

THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate February 2026



MILITARY
WOMEN'S
MEMORIAL

March 16, 2026
NYSUT RC 12 Presents an Online Zoom presentation 9:30 AM
By Marilla J. Cushman, LTC, USA Ret

“...the leading memorial and education center honoring the commitment, contributions and experiences of servicewomen. Three million women have served in or with the Armed Forces since the American Revolution. As the only historical repository documenting all military women’s service, we educate and inspire through innovative and interactive exhibitions, our world-class collections, and engaging programs and events for all generations.”

To join us for this inspirational presentation, please email RC12.NYSUT@gmail.com and put March 16 presentation in the subject line. Please include in your email, your name, the local from which you retired, and the year that you retired. Here is the link for the Zoom <https://nysut.zoom.us/meeting/register/i5UMBrOrTNWsJVNQfjSQ>

New York StateWide Senior Action Council Part 2 by *Kathlene Lyman*

As promised, here are some further highlights of the 2025 StateWide annual convention.

FEDERAL ACTION ALERT

StateWide urges you to contact your elected representatives with your thoughts on issues important to you: Very serious attacks are coming soon including cuts to Medicare, to Medicaid, and to funding for rural hospitals, nursing homes, and clinics. Your message is to urge your elected representatives to renew the Older Americans Act so that older Americans can count on federal funding to ensure their wish to continue to live in their communities.

The number of Americans ages 60 and older increased by 28 percent from 2017-2024. At the same time, resources were only growing annually at a rate of 2.1 percent.

Services provided by the Older Americans Act include such services as: Home-delivered meals, Congregate meals, Senior center programming, Legal services, Health insurance information and counseling, Transportation, Caregiver and respite supports and services, Elder abuse intervention, prevention, and mitigation, and many more. Tell your elected representatives that **Health Care Cuts Are Unacceptable**. Tell them to **Save the Social Security Administration**. Tell them to **Advocate for the Re-Authorization of the Older Americans Act**.

Call StateWide to get assistance with contact information. Contact your House member by calling 202-225-3121 and ask for them by name. Call Senator Gillibrand and Senator Schumer at 202-224-3121 and ask for them by name.

**Remember that StateWide is an ACTION council.
Take ACTION!**

Save the Date

March 8, 2026 Rally to Fix Tier 6 MVP Arena in Albany

March 16, 2026 RC 12 Zoom presentation on the Military Women's Memorial

May 7, 2026 RC 12 Membership meeting at Beardslee Castle in Little Falls

***July 27, 2026** RC 12 Day trip to Glimmerglass

October 1, 2026 NYSUT RC 12 Regional Conference at the Terrace at Waters Edge in Glenville

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

See these articles on Page 5

Google AI Overview- - Search Results May Not Be What You Expect by *Theresa Kovian*

211 in New York State

NYSUT Retiree Council 12 President's Message

Happy New Year! I hope 2026 is off to a good start. As a Tier 3 member, I will always be grateful to the Tier 1 & 2 members who fought to get Tier 3 changed. The result was Tier 4 and the ability of Tier 3 members to stop paying a percentage of our salary into the system indefinitely. Tier 4 requires a percentage to be paid for ten years. For someone like me who had paid into the system for many years, I suddenly had a raise. Even more importantly, the Social Security offset in place for Tier 3 was gone. When I retired, the amount of my pension would NOT be reduced based on my Social Security. This is huge!!!! And, I am thankful every month when my full pension and Social Security show up in my account. It is now our turn to do the same for Tier 5 & 6 members. **Please plan to join us on Sunday, March 8, in Albany at the MVP Arena. The rally is scheduled for 12 noon until 2 pm. The doors will open at 10:30 AM.** This is an interunion event with the goal of getting thousands of our members there to show support for finally fixing Tiers 5 & 6. While we have gotten some fixes in the past couple of years, it is not enough! Mark it on your calendar, get some friends and meet us there! If you would like to go, but have no one to go with, please let me know, and we can try to get you in touch with others who are going. Please register at: I hope to see many of you there! <https://fixtier6.org/events/statewide-rally-to-fix-tier-6>

Our March meeting has been held online with a guest presentation in the past two years. This is the result of our scheduled in-person meeting being canceled two consecutive years due to snowstorms. This year, we will also host an online guest speaker. Lieutenant Colonel Marilla J. Cushman, retired, will speak to us about the Military Women's Memorial. "The Military Women's Memorial is a one-of-a-kind tribute to America's Servicewomen, past and present." We are finalizing the time, but it tentatively will be on March 16, 2026, from 9:30 am – 10:30 am. If you would like to join us online for this wonderful presentation, please email RC12.NYSUT@gmail.com and put March 16 presentation in the subject line. Please include your email, name, the local from which you retired, and the year that you retired. The Zoom link will be sent closer to the meeting date.

Save the date for our Annual General Membership meeting which will take place May 7, 2026 at Beardslee Castle in Little Falls. Sign up information will be in the March newsletter. Elections for board positions will occur at this membership meeting. We have been very fortunate to have such a wonderful executive board. RC 12 would not be functioning without the time of dedicated members like our executive board, social committee, election committee and constitution committee. We often seem to have open positions due to health or life changes. I encourage you to get involved in Retiree Council 12. The more members who help, the less work there is for each person to do. The time commitment is nowhere near the time commitment required of in-service executive boards. If you would like to know more about being involved, please reach out to any officer or director.

With so much going on in our communities, I encourage you to stay informed, be involved, take action, stay safe, and be well!

In solidarity, Stacey



NYSUT RC 12

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, Vickie McGowan-Horan, SRP Director—TBD

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The Outlook 3rd report 2025-2026

Listed are the contributions received from members from October 6, 2025-January 15, 2026.

Please check your records before sending a contribution. This will avoid duplicate contributions for the fiscal year July 1, 2025 – June 30, 2026. Multiple contributions in one year will be credited to the following year(s).

If your name has a/an: asterisk (*) after it means you are paid **up to** June 30, 2027, A plus (+) after it means you are paid **thru** June 30, 2028, and a plus with a number (example: +4) indicates the number of membership years you are paid in advance.

AMEDURI, Karen+2	COSLICK, Ron	HUDAK, Becky	MCLEAN, Rose Marie*	ROE, Jane*
ARMSTRONG, Mary Louise	COWAN, Angela+3	ISLES, Laurie	MEE, Virginia	ROGERSON, RoyAnn
BALOGH, Steve	DOURNEY, Judith M.	JOHNSON, Patricia*	MESKUTOVECZ, Martha	ROWLAND, Rosemary
BARKER, Barbara	DUNADEE, Barb	JOYCE, Ann	MILLER, Emily	SCHULTZ, Bill*
BELMONTE, Carolyn	DUNADEE, Ron	KARKER, Charles M.+3	MOLLE, Wendy*	SCHULTZ, Judy*
BIVIANO, Janet	FLOYD, Megan	KELLY, Kathleen	NAPLE, William L.+5	SHAVER, Carol*
BLUM, Carol+4	GARFINKEL, Miles	KING, Anne W.	ORTLIEB, Cheryl B.*	SHUSTER, Lori
BRADT, Laura Lee+2	FRYE, H. Leigh	KING, David+2	OTTEN, Sandra+2	SIMEONE, Christine
BRATE, Regine*	HAMILTON, Barbara+2	KOHLER, Kathleen A.+	PAASCH, Jack	SINICROPI, Carmen*
BROWER, Beth	HARGETT, Katherine+2	KUGLER, Frances	PASQUARIELLO, Lidia	STUFF, Carol
CHANDLER, Patricia	HARRIS, Scott J.	LANE, Kathryn Y.	PAVALOCK, Rose M.*	MAJEWSKI, Cheryl
CHASE, Debra	HENZE, Sarajane C.	LATTANZIO, Mary P.*	PEARSON, Larry H.*	WALCKO, Kimberly
CLAYMAN, Winni*	HERB, Myrna J.	MASUCCI, Lana	PUTORTI, Richard	WASHBURN, Patricia
COMPOLI, Sara*	HESSLINK, Kathryn	MCARTHY, Michelle*	RIELLY, Charles	WATSON, Bruce
COOPER, Nancy D.*	HOGAN, Patricia*	MCARTY, Janet	RIZZO, Joseph	WATSON, Karen
				WILLIAMS, Susanne Russell
				WOJESKI, Marie
				ZILKA, Linda

RC 12 Election Notice

Thursday, May 7, 2026, at Beardslee Castle in Little Falls

- **NYSUT RC 12 Officers - President, 1st Vice President, 2nd Vice President for Legislation, Secretary, and Treasurer.**
- **NYSUT Delegates -Two highest are Delegates; next two will be Alternates.**
- **AFT Delegate -The highest is Delegate; 2nd highest is the Alternate.**

(Terms- July 1, 2026 – June 30, 2028)

Eligibility to run for position per NYSUT RC 12 membership list.

**Nomination forms can be obtained from and returned
to Phyllis VanSteenburgh, pvanst123@gmail.com**

117 Easterly St., Gloversville, NY 12078-1111, 518-725-4172

Nomination form must be returned by mail or emailed no later than **March 15, 2026**.

*The election will be during the NYSUT RC 12 general membership meeting at Beardslee Castle in Little Falls on May 7, 2026. To vote, you must be an RC 12 member and present at the time of election (10:30 AM). You are not required to stay for the entire meeting nor purchase lunch to vote. Nominations **must be** received by March 15, 2026. Per NYSUT RC 12 constitution: No nominations from the floor.*

William "Bill" Norman Schultz, Jr., "An Educator Who Cares"

by Jeanne Williams Bennett, RC 12 past president

Early in his teaching career, Bill was given a gavel with the words, "An educator who cares", engraved on it. When his wife, Judy, shared this story, she stated that this summarizes Bill's life from his beginnings as a teacher through his work to obtain the best for our teaching profession. Bill passed away at home on Saturday, December 13th, at the age of 91. In addition to his wife, Judy, Bill is survived by his two daughters Stephanie and Christine.

Born to two teachers in Portland, Maine, Bill graduated from Farmington Maine Teachers College and married his college sweetheart, Judy, in Rockland, Maine. Both Bill and Judy taught school in Limestone, Maine, where Bill was asked to lead the teachers association, the start of his lifetime commitment to educational leadership.

Eventually, Bill accepted a position of biology teacher for the Niskayuna Central School District. He served more than one term as president of the Niskayuna Teachers Association. Bill was one of several founders of RC 12 along with Jim Marquit (our first president '92-'94) and a later president, Don Griffith. Bill was our founding vice president, and then, he served as RC 12 president from 1994-2002. Later, Bill became our NYSUT consultant in addition to being the consultant for RC's 10 and 13. He was instrumental in organizing the huge COLA rally in Albany on May 17, 2000. The front page headline of *The New York Teacher* was "The Heat Is On! Huge Rally Puts COLA On the Front Burner". Then, on June 14, 2000, *The New York Teacher* The headline read, "We Did It!". Each year, as we receive notification of our new COLA, we need to think of Bill and be grateful for all of his efforts in obtaining this for us.

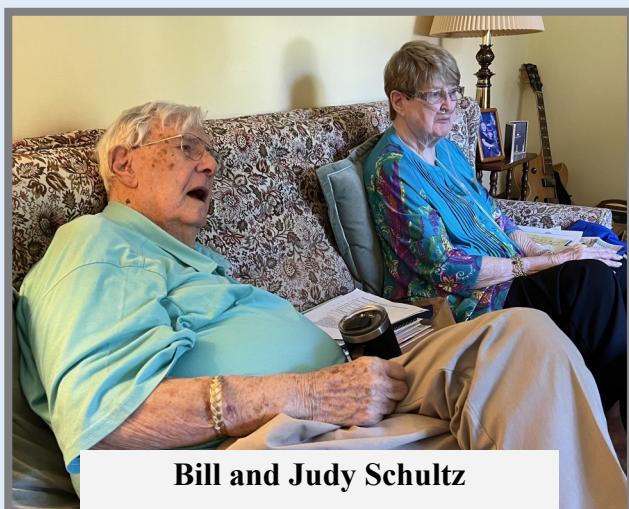
In addition to his NYSUT membership, Bill was an active member of the American Federation of Teachers and the Alliance for Retired Americans. He was a great lover of boating and was a life member of the Awenke Yacht beloved black poodles enjoyed much of their retirement on their boat. Bill took a great interest in learning about his lineage. He was a member of both the Mayflower Society and the Sons of the American Revolution.



Smooth sailing, fair winds, and calm seas



**Bill Schulz with Jim Marquit,
the first president of RC 12.**



Bill and Judy Schultz

Visiting hours will be postponed until the spring, and interment will be in Bill's beloved Maine. Those who received an email from Bill will remember fondly his email name "ayyuh" and Judy's "mainemate". The family is in the process of arranging for a scholarship in Bill's memory. When arrangements are made, we will publish the information in a future edition of The Outlook On page 3, you might have noticed that Bill and Judy just made their annual contribution to RC 12.

Google AI Overview- - Search Results May Not be What You Expect

By Theresa Kovian

In a recent article by Lexi Pandell “, Your Guide to the New Google,” she indicated that search results are not always trustworthy.

Using Google as a search engine has changed, especially since June 2025. One example she gave was for the nonemergency police number in Salem, Oregon. Instead of the police station, the top search result was the phone number for the husband of AI researcher Melanie Mitchell. “He was getting all these voicemails saying things like, ‘There’s somebody driving erratically on the highway,’ said Mrs. Mitchell, a resident faculty member at the Santa Fe Institute.

Results from searches using Google AI are not uncommon for Google’s AI Overview, launched widely in 2024. It was meant to streamline searches, so it didn’t require a need to click a link. Lexi Pandell stated, “Sometimes it’s accurate. Other times, well...” Another inaccurate search resulted in affirming “cheese could stick to pizza with glue.”

Why did this occur?

The author wrote “Google’s AI pulls information from its search results to create the Overview summary. It may find reliable information from reputable sources—or it may pull misinformation or confuse satire for facts.” Chirag Shah, a professor at the University of Washington’s Information School, was cited. “As in the nonemergency number mix-up, it may even “hallucinate,” piecing together a response that “sounds right, but it’s not correct.”

AARP submitted questions about the AI Overview to a Google representative. One replied: “At the scale of the web, with billions of queries coming in every day, there are bound to be some oddities, as there are with all search features. When issues arise ... we use those examples to improve our systems.”

What can you do?

Shah considers treating “AI Overview like a prototype: It should be used with caution.” In addition, you can choose to bypass AI Overview and go immediately to the web links, search engines without AI summaries, like Dogpile or Startpage.

Excerpted from *AARP* December 2025/January 2026

Health News

In 2024-2025, 1.3 million people in the US were hospitalized with influenza. Each year, it is important for you to get a flu shot to minimize the chances of getting a severe case of the disease, but you can do more to help your body’s immunity. There are foods that can help you fight this disease. Sweet potatoes provide beta-carotene which helps your respiratory system and increases immunity in your body. Berries with vitamin C help your body fight disease. Most beans contain zinc; it helps your body produce white blood cells. Vitamin E in nuts and seeds helps your body build T-cells that combat germs. Fermented dairy products including yogurt also improve the immune system. High amounts of Vitamin D are in salmon. This nutrient helps regulate your immunity. Finally, when garlic is crushed, the substance alliin unlocks potent antioxidant, anti-inflammatory, antimicrobial, and cardiovascular benefits.

Source: “7 Foods that Fight the Flu,” by Hallie Levine on Pg. 12, *AARP Magazine* Dec. 2025/ Jan. 2026

Happy Valentines Day !



Another new year is upon us and with it comes the opportunity to take stock of where we are in our lives. NYSUT Member Benefits endorses numerous programs that can help with creating a plan to prepare for whatever the future brings.

**CREATE YOUR
PLAN OF ACTION
FOR THE UPCOMING
YEAR TODAY.**

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

SCAN ME



Have you addressed any legal or financial concerns?

With our Legal Service Plan, you gain access to a national network of attorneys at a reduced cost; two, free hour-long consultations; and a legal security package containing a simple will, health care proxy, living will, and power of attorney. Meanwhile, our Financial Counseling Program provides access to certified financial planners that can offer unbiased financial counseling services.

Improving your financial acumen is a key part of building a successful retirement plan. Powered by Kiplinger's Personal Finance, our Financial Learning Center is a free online resource that offers monthly articles about dealing with debt, insurance, retirement, finances, and more.

Do you have an emergency fund?

Synchrony Bank offers several options to help grow your savings over time, including high-yield savings accounts,

money market accounts, and certificates of deposit. NYSUT members receive special rates above those available to the general public.

Is a new home or refinancing of your current home on your list?

NYSUT members can save up to \$2,700 on lender fees and closing costs with the UnionDirect Mortgage Discount Program from Mid-Island Mortgage. For more than 60 years, Mid-Island Mortgage has been helping union members with realizing the joy of homeownership.

Are you looking for assistance with credit and/or debt management?

Our partnership with Cambridge Credit Counseling can assist members with understanding debt consolidation and student loan repayment options. Members can receive a free, no-obligation consultation with a Cambridge certified counselor.

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 _____

\$15.00 yearly contribution requested. Send to _____ Amount _____ (*only Checks*)

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!



**RC 12 Outlook
February 2026**
<http://rc12.ny.aft.org/>



211 New York State

Finding the right service to meet your needs can be confusing, frustrating, and time consuming, to the point where you feel like giving up. 211 is an easy one-stop, free, confidential connection to local services that help people with food, housing, utilities, elder care, health & mental health, substance use, disaster assistance, and more.

Our regional 211 providers cover 100% of New York State 24/7/365. Help is available by phone, text, and online-guided searches. In 2024, the 211 NY contact centers handled over 2.045 million requests for help with needs like food, housing, homeless services, mental health, and transportation. 211 also supported the disaster response and recovery efforts after the 2024 tornados in Rome and Canastota as well as the flooding in the Southern Tier.

New Yorkers can reach 211 by phone, text, or online chat to get connected with nearby services in their community. Assistance is available in multiple languages, and all calls are free and confidential. For more information, visit www.211nys.org or simply dial 2-1-1 to speak with a trained specialist today. 211 NY is a subsidiary of the [United Way of New York State](http://www.unitedway.org).