

SOUTHERN TIER TIMES

Retiree Council 11

NYSUT Retirees Southern Tier
Vestal RO (607) 786-5742

Affiliated with: NYSUT ~ AFT ~ NEA

Newsletter Editor

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President's Message

Dear Fellow Retirees;

Happy New Year!

I hope that your year is off to a good start and that it will continue to be a great year for you. My resolution for this New Year was to make NO Resolutions! Enjoying retirement is my number one goal and so far it has been an easy goal to reach.

Our Retiree Council 11 is ready to get back to work this year. We look forward to keeping you informed about the issues that have an impact on our retirements and on our profession.

Fixing Tier Six remains a high priority for us. Such a punitive retirement plan continues to impact our youngest NYSUT members causing many to leave our profession and causing many good people who have considered teaching, nursing, and other school service positions to change their employment choices. Our legislators in Albany will be hearing a lot from us regarding the need to Fix Tier Six as this New Year progresses.

Protecting Social Security and Medicare also remain high priorities for us. We will continue to support NYSUT's lobbying efforts (through our VOTE –COPE contributions and other unified actions) as NYSUT communicates with our legislators in Washington, D.C., letting them know how important these programs are. We all contributed to these vital programs and need to see them maintained and protected for ourselves and for our future retirees. There are certain legislators who need to understand how important these programs are to us – and to their political futures.

As we work through these issues, and many others, it is my hope that many of you join us in our efforts in whatever way you can. Once again I stress the need to have more of our retirees represented within our Retiree Council's Steering Committee. Many school district and college retirees are still not represented within our RC 11 Steering Committee. Being on the Steering Committee allows you to have a voice in all matters concerning retirees and our chosen profession. It is important to be informed and to be active in protecting all of our rights and our hard earned benefits. Please consider becoming more active within our Steering Committee.

Let's make 2024 a productive, positive, and unifying year.

Respectfully yours and in Continued Solidarity,

Tredwell Burch

President – Retiree Council 11



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*Thank you to everyone who filled out the trip survey from our last Edition.
Thank you for your responses!!*

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Scammers Hide Harmful Links in QR Codes to Steal Your Information

*By: Alvaro Puig, Consumer Education Specialist, December 6, 2023,
Federal Trade Commission CONSUMER ADVICE*

QR codes seem to be everywhere. You may have scanned one to see the menu at a restaurant or pay for public parking. And you may have used one on your phone to get into a concert or sporting event, or to board a flight. There are countless other ways to use them, which explains their popularity. Unfortunately, scammers hide harmful links in QR codes to steal personal information. Here's what to know.

There are reports of scammers covering up QR codes on parking meters with a QR code of their own. And some crafty scammers might send you a QR code by text message or email and make up a reason for you to scan it. These are some of the ways they try to con you:

- They lie and say they couldn't deliver your package and you need to contact them to reschedule;
- They pretend like there's a problem with your account and you need to confirm your information;
- They lie, saying they noticed suspicious activity on your account, and you need to change your password;

These are all lies they tell you to create a sense of urgency. They want you to scan the QR code and open the URL without thinking about it.

A scammer's QR code could take you to a spoofed site that looks real but isn't. And if you log in to the spoofed site, the scammers could steal any information you enter. Or the QR code could install malware that steals your information before you realize it.

So how can you protect yourself?

- **If you see a QR code in an unexpected place, inspect the URL before you open it.** If it looks like a URL you recognize, make sure it's not spoofed – look for misspellings or a switched letter.
- **Don't scan a QR code in an email or text message you weren't expecting – especially if it urges you to act immediately.** If you think the message is legitimate, use a phone number or website you know is real to contact the company.
- **Protect your phone and accounts.** Update your phone's OS to protect against hackers and protect your online accounts with strong passwords and multi-factor authentication.

SCAMMERS HIDE HARMFUL LINKS IN QR CODES TO STEAL PERSONAL INFORMATION

- INSPECT THE URL BEFORE CLICKING**
- KEEP YOUR PHONE'S OS UP TO DATE**
- USE STRONG PASSWORDS AND MULTI-FACTOR AUTHENTICATION**

FEDERAL TRADE COMMISSION



Attention FLORIDA Retirees !!!!

Florida Retirees !! This is an important message for you !!

For your information – Though you are living in Florida you are still connected to NYSUT and to Retiree Council 11.

While you are enjoying your time away from the snowy weather of New York State there is a New York, Retiree Council located within Florida that represents you. This is Retiree Council 43. RC 43 would like to welcome and connect with you while you are in Florida. By connecting with RC 43 you are not giving up your affiliation with RC 11 back in your home state of New York.

Retiree Council 43 represents all NYSUT retirees within Florida. They exist to unite you all while you are in Florida to help you remain connected with your fellow retirees back here in New York. RC 43 sends representatives to our yearly NYSUT Representative Assembly – sharing your issues and concerns with the greater NYSUT organization.

Please consider reaching out to RC 43 for information about their meetings and the events that they offer all of you in Florida. For information about the NYSUT Florida Retiree Council 43 feel free to contact Ross Stonefield (the VOTE/COPE Chair and member of the Executive Board for RC 43 in Florida) at (518) 698-9779 or via email at rockpile1@yahoo.com.

Stay connected and united !! Contact RC 43 soon !!

In Solidarity,

Tredwell Burch
President – Retiree Council 11



SAFE DRIVING COURSE

Your RC 11 Social Committee is offering a six-hour **AARP Safe Driving Course**, with our instructor, Ken Wiley, at NYSUT’s Vestal Regional Office (305 Vestal Parkway West, Vestal) on **two** consecutive days, **Tuesday, March 19 and Wednesday, March 20, 2024**. These two sessions will be from **9:30 a.m. to 12:30 p.m.** The cost is **\$25** per person (for AARP members) and **\$30** per person (for non-AARP members). For information call Mary Jo Rankin at 607-773-8959 before sending in your reservation. Registration on a **First Come First Served** basis.



Name: _____

AARP Member: Yes No

Address: _____

Phone Number: _____

E-mail Address: _____

Please “X” here if you require any device or accommodations as provided by the Americans with Disabilities Act. You will be personally contacted by a NYSUT Staff Member.

Send this form with a check made out to **AARP** to:
Mary Jo Rankin, 50 Riverview Avenue, Binghamton, NY 13904. Cash is not acceptable.

If you have questions, you can contact Mary Jo at: 607-773-8959

Mark Your Calendars

- ❖ **Tuesday, March 19 and Wednesday, March 20, 2024**
Safe Driving Course offered by AARP – To be held at the NYSUT Vestal Regional Office,
305 Vestal Parkway West, Vestal, NY 13850
- ❖ **Tuesday, September 24, 2024**
NYSUT Retiree Regional Conference for RC 11 and RC 45 – DoubleTree by Hilton, Binghamton, NY
More details to follow.



SENIOR HAPPENINGS

Submitted by Tim Cooper, RC 11 Vice President

- Social Security beneficiaries will see a COLA Increase in January of 3.2% or an average of \$59 (Social Security.gov, January, 2024).
- More than 71 million Americans receive Social Security or Supplemental Security Income benefits (Social Security.gov, January, 2024).
- Monthly Medicare premiums will increase in January, 2024 to \$174.70 which will decrease the overall benefit realized from the COLA increase (Social Security.gov, January, 2024).
- For the first time in five years, the deadline for filing 2023 Federal Income Tax returns for most taxpayers is the traditional date: April 15, 2024 (AARP.com, January 2, 2024).
- CD and High Yield Savings Accounts are now paying on average between 5.25% and 5.5% because the Federal Reserve Board has stopped raising short-term interest rates (AARP.com, December 14, 2023).

(Tim Cooper, January, 2024)