



RETIREE COUNCIL #45 NEWSLETTER

Volume 1, Issue 2

March/ April 2012

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From your President Bill Ninness:

As we look forward to spring, I'd like to remind you that the **Spring Luncheon Meeting of Retiree Council 45** will be held at **The Manor at Briggs Hall, 11 N. Main St., Homer, NY 13077** on **Tuesday, May 8, 2012** from **9:00 am. to 1:00 pm.** Our featured speaker will be Sue Klug an Assistant in Health Benefits in the NYSUT Program Services Unit. Sue will provide us with an overview of Medicare and how the Affordable Health Care Act (National Health Care Reform) affects its costs and benefits. She will share a 10 minute video, "Health Care Reform Hits Main Street" prepared by the Kaiser Family Foundation which is both amusing and informative. She will also address some of the national, state and local retiree health insurance trends and challenges. Time permitting there will be a Q&A session. I have heard Sue speak on this topic and was very impressed by her grasp of the issues as they relate to retired educational employees. Please see the third page for meeting details and registration information for the meeting.

Aside from Health Care, another area continually under attack is the Pension System. Governor Cuomo has proposed Tier VI in his budget. Some of the provisions of Tier VI include: varying employee contributions based on a sliding wage scale that varies by membership in the ERS (Employees Retirement System) or TRS (Teachers Retirement System), a retirement age of 65, 1.67% benefit for all years of service, 12 years of service to be vested, a 5-year final average salary for pension calculation, salary increases counting toward pension calculation will be capped at 8%, an increased cost in purchasing prior service credit, and it will close the door on future early retirement incentives for members of Tier VI.

Tier VI reduces benefits on several levels. The retirement age has increased penalties for those retiring before age 65. This increases the retirement age of TRS members by 8 years and ERS members by 3. Instead of paying a straight percentage into the retirement system, the percentage paid in varies with the salary being earned, therefore impacting any negotiated salary increases. For future members there will be a dramatic loss in pension income. Currently after 20 years of service 2% credit is used to calculate pension benefits. In Tier VI 1.67% credit will be used to calculate all years of service. Using the proposed 5 year final average salary pension calculation will result in a huge loss of pension income. Currently salary increases used in pension calculation are capped at 10%, in Tier VI salary increases will be capped at 8%.

I look forward to meeting the retirees of RC 45 on May 8th and introducing the RC 45 officers to you. Together we all will become better informed with regard to the issues that impact retirees and those educational employees still in service.



**NYSUT RETIREE COUNCIL 45
SPRING LUNCHEON MEETING**

Tuesday, May 8, 2012
9:00 a.m. to 1:00 p.m.

The Manor at Briggs Hall
11 N. Main St., Homer, NY 13077



Proposed Meeting Agenda:

9:00 a.m. - 9:30 a.m.	Registration and Coffee
9:30 a.m. - 10:10 a.m.	Welcome by President Bill Ninness
Business Meeting	-Introduction of officers, RC 45 status update and future plans -Adoption of minutes from 9/8/11 meeting -Treasurer's report - Maxine Cleveland -Report from Representative Assembly (RA) - Rick Brooks
10:10 a.m. - 10:40 a.m.	Welcome by Meryl Sasnowitz, our Retiree Services Consultant
Educational issues in NYS	-ED#45 Report - Cathy Savage -Introduction of Dona Murray, At Large Director for ED 11,12 & 45
10:40 a.m. - 10:50 a.m.	Break
10:50 a.m. - 11:50 a.m.	Introduction of Guest Speaker: Sue Klug , NYSUT Health Insurance expert. Topic: A New Era for Medicare and Retiree Health Insurance. With time for Q & A
11:50 a.m. - 12:00 pm	Drawing of winners for Door Prizes and 50/50 raffle
12:00 p.m. - 1:00 p.m.	Adjournment Luncheon Buffet

Cost: Fifteen Dollars (\$15) per person (All inclusive for morning coffee, pastries, and buffet luncheon)

Menu: By Linani's Catering at Briggs Hall will include hot and cold selections: soup, wraps, salad, pasta, meat, fruit, rolls, beverage, and dessert.

Complete and return the form below by **Friday, April 27, 2011 (must be received before Tue. May 1)** with your check (\$15 per person) made payable to NYSUT Retiree Council 45 and mail to: Max Cleveland, 5 Brentwood Drive, Homer, NY 13077.

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Name _____

Address _____

School District _____

You Retired From _____

Guest(s) _____

Telephone _____ Email ? _____

Check for _____ enclosed. No cash payments **Please ! Thank you !!**

Any questions ? Contact Retiree Council 45 - retireecouncil45@gmail.com

DIRECTIONS TO THE MANOR AT BRIGGS HALL in HOMER - From I-81 take exit 12 for US-11 toward Homer, take the **FIRST** right off the exit ramp, then turn left onto US-11/ S. Main St ... Briggs Hall is 0.6 mi on the right. From the west use Route 281, turn right onto Cayuga St. (Rt. 90) for 0.6 mi., turn left onto S. Main St. The Manor will be 0.2 mi. on the right.

Top Ten Reasons to Join RC 45



10. No lesson plans ... No tests ... Just enjoy !
9. Become part of a statewide network working for your best interests.
8. More fun than sitting home watching TV.
7. Chance to catch up with old friends and colleagues.
6. Opportunity to make **new** friends.
5. Everyone else is over 55 and retired too !
4. Provides stimulation to improve brain health.
3. Puts you in touch with the latest news and current events.
2. Only a couple meetings per year and they include lunch.
1. Someone else makes lunch !