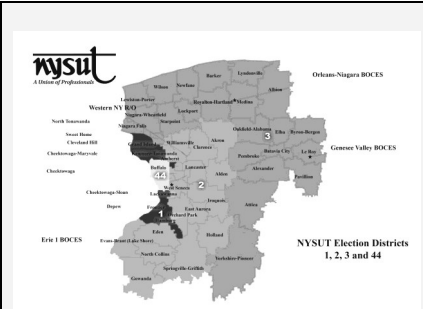


Western N.Y. NEWS & Views

JANUARY 2025

Reaching out to Retirees in five Western New York Counties—We are over 12,000 strong—A Coalition of Councils 1, 2 & 3



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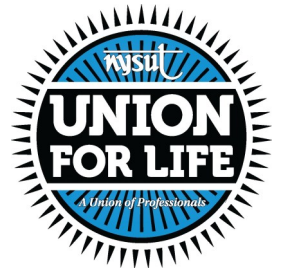
From the President's Desk by Lynn Mele



Dear Retirees,

Welcome 2025! Sending you belated good wishes for a Happy and Healthy New Year. The winter months provide for an opportunity to rethink our goals for the year.

With the election behind us, our organization can renew its efforts to **FIX TIER 6** and continue to support **VOTE/COPE**. I would also like to call your attention to another issue that concerns all retirees—**COLA**. Please read the article on Page 3. It is a wonderful primer on COLA.



The Board is working on program events for the Spring and Summer. The popular casino trip to DeLago is returning this June! Our popular workshops at area nurseries will be coming back as well. Most importantly, the NYSUT Regional Conference is May 20 at the Marriott in Amherst and will feature interesting workshops and speakers. Please start visiting our Website and Facebook Page for updates on events and news that affect retirees. (See the information bar at the bottom of this page.)

Keep Warm, Stay Safe!
Yours in Solidarity,
Lynn Mele, President



RECAP OF OUR HOLIDAY CELEBRATION DECEMBER 2024

Attendees—177



Funds raised through "Share the Wealth" - \$765
Funds raised from Basket and Quilt Sales—\$1,790
Donations to FeedMore WNY —25 Boxes of Food
and \$155 in cash donations
Plus Eyeglasses Donations for the Lions Club

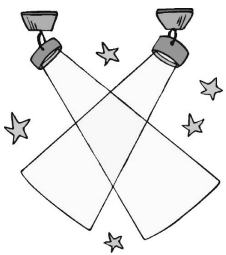
Photo—Beth Ribbeck, a retired teacher from West Seneca SD handmade and donated this special Holiday Quilt which helped raise funds for Mini-Grants for active teachers.



For up-to-date information on RC's 1, 2 & 3, visit our new website at <http://rcwest.ny.aft.org>

SCAN the QR CODE to be taken to our Facebook Page!

Make a friend request; we are a private group.



SPOTLIGHT ON..... NANCY KELLER

Nancy Keller is a long time member of our Western New York Retiree’s Board. She received her BS degree from Niagara University (Criminal Justice), a Masters degree from Canisius (College) University in Physical Education and Athletic Training, earning 60 hours additional in Health and Elementary PE. Nancy retired from Grand Island Central in 2014 after 35+ years of teaching Physical Education and Coaching Volleyball and Softball both JV and Varsity. After a break to raise her girls, she went back to begin the Modified Volleyball program for Grand Island SD both boys and girls. She also coached numerous house soccer and softball teams as well as travel teams on Grand Island. Nancy began her work in the union in the 90’s and moved up starting as an alternate then as a building delegate, senior building rep, delegate at large and, finally, 10 years as treasurer on the Executive Board, which included being a part of 4 negotiating teams. She is still the Retiree Liaison to the Grand Island Teachers’ Association and a Board Member on Benefit Trust. She has many people to thank for getting her involved with the union and how important it was/is. Wanting to continue her work with the union she joined the NYSUT Retiree Council in the Fall of ‘14. She is a delegate for RC 1 and works on the budget and audit committees. Staying involved with education and the union will always be very important to her at whatever level that may be. Nancy comes from a family of teachers both of her parents, sister, nieces and both her daughters have worked in public education. Nancy is married to Dick Stark and has two daughters. She enjoys time with her family, Florida vacations, travel and cruising.



Mark Your CALENDAR

Spring Bus trip to DeLago Casino — June 2025
Regional Conference—Buffalo-Niagara Marriott Hotel
May 20, 2025



Everything we value and have fought for depends on our members working together as one. VOTE-COPE turns the separate voices of 675,000 members into a single, united voice for our values.



A NOTE ABOUT OUR COALITION FUNDRAISING

As a Coalition of Retiree Councils 1, 2, and 3, we receive no financial assistance and are prohibited from establishing a dues structure. Our Participation Fee is voluntary. We rely in part on your generosity to fund our activities and programs in addition to providing, annually, Mini-Grants to our active teachers. Please consider completing and returning the *Participation Fee Form* below and encourage others to do the same.

PARTICIPATION FEE FORM 2024-2025

If you have not already sent in your Participation Fee Form, we urge you to support our Retiree Councils by sending in your \$10 participation fee and by encouraging others to support the work we do for all of us. Thank you.

Name _____ District you retired from _____

Street Address _____ Year of Retirement _____

City _____ State _____ Zip _____

Phone _____ Email _____

Make your \$10 contribution payable to: **NYSUT Retirees of WNY.**

Mail this form to: Eva Mroczka, c/o NYSUT Retirees of WNY, 270 Essjay Rd., Williamsville, NY 14221

EVERYTHING YOU NEED TO KNOW ABOUT COLA (AND MORE) As presented by Dave D'Amato

Dave is our Coalition advocate for updating NYSTRS COLA.

The NYSTRS COLA (Cost of Living Adjustment) was created by law in 2000 with the first payment made in September 2001.

The COLA is automatic and now permanent by law.
To be eligible, you must either be:

- At least age 62 and retired at least five years, or
- At least age 55 and retired at least 10 years, or,
- A retiree receiving a NYSTRS disability benefit for at least five years (regardless of age), or,
- A surviving spouse of an eligible retiree receiving a lifetime benefit. (By law, the spouse receives an increase equal to one-half the COLA the retiree would have received.)

Also, by law, the COLA can be no less than 1% and no more than 3% annually and is applied only to the first \$18,000 of the retirement benefit.

The COLA percentage is calculated by taking 50% of the Consumer Price Index increase from one March to the next and rounding up to the nearest tenth.



OUR VIEW:

- The NYSTR COLA has not adequately kept up with the actual inflation rate from the year 2000 to 2024. That average inflation rate was 2.56%. The NYSTR COLA had an average inflation rate of only 1.4% over the past 24 years and that was based on a pension of 18,000. For retirees with pensions greater than \$18,000 the COLA adjustment would be significantly smaller than 1.4%.
- Another factor to consider is that there is at least a five-year waiting period before a retiree can start collecting COLA.
- Teachers that have been retired for many years, such as 20 years or more, retired with low salaries compared to the present day. We need to bring up these low pensions by legislative action as well as improve the COLA calculations.

As of June 30, 2023:

- 19,707 retirees received a pension of less than \$10,000
- 14,990 retirees received a pension of \$10,000 to \$20,000

As of June 30, 2024, the average pension is \$51,712.

All NYSUT members, active and retired, should join forces to work for improvement to the COLA formula. A COLA improvement would greatly assist the teachers that have been retired for years with very low pensions. The fixes are complicated and political but are long overdue.

MINI-GRANT DONATION FORM FOR 2024-2025

NYSUT Retirees of WNY awards mini-grants up to \$500 to in-service teachers to supplement special projects. Grant monies are funded by our "Share the Wealth" drawings, basket raffles, and retiree donations. This past year we were able to offer five more mini-grant awards to local teachers for a total of \$7,000. Our mini-grants help make a difference! Please consider donating to this worthwhile activity.

NAME _____

PHONE _____

ADDRESS _____

E-MAIL _____

DONATION AMOUNT \$ _____

Please send your donation payable to: **NYSUT Retirees of WNY** and mail to:
ATTN: Mark Shanahan
270 Essjay Road

Enjoy these benefits

NYSUT Member Benefits strongly believes in the importance of making quality benefits easily accessible to the NYSUT membership. You may be interested in the following options:

FOR FREE!

1. Premium Calm Subscription:

All in-service and retiree members receive unlimited free access to the popular Calm app's full library of sleep, meditation, and relaxation content. Members can add up to five dependents (age 16 or older) to receive their own premium Calm subscription.

2. Peer Support Line:

Whether you're facing a specific stressful situation or would just like to speak with a supportive voice, this confidential helpline is free to all NYSUT members and their families. Call toll-free **844-444-0152** to connect with a peer.

3. AD&D Insurance Benefit/ Travel Assistance Services:

All in-service and retiree members are automatically provided with a \$5,000 accidental death & dismemberment insurance benefit, along with free travel assistance services from AXA Assistance.

4. New Member Life Insurance:

All new members are eligible to receive a free term life insurance policy providing coverage for up to \$25,000 for one year, guaranteed renewable at the end of the year.

MARK YOUR CALENDARS:

Member Appreciation Event is back!

NYSUT Member Benefits is excited to announce that Member Appreciation Event will be held this March! This celebration will feature prizes donated by Member Benefits and our endorsed program providers. To be eligible to win, you must be a participant in our MAP Alert email service.

If you're not already a MAP Alert participant, simply scan the QR code, visit memberbenefits.nysut.org, or call **800-626-8101** to sign up. You'll then receive weekly updates about endorsed benefits, information about new programs, and be able to take part in special prize drawings such as Member Appreciation Event.

SCAN ME



MEMBER
BENEFITS
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Working to Benefit You

January/February 2025

