

# RC 10 SKYLINE NEWS



**NYSUT Retiree Council 10**  
Serving Over 8000 Members in Albany, Rensselaer, Saratoga and Washington Counties  
**TEACHER UNION SOLIDARITY**

**ISSUE 3 FOR 2016-17 January-February**



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TO UPDATE YOUR  
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CALL NYSUT MEMBER  
RECORDS (518) 213-6000

## **From Your President:**

Happy New Year! That is the wish we all share at this time of year. We say it on January 1 and for days after and we mean it. We look back on the past year and try to forget those things that did not go well for us. The squabble with a family member, the tantrum of a grandchild, the things we had valued and worked for that did not turn out as we had hoped. It all fades away as we turn our attention to the hope for the coming year. Life is not about dwelling on the issues or problems of the past but about building a better future.

It is the future that can provide improvements in our life. The changes we make in circumstances that will brighten our outlook and our chances of a better life are before us, not behind us. The past is just that, the past. We cannot change it now! To try is to waste our time.

What we can do is work to improve the future. That future is flexible, changeable - in short, a place we can make better. Effort to improve the future is never wasted. If we choose to view the future as inevitable, we can indeed make it so by doing nothing. If we instead view it as something we can improve, that is also something we can do, and that is what will make it more to our liking. But choices we make may be frustrated by the choices made elsewhere.

How we change health care in the US is something that we will all have to deal with and live with in the immediate future. States now have an ability to define the programs that serve their citizens' needs best. The selection made by other states for different or apparently cheaper plans do not undermine that choice. You can only choose among your state's defined plans that meet local needs. Insurance is a matter of sharing risk, and in this case each state sets its own risks and they all have different levels of risk.

The cheapest choice is always the one that offers you the least. In some cases, the benefit of best or worse is so marginal as to be irrelevant. Is a shirt at \$39 really so inferior to a shirt that costs \$129 as to endanger life and limb? Most Americans did not think so. Where we could get a cheaper shirt drove the production of that product, from NYC and the Mohawk Valley, to the Carolinas and then to China, Sri Lanka and beyond. We got cheaper shirts and unemployed neighbors. We got a weakened local tax base, tax credits for companies that shipped production and jobs off shore and job training that had too few jobs at the end of the process.

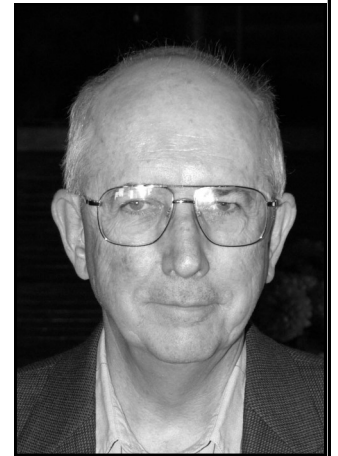
Health care is facing that same basic choice now. Is cost the most important thing or is coverage what counts? If we only want a plan that does not cost much, we will get it, but that also means it will not do much. If you work on a farm in the Midwest, a ranch in Montana, or a shrimp boat in the Gulf, you do not risk the kind of illness that our neighbors who work for Momentive Chemical Industry in Waterford, NY, do. They work in a setting where, despite strenuous safety efforts, their chance of chemical induced work or post-work illnesses are significantly greater than ours, let alone those noted above. The kind of care that they will need is more complex and costly than that of the farmhand or shrimp boater. If we can purchase a plan from another state that does not cover the risk we face, it will look cheaper but cost someone more in the end.

Health insurance is about sharing the risk of illness and the cost of care. Now each state sets and supervises its own standards of care needed by those who live there. The cost of that is based upon a set risk base that is the same for all in the state. Health insurance in NY may cost more than in Mississippi or Kentucky, but the risks we face here are higher, as are the wages we get for facing those risks. Those higher wages support our schools, standard of living, libraries and government. Will the new health insurance changes make it possible for the weaker plans of other states to be sold here as "cheaper" or "more economical?" Will we permit bad money to drive out good, as the economists like to say?

There is no free lunch in life. You always pay one way or another. We got our cheap shirts and carpets; we lost our tax base, entry level jobs, vibrant communities, etc. It wasn't free; it just looked that way to those who find the upfront cost as the only one they care about.

We all pay lower taxes and get lower wages than do folks in big metro areas. Yet the growth in jobs in our state has been in the areas with higher taxes, wages, and cost of living; and less attractive living conditions. Will a higher minimum wage destroy local business as feared? Will those urban areas that get a quick upgrade to \$15 per hour lose jobs or will these areas that start with smaller wage growth instead be the ones

**Continued on Page 3**



**DAVID GOLDEN**

*"Health care is facing that same basic choice now. Is cost the most important thing or is coverage what counts? If we only want a plan that does not cost much, we will get it, but that also means it will not do much."*

## **NYSUT RETIREE SERVICES CONSULTANT RC9/10**

Barbara McCarthy 518-783-7977 ([bmccarth@nysutmail.org](mailto:bmccarth@nysutmail.org))

## HAVE UPDATES FROM THE RC 10 WEBSITE DELIVERED TO YOUR EMAIL INBOX

Did you ever wish you could be easily notified by email when a new article appears on our RC 10 website? Would you like to get immediate notice when a new trip or notice of a political action is posted to the site? You can have such notices delivered directly to your email inbox.

A "feed reader" is a program that follows the feed of websites or news services that you have listed. One of the best free "feed reader to email" services (for up to three different feed addresses) is found at <http://rssfwd.com>. It delivers ad-free updates on website posts to one or more email addresses. If you are interested in an article listed in the email and wish to read the full text, you can then click on the title to bring you directly to the website.

To get started, simply go to the link listed above and create an account. You will need to put your first and last name, (you can leave company blank), the email address you would like to send updates to, phone (also optional), and account type - (3 feeds for free). Choose a password and confirm it.

On the next screen, under update, list the address of our RC 10 feed which is <http://rc10.ny.aft.org/feed>. The email address you listed when creating the account should be there, but you can also list another. On feed preferences, choose how often you would like to be updated on content. On name, put RC 10. The start time should already be filled in. You can choose whether or not to have it sent on weekends, and you can choose to have a TOC (Table of Contents) or not. Click finish.

If you prefer to check the website yourself instead of using a feed reader, you can easily bookmark the site as a favorite. This will allow you to go back to the site without typing the address each time. In most browsers, the favorites icon is a star available in the top menu. Once you have created a bookmark, to go back to the site click the extended menu at the top, choose bookmarks or the name of the bookmarks file folder, scroll to the website name, and click.

### SAVE THESE DATES– TRAVEL & SOCIAL CALENDAR!!!!

**\*\*THESE TRIPS ARE FILLED:** April 21-29, 2017, Normandy and the D-Day Beaches; May 11-20, 2017, Discover Ireland; and September 2-14, 2017, Portugal and the Douro River.\*\*

**WEDNESDAY, MAY 24, 2017, NEW YORK CITY ON YOUR OWN.** Indulge yourself with shopping, a show, or a visit to a museum. If you want to visit the 911 Museum, you must send for tickets. Upstate Travel will leave from Saratoga at Wilton Mall (on the left side of Dick's by light pole 2) at 6:30 am; Latham at Latham Farms in front of Sam's Club at 7 am; Albany at Crossgates Commons lower level of Walmart's at 7:30 a.m. Stops in NYC will be made at Bryant Park (Sixth Avenue at West 42 Street) and at the Metropolitan Museum of Art (1000 Fifth Avenue) around 11 am. EVERYONE WILL BE PICKED UP AT BRYANT PARK AT 7 PM. Return will be around 10 pm. Price is \$40 for those members who have paid the annual sustaining membership fee. Price is \$45 for guests and members who have not paid the annual sustaining membership fee. Reservations must be made by May 10, 2017. Make your non-refundable check payable to NYSUT Retiree Council 10 and send to **Kathy Chesterfield, 12 Heritage Court, Cohoes, NY 12047**. Any questions: contact Kathy at 518-235-0264. Email: [kchesterfield@nycap.rr.com](mailto:kchesterfield@nycap.rr.com).

**TUESDAY, JUNE 6, 2017, CULINARY INSTITUTE OF AMERICA ANNUAL SPRING TRIP.** This year's attendees will be enjoying a three-course meal at the Caterina de'Medici Restaurant, the Italian Restaurant at the CIA. The first course will be "Asparagi E Riccia," an asparagus salad with frisée, egg and smoked bacon. The main course will be "Spalla Di Vitello," roasted veal with mixed seasonal vegetables and potatoes. For dessert, we will have "Budino Al Fichi," armagnac-fig bread pudding with creme fraiche and candied nuts. This includes coffee, tea, or iced tea. A one-hour guided tour of the CIA complex is scheduled prior to lunch. The afternoon Hudson River Mansion tour by the National Park Service will be the Frederick Vanderbilt's "Gilded Age" home and estate in Hyde Park. Charter bus departure points will be 7 am from Aviation Mall in front of Sears, 7:15 am from Northway Exit 15 Park and Ride in front of Dick's, and 8 am from the rear of Crossgates Commons near Pet Smart. The bus should be back in Albany around 5:30. The price including the meal, transportation, fees, taxes, and tips is \$90 for those members who have paid the annual sustaining membership fee. Price is \$95 for guests and members who have not paid the annual sustaining membership fee. Using the form below, be sure to list your place of pickup and house and cell phone numbers. Make your non-refundable check payable to NYSUT Retiree Council 10 and send to Dan Boone, 187 Aldous Road, Granville, NY 12832 by May 30. Any questions, call Dan at home in the evenings: 518-642-1075.

**SEPTEMBER 12 to 14, 2017, A TASTE OF THE FINGER LAKES TOUR.** We'll travel by Yankee Trails bus to visit five prominent wineries in Seneca and Keuka Lakes area, as well as distinguished sights of interest. A thorough orientation to wine making, as well as tastings, will be included. Particular highlights will include lunch at Belhurst Castle, the Glenn H. Curtis Museum, The Rose Hill Mansion, and both the National Women's Hall of Fame and The Women's Rights National Historic Park. We will stay two nights at the Best Western PLUS Vineyard Inn and Suites in Penn Yan. There will be a departure from Wilton Mall (from the Park and Ride) at Dick's at 8 am and Latham Farms (in front of Dick's) at 8:45 am. We should return to those locations at approximately 5 pm and 6 pm on September 14. Activities are moderately strenuous. Shoulders and elbows should be in good shape! This tour will fill quickly, so don't delay! **COST:** Price is \$370 for those members who have paid the annual sustaining membership fee. Price is \$390 for guests and members who have not paid the annual sustaining membership fee. If you're traveling as a single, there would be an additional cost of \$136. Most meals are included, as well as gratuities. **Costs Not Included:** one lunch and any possible purchases of alcohol. A minimum **deposit of \$100** is due by May 1 with the balance due by July 15. Make your non-refundable check payable to NYSUT Retiree Council 10 and send to Doug Porter, 9 Blakley Court, Troy, NY 12180. To register or if you have any questions, contact Doug Porter 518-669-3433 or e-mail [dporter1950@aol.com](mailto:dporter1950@aol.com).

When registering for a trip, please remember that a **member of RC 10** is anyone who has retired from a NYSUT local that is located in Albany, Saratoga, Rensselaer, or Washington counties or is a Social Member who has retired from a NYSUT local in some other part of the state and has paid member fees to his/her Council and a social membership fee to RC 10. Anyone who did not retire as an in-service member of a NYSUT local is not eligible for sustaining or social membership and must pay the guest registration fee. A **sustaining member** has paid the annual sustaining membership fee for the fiscal year that is from July 1 to June 30.

**GET TRIP INFORMATION AND REGISTRATION FORMS ON THE WEB! Here's how:** 1) Log on to <http://rc10.ny.aft.org>. 2) Click on ACTIONS & EVENTS menu, and 3) Click the Travel & Social tab. The generic travel/form (printed below) is a pdf file on this page.

#### TRAVEL/SOCIAL GENERIC REGISTRATION FORM

*(If you are signing up for more than one activity, or will be taking a guest, please copy this form and fill in the appropriate information.)*

Name \_\_\_\_\_ Home Phone \_\_\_\_\_ Cell Phone\* \_\_\_\_\_  
\*Take phone to event

Email \_\_\_\_\_ Registering for: Event & Date \_\_\_\_\_

Check One: For 2016-2017,

- ( ) RC10 Member who has paid the annual sustaining membership fee  
( ) Guest or Member who has not paid the annual sustaining membership fee

Event Selections:

For Luncheons/Meals, Entrée of Choice \_\_\_\_\_ For Trips, Pick Up Location \_\_\_\_\_

Other notes (Keep it Simple): \_\_\_\_\_

Total Enclosed \$ \_\_\_\_\_

**From Your President (Cont'd. from Page 1)**

to grow employment? The actual experience we have so far is that areas with high minimum wages are supporting growth, and upstate communities with lower minimum wages are losing jobs and people. Those folks are moving to where wages are higher and jobs exist. Our communities are part of a larger economic system. We cannot avoid the impact of that any more than we can avoid the complete cost of cheap shirts upon the economy and our school districts. The cost of inadequate health care for workers at Momentive Chemical will need to be paid. The company can try to make it seem as a way to save money but the cost is still going to be there. Will they share the cost that they created, or will they pass it off to us as our problem?

Those who lack secure pensions envy those who have them. They claim it is too costly and we cannot afford it for anyone. The real cost comes when the worker comes to collect his pension and it is not fully funded. It is too late for them to take back their work, it cannot be taken back. They could have gotten more for their work at the time but deferred that with the promise of a pension later. When they get short-changed instead, their communities lose a mainstay of their local economy. Eighty-five percent of our retirees stay in the community they worked in. Some are required to move by health or need for family support, but the bulk stay local, spend local and volunteer in local activities. Can we afford to take that away from our local merchants and local government?

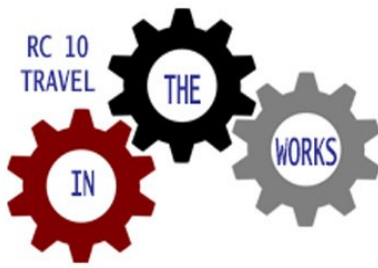
We can impact these and other future choices. We can only make a difference if we take the time to look past the slick commercials, social media tweets, etc., and look at the full impact of each proposal. Change may be desirable and possible. Status quo may be more in our interest. We all need to look at the full impact of what is about to be proposed and not just at the immediate price tag. There is no free lunch in life. Make sure you are not the one to get the "bill" that others forgot to mention when they offer a cheaper price.

~David Golden, President

**How You Can Help Local Strikers**

*Cuts to health care and pensions have left local union workers no options but to strike.*

- Strikers at Momentive in Waterford, NY and Honeywell in Green Island, NY can use support on picket lines. For the latest information on the strikes at both sites, visit the Take Action page of the [RC 10 website](#).
- Momentive strikers are in need of firewood for warming barrels, food (soups, chilis, etc.), or financial donations that can be sent to IUE-CWA Strike Defense Fund, P. O. Box 339, Waterford, NY 12188. For more info, see the article at <http://rc10.ny.aft.org/take-action/momentive-strikers-need-our-help>.
- Honeywell strikers need financial donations that can be used to buy food from the Regional Food Bank. Make the check payable to UAW 1508 and send to UAW Local 1508, PO Box 1508, Green Island, NY 12183.



RC 10 wanted to give its members advance notice as to what trips are being planned for 2018. Pricing will not be available until the spring of 2017, but we make our best efforts to find quality programs for a good price. Keep an eye on future newsletters, emails, and the website for more information about these trips.

**March 2018, Out and About in New Orleans: Jazz, Jambalaya, and Joie DeVivre.** Enjoy 6 days/5 nights at an historic hotel in the French Quarter. See the New Orleans of your imagination: the sound of Jazz drifting up Bourbon Street, a nearly miraculous bowl of gumbo, the charm of a Garden District mansion. Discover the literary landmarks of Tennessee Williams, meet a Mardi Gras Indian, learn the secrets of creole cooking from a local chef and much more. Visit the WW II Museum and the Museum of Art, and have an expert lead exploration of the Garden District. You'll have time on your own to stroll

Bourbon Street, walk the levee, eat beignets and Muffaletta sandwiches or ride a streetcar named Desire.

**May 2018, England, Scotland and Wales.** This 15-day excursion using Grand Circle Travel will include two days in London; two days in Cheltenham Village (incl. Oxford, Cotswolds Village, Bath, and Stonehenge); two days in Snowdonia, Wales; three days in York; one day in the Lake District to the northwest; and three 3 days in Edinburgh, Scotland.

**October 11-30, 2018, Jewels of Bohemia: Czech Republic, Slovakia and Hungary.** This 15-day trip is offered through Overseas Adventure Tours and will be limited to 16 people. Included will be 30 meals, all gratuities, all land transportation, accommodations for 13 nights, 18 small group activities, and roundtrip airfare.

**October 2018, Santa Fe and Taos: A Tale of Two Cities.** Some of the highlights of our itinerary will include wonderful collections of pottery, weaving, baskets, jewelry, paintings only seen by the public via special invitation at the Indian Arts Research Center and a lecture about the life and art of Georgia O'Keeffe and a tour of her museum. We'll spend a day in Taos and visit Taos Pueblo, the only living Native American community designated both a World Heritage Site by UNESCO and a National Historic Landmark. Visits to Santuario de Chimayó, Santa Clara Pueblo, and Poeh Museum will introduce us to chilis, Hispanic weaving and Pueblo Pottery.

**GENERAL NOTICE TO MEMBERSHIP**

As per the Retiree Council 10 Constitution, a five (5) member Nomination and Election Committee has been appointed by the Executive Committee to seek and accept names of individuals who are members of RC 10 to fill the following positions: President; First Vice-President; Second Vice-President; Secretary; Treasurer; Delegates and Alternates to the NYSUT Representative Assembly; Delegates and Alternates to the NEA Convention; and Delegates and Alternates to the AFT Convention. The term of office for each position is from July 1, 2017, to June 30, 2020. The Nomination and Election Committee will conduct the election for these positions at the annual spring meeting on June 1. If you would like to nominate someone for one of the available positions, please complete the form below and mail it to Bob DeMarco, 66 Cobble Hill Drive, Gansevoort, NY 12831, no later than April 1, 2017.



I would like to nominate \_\_\_\_\_  
for election to the following position (pick one); President, First Vice-President, Second Vice-President, Secretary, Treasurer

I would like to nominate \_\_\_\_\_  
for election to the following position: AFT Delegate, NYSUT Delegate, NEA Delegate, AFT Alternate Delegate, NYSUT Alternate Delegate, or NEA Alternate Delegate (person cannot run as a delegate and alternate)

Nominations are to be made by a member of RC 10. Each nomination requires a maker and a second. Signatures are required.

Name of Maker of the nomination \_\_\_\_\_

Signature \_\_\_\_\_

Name of Second to the nomination \_\_\_\_\_

Signature \_\_\_\_\_

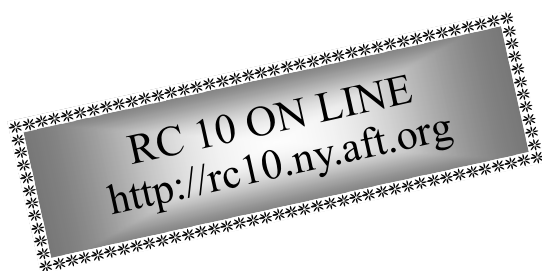
## VOTE COPE 2016

So far 2016 has been a very good year for VOTE COPE contributions both at the state level and in the Capital Region. Due to printing deadlines, this article is being completed prior to the calculation of the final numbers for 2016. Yet as of the end of November, contributions statewide are up almost 9 percent, and more importantly, contributions of active members in the capital region are up over 20 percent. Many local leaders in the region have worked very hard to achieve those numbers.

Enough said about actives. How about retiree contributions? Once again as of the end of November, contributions of retirees not affiliated with the local from which they retired have increased 41 percent since last year, an incredible increase. Unfortunately, it is difficult to calculate the increases for those affiliated with their former local. I can only assume those numbers would show an increase also! I will report the final numbers for 2016 in the next publication.

As we look to 2017, there continues to be a great need for VOTE COPE contributions by both active and retiree members. The biggest challenge for NYSUT's legislative department in 2017 will be to make sure all members vote NO on the proposal of a State Constitutional Convention which will be on the ballot in November of 2017. If approved, this convention would be costly, but more importantly, could change the state retirement systems in a very negative way. NYSUT will be working tirelessly to educate all members as to why they should VOTE NO on this proposition and convince friends and families to do the same. Information will be disseminated to be sure all members understand the ramifications of a statewide convention and the ways it could impact their lives. You can help this process by contributing to the 2017 VOTE COPE campaign. If you are a non-affiliated retiree member you should have already received information on how to contribute. If you are an affiliated member, you should receive this information in the spring from your former local. Unfortunately, not all local leaders are passing this information on so if you don't hear from them and you would like to contribute, give them a call! Please consider contributing in 2017. It is one of the most selfish things you can do, and that's okay!

Bob DeMarco, Capital Region VOTE COPE Coordinator, rdemarc2@nycap.rr.com, 518-225- 2128



## RC 10 MEMBERS HEAR FROM NYSTRS PRESIDENT AT FALL LUNCHEON

On November 15, 2016, RC 10 members gathered for a luncheon and heard from David Keefe, President of the Board of the New York State Teachers Retirement System. Mr. Keefe has been a delegate to NYSTRS since 1979, and is the first retiree board member to be president of the board.

“ I can guarantee you that in the foreseeable future the NYSTR fund is safe, secure, and we are consistently rated 1, 2, or 3 in safety or security throughout the United States. ”  
~David Keefe

Mr. Keefe stated, "Fiscally and economically the NYSTR system is as safe and secure as anything that has been devised by man. Any concerns have to do with the political impact on the system." The political worry for the future is the call for a Constitutional Convention that will be voted on in 2017. When last asked in a poll, over 50 percent of respondents professed they did not know anything about the Constitutional Convention. When pressed, however, they said yes, they would want a Constitutional Convention. In addition, this year the legislature sponsored a bill on pension forfeiture for high-level elected public officials, who had been convicted of a crime and removed from office. Of course, it is very popular to take away the pension from people that violated their oath of office. However, should the legislature propose and pass this measure, there will be two questions on the ballot - pension forfeiture and the Constitutional Convention. The popularity of the pension

forfeiture may encourage voters to vote yes on the Constitutional Convention.

Mr. Keefe continued, "I believe that we will have as much fun in 2017 as we did in 2016 election. I don't happen to believe that we need a Constitutional Convention to solve the state's problem." Retirees and union members have much work to do to educate the public about the dangers of a Constitutional Convention.

To read the entire article about the luncheon and to see a photo album from the event, visit <http://rc10.ny.aft.org/news/david-keefe-addresses-rc-10-members-november-luncheon>