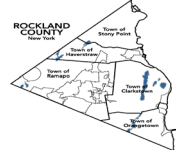




The RepORter



NYSUT Orange and Rockland County Retiree Council 14

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Issue 3

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FYI: The following article might be of interest regarding NYS Income Tax on retirement income. While most of us would like our property taxes to take less of bite, New York State income taxes on our pension income is relatively reasonable.

(RC 14 Newsletter Editor)

New York State Tax on Retirement Income

During the process of surveying people on what senior's think is needed in the NYS Master Plan on Aging, there appears to be confusion about NYS tax on Retirement income. The fact is that New York State offers relief of state taxes for retirement income that is equal to or better than a lot of states in the Country.

There are no taxes on Social Security income in New York State. There are twelve states (Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, Rhode Island, Utah, Vermont and West Virginia) that tax either all or part of your Social Security income.

Fourteen States exempt income taxes on pensions (Alaska, Florida, Nevada, South Dakota, Tennessee, Texas, Washington State, Wyoming, New Hampshire, Alabama, Illinois, Hawaii, Mississippi and Pennsylvania). **New York does not tax pension income from our State or Federal Pensions at all and allows for up to \$20,000 tax-exempt income from other pensions, like 401K's or 403B's.**

There are eight states with no State income tax.

Excerpted from February 6, 2023
New York State Alliance for Retired Americans

(In summary, our NYS Pension and Social Security income are not taxed at all by NYS, and the first \$20,000 of income from 403b and 401k accounts, such as income to satisfy Required Minimum Distributions, is not taxed.)



MEMBERS, WE NEED YOUR INPUT TO CONTINUE OUR MEMBER CORNER FEATURE!

PLEASE BECOME AN ACTIVE PARTICIPANT IN FUTURE RC 14 NEWSLETTERS BY SUBMITTING YOUR APOLITICAL ARTICLES REFLECTING YOUR INTERESTS, EXPERIENCES, HOBBIES, TALENTS, & TRAVELS. ABOVE ALL ELSE WE ARE INTERESTED IN WHAT OUR COLLEAGUES ARE DOING.

President's Column

Dear Brothers & Sisters:

Years ago, when I was teaching about the civil rights conflict during the Era of Jim Crow, I often cited the words from Booker T. Washington's Atlanta Exposition Address in which he reminded African-Americans to "cast down their bucket where they are," as he urged them to remain in the South during their struggle where their work and dedication were well known and that economic rewards would soon follow.

Given the inequality of Jim Crow segregation amidst constant threats of violence, lynching, and ever-increasing voter restrictions, Washington was attempting to calm racial fears and bring about progress through job training for the present and future.

The reason that these words have meaning for me is NOT because of their historical significance (although they do have historical importance), but because as a part-time resident of another state, I see them as a call to service that I can replicate when I am not home in New York.

Whether or not you are a "snowbird" or whether you are now a permanent resident of another state besides NY, Washington's words have something to say to all of us when it comes to finding meaning in life as a retiree.

For example, because of my own commitment to social justice and union activism, while we are in Savannah (GA), we are members of a group known as R.U.F.F., Retirees Unite for the Future. Founded by a fellow union activist from NYC, we participate in the Martin Luther King Day Parade, assist in Meals on Wheels, Feed the Hungry, Mom's Demand Action, and we raise funds for our own local scholarship for needy HS seniors looking to go to college.

Wherever you are, whether in NY or out-of-state, I hope that you, as a retired and faithful public servant, have also "cast down your bucket where you are," enjoying a well-deserved and satisfying retirement and finding additional meaning for your life through part-time work or volunteering in activities that suit your unique talents and interests.

We would love to hear YOUR story about how you are living your best life. With your approval, we will publish it in our newsletter. Former colleagues look forward to it! Please forward your experience to our editor, Fred Angiello, email address: fpa1947@yahoo.com.

As always, best to you and your families.

In Solidarity,
Paul Ellis-Graham, President

Attention - All Florida SNOWBIRDS and soon-to-be FLORIDA RESIDENTS:

RC 43 - the only NYSUT-sanctioned out-of-state retiree council - is waiting to welcome you to the Sunshine State. We have an active, dedicated group of New York State retirees who would love for you to join us in a local Florida unit.

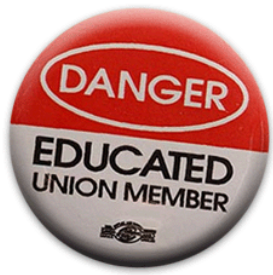
All units sponsor social activities, meetings with guest speakers, community projects that benefit children, and engagement in non-partisan politics in conjunction with Florida unions.

If you are interested in becoming involved with retired colleagues, **even on a seasonal basis**, please contact Miriam Hanan, NYSUT Retiree Services Consultant at 516-236-0276 or at miriam.hanan@nysut.org who will connect you with the local unit representative.

(Connecting with our Florida retiree units in no way takes away affiliation with your New York State Retiree Council 14.)

Once again - welcome to Florida!





FYI: As we enter an election year of existential import, we try to keep an eye on news affecting retiree issues - not a difficult task. For most retirees Social Security and Medicare benefits contribute to our quality of life significantly.

Social Security and Medicare benefits are not "entitlements" as some disingenuously claim. We have earned and paid for these benefits through decades of payroll contributions and taxes. The following excerpts from our affiliate, the New York State Alliance for Retired Americans, sheds light on this issue.

RC 14 Newsletter Editor

Speaker Johnson Leads Battle Toward Medicare and Social Security Cuts

House Speaker Mike Johnson (R-LA) and senior U.S. senators are following through on their threat to create a so-called "debt commission" that would come up with schemes to slash Social Security and Medicare benefits Americans have earned.

The effort faces steep opposition from President Joe Biden...

Johnson reiterated his support for a commission during his first speech as Speaker, and the threat became more serious when Senators Mitt Romney (R-UT) and Joe Manchin (D-WV) introduced the bipartisan Fiscal Stability Act, S. 3262.

"These commissions always start with the false premise that Social Security contributes to the national debt, and that Social Security and Medicare should be cut," said Robert Roach, Jr., President of the Alliance. "The idea of strengthening Social Security by making the wealthiest Americans pay their fair share and increasing benefits is never considered. To quote Rep. John Larson (D-CT) on the expansion of benefits, 'The last time the program was addressed in a significant manner, Tip O'Neill was Speaker and Ronald Reagan was President.'

(Excerpted from NYS Alliance for Retired Americans)

"Medicare, Medicaid, Social Security pose an 'existential threat' to the American way of life..."

Mike Johnson, Speaker of the U.S. House of Representatives

The Social Security and Medicare we paid for with every paycheck is a THREAT?

The reality is Mike Johnson - who is second in line to the presidency - and his extremist supporters are a threat to us and the benefits we worked a lifetime to earn.

It sounds incredible, but it is true. The Republicans who elected him speaker are chomping at the bit to cut Social Security and Medicare. This year 172 House Republicans even signed off on a budget plan that raises the retirement age, cuts Social Security benefits, and ends guaranteed healthcare benefits for retirees.

Rich Fiesta, Executive Director - Alliance for Retired Americans

NYSUT RA Spring 2023: Celebrating Excellence in the Professions



In bottom row, second from the left is NYSUT'S RETIREE MEMBER OF THE YEAR

Howard Kasen,
President Emeritus
Retiree Council # 14