER
BENEFITS**
nysut
Working to Benefit You