

SPOTLIGHT on RC 45

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NYSUT Retiree Council 45 Newsletter

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**The Officers
and Board
of Directors**

**wish you a Happy
Holiday Season !!**

From your President:

During the shutdown of the US government, the House of Representatives led by Speaker John Boehner of Ohio made it very clear that they and the conservative members of the house are not friends of unions, union workers, the working class in general, retirees or the neediest of the American population. Large companies and those workers who earn the most have received numerous and considerable advantages over the average wage earner. The needy in this country that rely on help are experiencing the strong arm of the obstructionists who are willing to repeal or slash programs that millions of people need and depend on for their existence. The Affordable Health Care Act that millions of Americans depend on has been brought up for a revote with the intent of decreasing or limiting benefits forty times. Many other helpful programs that a cross section of our population need and use for their everyday existence have been slashed, deleted or watered down. This sends a clear message that there are representatives that are not friendly to the working class and unions.

There is a movement to change the payment of Social Security benefits to a chained CPI aka Consumer Price Index (see Spotlight on RC 45 July 2013). This will reduce the benefits of retirees and others receiving SSI by a considerable amount as they move forward. Tied to this program is a form of means testing for Part B of Medicare which may mean an increased cost to Medicare recipients.

The cost of student loans has increased to a point where the repayment of these loans will be difficult if not impossible in an economy where so few new jobs are being created. Upon graduation young adults find that they are unable to be financially independent and are returning home for financial support from their parents.

There are pending Federal court cases that will affect public employees of bankrupt municipalities who are owed defined benefit pension plans. The Federal court precedent setting decisions on how to resolve these debts could set new guidelines with the reduction of the huge debt owed to retired workers. All public employees, who are dependent on their retirement benefits, could be affected by these precedent setting decisions in disastrous ways.

For our protection, we need to be well informed and active to combat those who want to take away from us what has been earned and fought over the years. The websites of the AFT, NEA and NYSUT are easy ways to access elected officials and express your concerns. If your representative is supportive of the issues that are important to you, write them and thank them. If your representatives are demonstrating by their voting record that they are not interested in your best interests then that needs to be communicated to them. Another way to protect your interests is to donate to VOTE / COPE which is entirely funded by contributions and is not part of the NYSUT budget. The Super Pacs are well funded by those who would like to reduce or eliminate the benefits of retired public employees who have fought so hard for and given up so much to ensure their benefits while they were working.

There is plenty to be done, so get active, stay active, and be informed. Come join us at a meeting of RC 45, communicate with your elected officials, go to the NYSUT, AFT and NEA websites and read the newsletters and publications you receive from your union.

RC45 WILL HOLD ELECTIONS: Elections will be held at the July 16, 2014 membership meeting. Elections for the positions of all Executive Officers, Directors, as well as the election of two NYSUT RA Delegates and three Alternate NYSUT Delegates will take place. Nominations will be accepted at the meeting from the floor. Persons nominated from the floor must be present or have submitted written confirmation of their willingness to serve. Voting will be by secret ballot of all members present at the meeting. You will receive further updates and information regarding the election in future newsletters.

WHAT'S NEW ON THE RC45 WEB SITE ??

<http://rc45.ny.aft.org>



The NYSUT Retiree Council 45 Board of Directors is sponsoring an ongoing **'Staff Recognition Award'** and has designed a **'Staff Recognition Application'** to be used to nominate outstanding staff members serving in districts within **'Election District' (ED) 45**. Completed forms are submitted to:
Brenda Comolli -151 State Route 23, Cincinnatus, NY 13040
They will be reviewed periodically by the Board. Please share with your local.
The Application Form can be found on and downloaded from the website

Mark your calendar NOW for RC 45's Spring General Membership Meeting
On Wednesday, July 16th, 2014

This Luncheon meeting will be held at the CNY Living History Center in Homer, NY
We have a full program planned including two great speakers (David Keefe, NYSTRS
BOD VP. and local author Katie Aldridge) and the election of officers and directors.
Keep your eye on our website for updates !

Can you find these items on the site ?

- Map of the geographical area (or 'election district') that makes up Retiree Council 45 ?
 - Names and photo of the retiree council officers and directors ?
 - Electronic version (pdf) of this newsletter ?
 - Photo album with pictures from the **CNY Living History Center*** ?
- FYI - In addition to local council news, you can find articles of interest to educators posted regularly by the AFT.

- Retiree Council 45 Extended Travel Survey is still on the site ... IF you are interested.
- (see - **Do you wanna get out of town & have fun traveling ?**)
- Thank you to those who responded. We have started working on a couple options. 😊

Links to health care information can be found on the site -

i.e. **How does the Affordable Care Act affect NYSUT members in 2014 and beyond ?**

Retirees can also contact the NYSUT Social Services Department with questions 1-342-9810 ext.6206

Event planning in progress for these 2014 events ...

Advance notice for Annual NYSUT **Regional Conference** for RC 11 and RC 45,
Wednesday, May 28th, 2014, in the Binghamton area. The invited speakers
are Tom DiNapoli, NYS Comptroller and Kathleen M. Donahue, NYSUT VP.



The first project of the newly formed RC 45 Social committee is to plan a possible bus trip to **Corning Museum of Glass** with lunch and other stops. Any interest or input is (as always) welcome via our email address - retireecouncil45@gmail.com.

Can't say we didn't give you enough time to plan ... Our 2014 Fall General Membership Luncheon Meeting is scheduled for Thursday, Oct. 9, at Briggs Manor in Homer, NY !!

Check out our website and stay tuned for updates !!

Retiree Council 45 Fall General Membership Meeting & House Tours



Bill Ninness then took this opportunity to review the 6 ballot proposals that will appear on the ballot when you vote in the upcoming election.

Deb Carlone reviewed plans for our next general membership meeting scheduled for July 16, 2014 using a powerpoint with pictures from the CNY Living History Museum. (Pictures can be viewed on the RC 45 website.)

Rick Brooks shared information on the Staff Recognition Award program being run by the RC 45 Board. (forms are on website.)

Lori Megivern shared information about the Extended Travel Survey that has been shared with everyone and can be found on the website.

Two baskets of goodies were then raffled off. Thank you to Max Cleveland (DeRuyter) and President Bill Ninness & ED Director Cathy Savage for providing those baskets.



Full minutes from the meeting can be found on the website under '**NEWS**' and open 'Publications and Reports.' Please email any questions, comments, or suggestions to retireecouncil45@gmail.com.

We hope to see everyone who attended this event AND lots more on Wednesday, July 16, 2014, at our Spring General Membership meeting to take place at the CNY Living History Museum in Homer, NY.

Meeting was held at the Alumni House in Cortland, NY. We had 37 people in attendance. Following president Bill Ninness' welcome and introduction of officers and directors, a special thank you went out to Gail VanPatten (Homer) for all her work putting the meal and the tours together.

Catherine Klein spoke on the need for retirees to support in-service issues (political action.) Following discussion and a vote, the proposed changes to the Constitution were approved by members present.



A delicious buffet lunch (wraps and salads) was provided by M&D Deli. Everyone was treated to a tour of the beautiful SUNY Cortland Alumni House (left.) Following lunch, groups of attendees walked over to the 1890s house and toured that impressive house as well (below.) The guides in both houses shared much information and many stories about the houses and their previous inhabitants. We appreciated the excellent tours they provided.



A financial safety net for NYSUT members & their families

Long-term care insurance pays for services that aren't covered by Medicare or traditional health insurance but are important when you can't fully take care of yourself.

You may think it's unnecessary since you have no plans of ending up in a nursing home or requiring assistance for basic daily activities. The fact remains, though, that none of us can predict what's going to happen in the future.

This is where long-term care insurance comes into play – helping to pay the high cost of custodial care and other long-term care expenses that a long-term illness or injury can bring.

That's why the NYSUT Member Benefits Trust is excited to be back in the long-term care business with the endorsement of New York Long-Term Care Brokers.

With this endorsed program, NYSUT members and their eligible family members have the opportunity to receive a 5% to 10% discount on various plans.

With regional representatives throughout New York state and beyond, eligible individuals have access to long-term care insurance plans from multiple highly-rated insurance companies – including the New York State Partnership for Long-Term Care.

And with Americans living longer than ever today, the need for a financial safety net has never been greater. Through this endorsed program, eligible individuals can get a long-term care insurance plan designed with their specific needs in mind.



And don't automatically discount the cost of this type of insurance as it may be far more affordable than you may think.

If you or a loved one has been previously declined for long-term care insurance, you may still be insurable with a different company.

NYLTCB represents numerous long-term care insurance companies – all with different medical underwriting guidelines. Make sure to ask your long-term care insurance specialist for more details.

We encourage you to look into the cost of a long-term care plan tailored to your specific needs.

For more information about this endorsed offering, please contact **NYLTCB toll-free at 888-884-0077**. You can also contact Member Benefits with any questions at **800-626-8101** or visit **memberbenefits.nysut.org**.



NEW YORK
LONG-TERM CARE
BROKERS, LTD.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

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