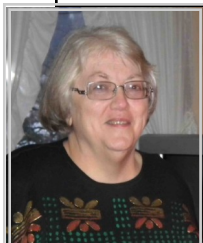


# THE OUTLOOK

Newsletter of the Retiree Council 12

A NYSUT-NEA-AFT Affiliate

February 2016



From the President's Desk... Sandra Bliss

## ODDS AND ENDS

### *Financial planning does not end when you retire.*

You must continue to keep up-to-date on laws, regulations and the economy. You must review decisions you made to see if you want to make changes. You must make sure your beneficiaries are whom you want.

You can attend the March 31 NYSUT RC 12 meeting in Cobleskill to hear and question Steve Krarmer, Jr and increase your knowledge to meet your current needs.

### *Presidential Primary – April 19<sup>th</sup>*

If you are registered to vote and enrolled in a party, get out to vote in the primaries in April. Of course you can vote for whomever you want, but you should know AFT endorsed Hillary Clinton based on her record and working relationship with school workers and labor as well as the issues impacting the children we serve. Commit to participate in your right to vote. Get an absentee ballot if you are a snowbird.

### *Congressional Primary – June 28<sup>th</sup>*

Two of the four NYSUT RC 12 Congressional Representatives, Richard Hanna and Chris Gibson (*both Republicans endorsed by NYSUT*), have announced they are not running for reelection in November. Many candidates have announced they are running for these positions. Expect primaries in both parties for the open seats. Educate yourself on their positions on issues, especially their advocacy for public schools and labor issues.

### *NYSUT RC 12 Election*

RC 12 elections will be held at the June General Membership meeting in Schenectady at the Water Edge Lighthouse. The meeting date has not been confirmed but will be either June 1 or June 2.

Please email your best pictures of the winter RC 12 trip or other events to [Darkangelo@nycap.rr.com](mailto:Darkangelo@nycap.rr.com)

We need them for the *Outlook and the website*.

## Save the Date 2016

March 7 - 8	Committee of 100, Albany
April 1 - 10	RC 12 Trip to Memphis
April 8 - 9	NYSUT Representative Assembly, Rochester
April 19	Presidential Primary
May 10	NYSUT RC 12 Conference at Glen Sanders
June 1 or 2	General Membership Meeting & Elections Watersedge Lighthouse Restaurant
June 28	Congressional primaries

## The Outlook

Co-Pres. Jeanne W. Bennett (315) 895-7063  
 Co-Pres. Sandra Bliss (315) 725-0706  
 1st VP David Sammons (518) 661-5637  
 Co-2<sup>nd</sup> VP S. David King (518) 725-0848  
 Co-2<sup>nd</sup> VP Mary Pritchard (518) 374-0607  
 Secretary Kathlene Lyman (518) 399-0256  
 Treasurer Dolores Talmadge (518) 993-2854

### **Immediate Past President**

Karen Wojcik-Hess (518) 366-8141

### **Past Presidents:** Judy Schultz

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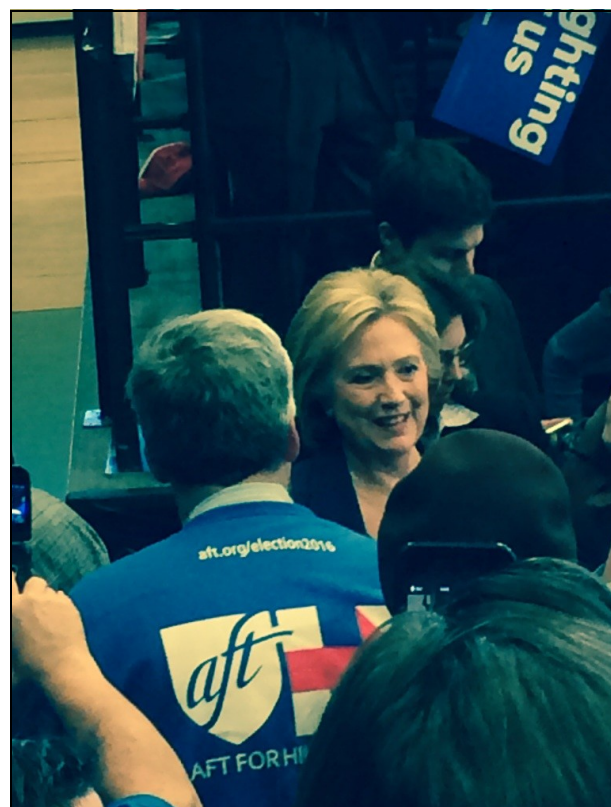
Carolyn Darkangelo,

### **Webmaster - Carolyn Darkangelo**

Darkangelo @nycap.rr.com

### **Website: [RC12.ny.aft.org](http://RC12.ny.aft.org)**

NYSUT Retiree Services Consultant:  
 Jennifer Shaad-Derby (518) 783-7977



Hillary Clinton at Rally in New Hampshire  
 Picture by Jennifer Shaad-Derby

## Thank You for Your Contribution !!!

Listed below are those who have made their \$ 15 contribution to NYSUT Retiree Council 12 by December 28 for the 2015 - 2016 year. Our year runs from July 1 to June 30. The names with an asterisk indicate payment for future years. A name with one asterisk means that member has paid for this year plus the 2016 – 2017. Exclamation points (!) mean you are paid up for many years! The contribution form can be found in this issue. Those that make their donation in the upcoming weeks will have their names listed in future issues of THE OUTLOOK. Look over this list, and if you think I have made an error, please call me at (518) 993-2854 or e-mail me at [dltalmadge@citlink.net](mailto:dltalmadge@citlink.net).

Thanks for your continued financial support. **Dolores Talmadge**, Treasurer

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Jacqueline L.Albanese*	Donna Cavallaro*	Dianne Eddy	Alicia Hermance	Helene Langan
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Linda Zilka
Patricia Zullo

Thanks !

NYSUT RC 12 General Membership Luncheon Meeting March 31, 2016

at St. Vincent de Paul Parish Hall 138 Washington Ave., Cobleskill, NY 12043

Steve Kramer - Legal Issues and NYSUT Legal Plan

Back by popular demand and your request at our Otesaga meeting, Steve Kramer is returning to do a Legal Issues update. Come hear the latest in legal issues, veterans' benefits, and estate planning. Steve is a member of the law firm Feldman, Monaco, & Kramer, P.C., and specializes in elder law.



Agenda

- 9:30-10:00 am Registration, Coffee and Tea
10:00-11:00 am Business Meeting
11:00-Noon Program: Legal Issues - Steve Kramer
12:15- 1:15 pm Buffet Luncheon\* Cost per person: \$18



Luncheon buffet catered by Justine's: three entrees, pasta, potato, salads, rolls, dessert, coffee and tea

Directions

From West on I 88, use Exit 21 to Rt 7 East. Make a left turn onto Washington Street. (Park in Back of Church)
From East on I 88, use Exit 22, turn right onto Rt 145 and left onto Rt 7. Make right turn at Washington Avenue.
From North, take Route 30A or Rt 30 to Route 7 West into village and turn right at Washington Avenue.
From Rt 20 In Sharon Springs, take Rt 10 into village and turn left onto Washington Street .

Please complete and mail to Margaret Dafeldecker, 368 Tinkley Hollow Rd., Warnerville, NY 12187 518-234-2086

Name(s): \_\_\_\_\_ Make checks payable to NYSUT RC 12

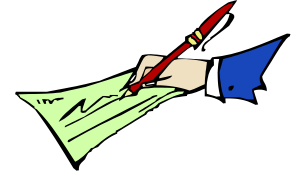
Address: \_\_\_\_\_

Deadline: March 21, 2016

Phone #: \_\_\_\_\_ email: \_\_\_\_\_

School District retired from: \_\_\_\_\_ Year retired: \_\_\_\_\_

**Retiree Council 12 Contribution Form July 1, 2015 - June 30, 2016**



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  
Dolores Talmadge 206 Main Street, Fort Plain, NY 13339 Make check payable to NYSUT Retiree Council 12.  
Any questions, please call (518) 993-2854 .**

February  
2015  
RC 12 Outlook



**Are you afraid of Identity theft?**

*Carolyn Darkangelo , retiree Mayfield TA*

Here is something to consider. According to the Identity Theft Resource in 2015 there were 781 data breaches exposing over 178 million records. Many authorities are recommending that you can freeze your credit reports. It is a way for you to prevent thieves from opening up credit cards and other accounts such as cell phones in your name. It does not protect you from someone filing fraudulent tax returns or charging items to your current credit cards. It is also important to check your credit card statements against your receipts.

There are three credit monitoring services—Equifax, Experian, and TransUnion. In order to freeze your credit reporting you must contact each of them. There are small fees to freeze your account. The down side to freezing your reporting is that you must unfreeze the monitoring if you want to get a mortgage, credit card or car loan.

If you want to see your credit report, you could also go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to see your report from each of the three agencies once per year for free.

**ELECTION NOTICE**

- ◆ NYSUT RC 12 officers –president, first vice-president, second vice-president, treasurer, secretary
- ◆ Special Election SRP director (1)
- ◆ NYSUT Delegates and Alternates (6) including President
- ◆ AFT Delegate and Alternate (2)

**ELECTION DATE: June 1 or 2, 2016 at  
Waters Edge Lighthouse, Schenectady**

**Term of Office:**

**Officers:** July 1, 2016 – June 30, 2018

**SRP Director:** Upon Election – June 30, 2017

**NYSUT Delegates and Alternates:** 2017 and 2018 Conventions

**AFT Delegate and Alternate:** 2018 AFT Convention

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

Officer: any NYSUT RC 12 member

SRP Director: any RC 12 SRP member

Self nomination form must be postmarked or emailed no later than

**March 21, 2016 .**

The form is available from **Margaret Dafeldecker**, election chair.

**(518)234-2086**

**dafeldecker@verizon.net**

**Margaret Dafeldecker  
368 Tinkley Hollow Road,  
Warnerville, NY 12187**



**Picture by Jennifer Shaad –Derby taken at  
Hillary rally in New Hampshire**

# 5 *Benefits Of Being a NYSUT Member*



1. Higher pay & better benefits
2. A contract you can rely on
3. A strong voice at work
4. Professional learning

## 5. NYSUT Member Benefits

NYSUT members & their families can choose from a variety of insurance, financial, legal, and shopping & travel programs designed with the NYSUT member in mind -- including term life insurance, auto insurance, legal & financial services, car rentals, vacation packages, and much more!

## Member Appreciation Month is back again this February!

Since it was such a big hit last year, we're doing it again! Member Appreciation Month is coming February 2016.

To be eligible for these drawings, all you need to do is participate in our voluntary MAP Alert email service.

This year will be even bigger because it's a leap year... that means more chances to win even more great prizes!!!

Once again, Member Appreciation Month will be filled with a series of special prize drawings for items donated by Member Benefits and our endorsed program providers. Prizes will include gift cards, Beats headphones, a Go Pro camera and more.



We will announce the winners of these special prize drawings exclusively on the Member Benefits website throughout the month of February.

It's the strength of the more than 600,000 NYSUT members that makes it possible for Member Benefits to offer more than 40 endorsed programs & services designed with you in mind.

For more details about this exciting event, visit the Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call 800-626-8101.



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.