

Retiree Council 20 Newsletter

Winter 2024

New Beginnings

Volume 10 Issue 1

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Vice-President:	Judy Phillips
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Western Suff. BOCES:	Nancy Alwais
Wyandanch:	Lynn Marks Mary DeLeonardis Susan Auer Eileen Carter

RC 20 also represents retirees from Babylon

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Message from the President

It's been awhile since our last Newsletter but I haven't forgotten YOU! I hope you are well, enjoying your retirement and staying involved with not only your retiree chapter, but our statewide union, NYSUT. In spite of so many obstacles, I trust we retirees can survive and continue to work together for the betterment of ourselves, our communities, country and for positive outcomes of global issues. Not easy, but we CAN MAKE IT ALL WORK!

Our annual RC20 luncheon on June 2nd, was record breaking as we had 97 members from all our chapters participating, enjoying and reminiscing about our in-service days as well as our present retirement pleasures. We will have our next annual luncheon and meeting, on May 31, 2024, as usual at Captain Bill's—SAVE THE DATE.

As we often do at this event we honored one of our members with the NYSUT-Community Service Award for all that she has accomplished on behalf of her community, chapter and ALL of us! Jane Lombardo, a retiree from Copiague and the co-president of the Copiague retiree chapter, is a non-stop amazing person who gives it her ALL. Jane WAS THE RC 20 RECIPIENT THIS YEAR—she is a wonderful, incredible woman who epitomizes the concept of helping others. Congrats Jane and THANK YOU! Our next nominee for our Community Service Award will be announced in the next edition of New Beginnings!

On another very important note we have a change in leadership at NYSUT this year. The current NYSUT Leadership is: newly elected President, Melinda Person and Executive Vice President, Jaime Ciffone, and returning officers, Ronald Gross, Second Vice President and J. Philippe Abraham, Secretary-Treasurer. We are very fortunate to have them as our officers and we also thank recently retired officers, former President Andy Pallotta, and former Executive Vice President Jolene DiBrango for all their hard work and devotion to OUR UNION. THANK YOU!! On behalf of all RC20 members we extend best wishes for a happy and healthy retirement.

We want to take this opportunity to introduce the 2023 retirees to the Council, wish them well in all new endeavors but encourage them to attend RC20 and their local retiree chapter functions.

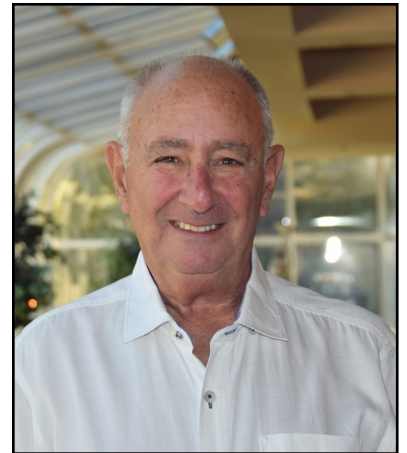
NYSUT Retiree Council 20 is here to serve you—get involved, and stay involved. **WE NEED YOU!** Each and every member of RC20 has a unique talent and an important role to assume in the Council. Being pro-active is important for you and the rest of us! Our “daytime army” keeps us strong! Let's keep all of us involved!

Questions or concerns? Contact me at: melhhhta@aol.com; 631-786-6866 or 114 Autumn Place, Elwood, NY 11731.

In solidarity, Mel



RC20 Officers: Maryann Hamilton, Patti Helfand Parisi, Mel Stern and Judy Phillips congratulate Retiree Community Service Award recipient Jane Lombardo.



2023-24 Legislative Focus of NYSUT: Fix Tier VI *By Kathleen Lyons*

VOTE-COPE is the political action fund of NYSUT. Funding is voluntary but ideally ALL NYSUT members should support the fund as all benefit from its successes! The primary focus of VOTE-COPE lobbying efforts has and will continue to be support for public education. More than 50% of the monies collected are utilized for state-wide political action including budget votes and school board elections. Most of that significant amount of funding comes right back to in-service locals. The passage of a sound school budget benefits the entire school program, *foremost the students*, but the staff and the community residents also! Other educational priorities such as securing adequate state funding for public education are consistently part of that legislative agenda.

NYSUT has decreed that the next important priority of VOTE-COPE activism is “Fixing Tier VI” of the state pension retirement systems, recognizing that the current provisions of Tier VI do not secure stabilize staffing needs to guarantee quality public educational opportunities for all students.

Tier VI was created in 2010 as a direct result of the recession of 2008. The bursting of the housing bubble created an international economic crisis and locally increased school district financial obligations to the retirement systems of the state. At the time, there was much media coverage regarding the sustainability of pension funds and the ability of the public tax payers to fund public pensions. Many advocated for privatizing the system and creating a 401k type of defined contribution plan. The passage of Tier VI crafted a much different pension structure than those adjustments made in previous revisions. As those hired since 2010 are now vested in the retirement system for at least 10 years, the problems with Tier VI are becoming more obvious and known to those enrolled and the NYSUT legislative staff. Legislative action has already made one significant change to Tier VI. Vesting time has been reduced from ten years to five, matching current provisions in prior tiers, ensuring that employees enrolled as active in the pension systems for five years will always be eligible to remain in the that tier, even if employment is disrupted, and be eligible to collect a pension at official retirement age. But other major inequities remain: *(It should be noted that the pension systems of New York State are among the most secure and well-funded in the country.)*

1. **Retirement age of 63:** those that retire at an earlier age are subject to harsh penalties resulting in significant reductions in monetary benefits.

2. **Restrictions on Early Retirement.** Retirement at earlier ages is often beneficial to both the employee and the employer. Higher salaried staff members can be replaced by younger staff at significantly lower salaries; and the staff member may wish to retire at 55 for family or health concerns or perhaps other employment opportunities. Future projections indicate that it would cost a school district over \$400,000 in salary, health insurance, pension costs and Social Security and Medicare payments, to keep a 60-year old Tier VI teacher on staff; but they could hire a new teacher for less than half that amount or about \$190,000.

3. **Career long contributions to the system.** Those in Tier IV contributed to the pension system for the first ten years of service. Tier VI members must contribute to the pension system for their entire working career and the yearly contribution increases as individual’s salary increases.

4. **Misconception about the funding sources of the pension systems.** Funding sources for the pension systems are three-fold: employee contributions, employer contributions and investment growth which is the most significant source of wealth in the pension systems. Most tax-payers believe that the major funding of the system comes through their school tax obligations and local media continues to support that belief!

A recent case story illustrates the inequities that exist between the pension tiers. A Long Island school district hired a husband

and wife at the same time and neither had prior teaching experience. But the husband had prior coaching employment and was a member of Tier IV and his wife was enrolled in Tier VI. Both have similar degree credits, so their salary levels are essentially the same. At retirement time, the husband will have contributed \$21,901 to the fund and would be eligible to retire at age 55. If his wife chooses to retire at 55 her pension would be significantly less than his. If she opted to remain in the classroom until age 63, she would have contributed at least ten times more than her husband or \$262,435! If the wife were employed in the private sector and contributed \$260,000 to a 401k account, it would have accrued interest and grown to significantly more than her actual investment. Moreover, it would be her money... not just a small, insignificant portion of the total funds of the Teachers Pensions system (NYSTRS).

How does that impact on each of us, already retired?

- The inequities of TIER VI are becoming more known and staff members are beginning to realize that they may never benefit at the same levels as those enrolled in earlier tiers and are beginning to switch careers. A revolving door of staff is not conducive to the stability of the school system nor the pension system itself.
- Teacher contracts have always been established on a basis of years of experience and educational credits; there have been no subject area or grade level considerations for salaries and benefits. Nor should there be large inequities in the benefits earned.
- NYSUT’s position is that public education “needs talented people to join and stay in the profession.” A well-funded and constitutionally guaranteed pension ensures that goal. NYSUT also argues that “Fixing Tier VI is about professional dignity and respect for all.”
- Public Schools are a major factor in the desirability of housing in a community.
- More local elected officials are members of Tier VI and realize the shortcomings of the system. Lobbying for public education and employee benefits with those officials includes “Fixing Tier VI” and if successful makes that local politician a “friend of the Union” and more willing to consider other Union priorities, including changes to the COLA provisions now in place, which is also consistently on NYSUT’s legislative agenda.

As educators, retirees recognize that problems of Tier VI are only beginning to surface and left unresolved will only create more significant problems in the future.



The time is NOW to fix the problem! And it needs the support of each of us NOW. Once the issue is resolved, other priorities of NYSUT can be more easily addressed, especially the issue of a fair COLA for all retirees. **BE PART OF THE SOLUTION! Send a check, payable to VOTE-COPE to NYSUT at VOTE-COPE, P0 Box 295, Canajoharie, NY 13317-9901 (be sure to include your NYSUT local when doing so)! OR consider enrolling in pension deduction** — it is the simplest way to support this vital program. Call the Suffolk Regional Office (631-273-8822) and request a form.

(Sources: NYSUT, NY State Civil Service Law bulletins)

Save the Date!

RC20's Spring Luncheon
Friday, May 31, 2024
12 Noon
Captain Bill's, Bay Shore

Bring a non-perishable food item for LI Cares



Transitions

NYSUT's Peer Support Program Provides Help!

Change of seasons, especially Autumn, is a time of transition for many. Yes, it's about saying goodbye to summer and celebrating joys of the harvest, but it's also a time of rejuvenation and new beginnings. It is for me! Perhaps the cooler weather reminds me that I should get out and walk more before winter sets in, or to clean out my closets, or even (heaven help me) wash all the pollen off the windows. Maybe for you it is a time of transition, too.

Some of you are transitioning into retirement. There's always a bit of angst with new ventures, even ones as pleasant as NOT going to work. Or perhaps some are transitioning to "grandparenthood." Maybe you are trying out a new approach to travel, or taking a course online or in person. Perhaps you have a new relationship with friends or partners or family members. Or you could be transitioning because of a move to a new home.

I've found transitions to be somewhat stressful. But eventually, joyful, too. That old saying about one door closing and another opening has been true in my life. Serious health issues got me on track with a more active lifestyle. The passing of some friends opened my eyes to how much I value the current relationships in my life. Even the downpours of September and October led me to value the sunshine and crisp days of early November, as the expectation of colder winter days approached.

Luckily, there are many resources available to us to help with stressful transitions. NYSUT's Peer Support line is free to members, including retiree chapter members like us, and can be a source of information and help (call 844-444-0152). Friends and family can be helpful, as well. We are trying to keep our retiree chapters current and meaningful for you, too! We hope to see you socially at one of the events, at a Zoom meeting, or hear about you in a newsletter. Stay in touch with your colleagues and friends and enjoy your next transition!

Jane Lombardo, Copiague Active Retired Teachers

2024 Congressional Races

From: June Smith, NYSUT Political Action Coordinator (PAC)

There is an exciting race for congress developing in central New York. Below is part of an email from NYSUT President Melinda Person that went to the members of the Board of Directors and PAC members the explains it well:

"We have an exciting opportunity to be an integral part in electing NYSUT member John Mannion to the 22nd Congressional District. John is a current member of the New York State Senate, representing the suburbs surrounding Syracuse, who has recently launched his campaign for Congress. John is one of us - he was a high school science teacher for over 20 years and the president of the West Genesee Teachers Association for nearly a decade.

The Congressional district he seeks to represent will be one of the most competitive in the nation. His general election opponent, Brandon Williams, touts the expansion of vouchers and has even been the featured speaker at Moms for Liberty events. This race could not be more critical to bringing common sense policy to the House of Representatives. His victory would cement what we have always known - the best voices to represent educators in the halls of power are people that were once educators themselves.

Even though Election Day seems far away, we have a lot to do to ensure John wins both his primary and general elections."

On Long Island we are planning to help with phone banking and probably post card writing. This would be taking place in late May and early June of 2024. I am developing a list of people who would be willing to help when the time comes. If you are interested, please let me know so I can add you to that list. Leave a message at Suffolk NYSUT office: 631-273-8822,

Editor's Note: NYSUT has recently endorsed Tom Suozzi to fill the seat in LI's Congressional District 3 vacated by George Santos. A special election is scheduled for February 13, 2024. If you are a resident of CD3, watch for more information and VOTE.

Happy Holidays

It is that time of the year when daylight is on the wane and darkness and all that is associated with it throughout history is on the rise. We seek warmth from the cold while all things in nature confront what is inevitable with the coming of winter. It is no small irony that three great traditions, Hanukkah, Kwanza, and Christmas focus on the triumph of light over darkness. May the candles of Hanukkah and Kwanza merge with the star of Bethlehem and the lights of Christmas and remind us of our common need to conquer ignorance, intolerance and all the ills that beset us. So, to my Jewish, African- American and Christian friends, celebrate you. We also add a candle to your traditions with the same hope you offer to the world. Happy Hanukkah, Happy Kwanza and Merry Christmas to all who practice. Bless you All!

Robert J. De Sena, Proud Founder of Council for Unity, an organization that fights bias every day

Editor's Note: We are a bit late in the holiday greetings but Mr. De Sena's sentiments apply just as easily to a greeting for a Happy and Safe 2024 and for many years of secure retirement.

Fix Tier Six

Compared to Tier 4, Tier 6 members will pay more and earn a significantly reduced pension.

TIER 6	TIER 4
At the start of their careers, both NYSUT members pay 3 percent of their salaries toward their pensions.	At the start of their careers, both NYSUT members pay 3 percent of their salaries toward their pensions.
His payments increase as he earns more.	Her payments end after 10 years and are capped at 3 percent.
At \$46,000, he pays 3.5 percent.	
At \$56,000, he pays 4.5 percent.	
At \$76,000, he pays 5.75 percent.	
At \$101,000, he pays 6 percent.	
Tier 6 members can't retire and collect their pensions, penalty-free, until age 63.	Tier 4 members can retire and collect their pensions, penalty-free, with 30 years of service at age 55.

Learn More and Join the Fix Tier 6 Team: FixTier6.org

Are you aware that: Every Retiree Has Benefited By NYSUT's Political Action Fund VOTE-COPE?

In-service Salary, Benefits and State Pension in Retirement! NYSUT rebates as much as 40% of the VOTE-COPE fund to the in-service locals for political action activities, such as support of community organizations and functions, school budget votes and election of school board trustees. Such activities provide the community foundation for contract negotiations. Salaries earned have immediate impact but also determine pension amounts in retirement. Passage of school budgets result in **Stable school programs and property values!**

Pension Security! New York State law requires that a constitutional convention proposal be included on the state election ballot every 20 years. In 2017, the most recent proposal was soundly defeated, protecting the simple NY State Constitution clause (Article V Section 7): **“membership in any pension or retirement system of the state or of a civil division thereof shall be a contractual relationship, the benefits of which shall not be diminished or impaired.”**

Cost of Living Adjustments! Prior to 2001, there were no annual COLA adjustments made to pension disbursements in any of the state pension systems. Retiree efforts and VOTE-COPE funding resulted in a change in NY State Civil Service Law. Eligible retirees received a \$37.50 increase in their monthly pension amount in September.

Fix Tier IV of the Retirement Systems in New York State! Many recent retirees are directly benefiting from this VOTE-COPE success! NYSUT's lobbying efforts were successful in reducing the number of years individuals contributed to the system and providing for retirement at age 55 among other adjustments in the system. Members of Tier III were guaranteed the option of retiring under either Tier III or Tier IV, whichever was more beneficial considering personal circumstances. (continued below)

FIX Tier VI
YOU Can Help:
Contribute to VOTE-COPE
Join the Tier VI Team!
FixTier6.org

More on Benefits Accrued through VOTE-COPE

Medicare Premium Rebates for NYSHIP Empire Plan Enrollees! This was a TWO-PART effort ensuring that members receive all the benefits that they have earned while in-service. The Bush Medicare Modernization Act of 2003 created the Part D Prescription Drug program of Medicare. It also injected MEANS TESTING into the program, requiring higher income individuals and couples to pay higher monthly Medicare Part B premiums. The original interpretation of the law meant that the IRMAA (Income Related Medicare Adjustment Amounts) would be the responsibility of the individual. NY State Civil Service Law required that Medicare Part B Premiums would be rebated to those enrolled in the NYSHIP Empire Plan. The state CSEA filed suit in New York, with NYSUT acting as friend of the plaintiff, and obtained a successful decision that the NYSHIP enrollees were entitled to a refund of ALL the Medicare Part B premiums including the IRMAA amounts. As those IRMAA amounts also increased each year:



Governor Cuomo Attempted to Change Civil Service Law! For several years, as part of his state budget proposals, Cuomo attempted to amend state Civil Service Law. He proposed eliminating reimbursement of all IRMAA charges and would have frozen the Medicare Part B premium rebates at the current level. Originally that would have been about \$95 per month. The base Part B premium amount for 2023 was \$164.90 and the projected amount for 2024 is \$174.70 per month! The successful outcome each year was directly attributed to Long Island Retiree Leaders who addressed the issue in meetings with local state legislators and at the Committee of 100 Lobbying Day in Albany!

Governor Hochul has opted not to fight that battle and has not made any such proposal. But as Federal COVID aid is eliminated, it is always possible she will. It behooves retirees to be vigilant and **SUPPORT VOTE-COPE!** (Compiled from NYSUT sources)