



RETIREE COUNCIL 10 SKYLINE NEWS

**NYSUT RETIREE COUNCIL 10: SERVING OVER 11,000 NYSUT
MEMBERS WHO WERE EMPLOYED IN
ALBANY, RENSSELAER, SARATOGA, AND WASHINGTON COUNTIES**

TEACHER AND SRP SOLIDARITY

January 2025

From your RC 10 President: **Barbara McCarthy**



The news regularly documents stories that describe how fellow citizens are scammed out of money, gift cards, health insurance information and even their homes. Criminals use deceptive methods that often cause significant damage to their victims. It's important to pay attention to the descriptions of how they manipulated their victims so that you don't fall prey to the same scams.

Several years ago, I received a friendly phone call asking if I'd received my new

Medicare card. I *had* received a new card because my status had changed. The caller then asked what the new number was so he could verify I had received the correct card. I immediately remembered that **Medicare officials NEVER ask you for your Medicare number;** and I told the caller that if he gave me the number he had on file, I would tell him if it was correct. He was much less pleasant after that remark and then proceeded to threaten me that the card would not be activated if I did not verify the number. I hung up and then blocked the caller. Giving out your Medicare number to someone that calls you may allow that individual to unlawfully use your number for unspecified charges.

One very successful scam that continues to circulate is from a caller claiming to represent a technology company like Microsoft, Norton, or Apple. The caller tells the recipient that their computer has been hacked and that for a fee, they will "fix" the infected computer. Victims in the US lost millions of dollars to this scheme. **Hang up on all calls providing a service you never asked for.** If you are unsure if it might have been a legitimate call, you can find contacts by going to confirmed websites or looking on your credit card statements for a legitimate phone number, and you can call them back.

If someone calls from your credit card company saying there is an unlawful purchase and asking for you to confirm your account number, hang up and call the number on the back of your credit card to ask if there is in fact a fraudulent purchase. Credit card companies will usually contact you via text and only ask if you made a purchase. They don't need any other information to verify that the purchase was not made by you.

A recent email experience notified me that my virus protection software was out of date, and it was time to renew. It was from the same company I normally use but the dates were off. So, I took the time to make sure my virus software was currently activated and then I searched when I last subscribed. None of my records corresponded to what they were suggesting. Had I clicked on the link they sent, I would have been giving personal information to an unknown source. I now keep a running list of all the subscriptions I have and the dates and the amounts that are charged so that when they come up for renewal, I know if the notification is legitimate.

With all the data breaches many of us have experienced, it might be a good idea to freeze your credit with the three credit agencies. Most of us are not looking to make a major purchase or open new credit cards. By freezing your credit, no one can open new credit cards in your name or make a major purchase that requires a credit check without your knowledge. If you or a vendor needs access to your credit, you can turn your credit back on for the approval process and then turn it off again.

As we begin this new year, it's worth examining how we protect ourselves and our loved ones and vow to make some positive changes for 2025.

- *Shred documents that contain personal information.* Some companies offer shredding days if you don't have access to a shredder. **Do not throw them away!**
- *Update your passwords if you have been using easily identifiable information in those passwords or if you use similar passwords for websites you use most often.* Also consider using an APP that generates and saves those passwords so you don't have to remember those that are complicated. The more

complicated it is, the less likely someone can guess it. Do not use the same or similar passwords for multiple sites.

- *Checks have a lot of personal and identifiable information* on them. (Name, address, routing numbers, etc.) Think about who you are sending a check to and ask yourself if the recipient has a secure mailbox. A few years ago, my Mom sent checks to relatives in greeting cards. One of the cards to a grandchild was stolen and the check inside was cloned and used to make a major purchase in California. The bank covered the purchase but my Mom had to open a new account, order new checks, and was unable to use the account for several days. It was aggravating and required a lot of time to fix.
- *Take a moment to look at who sent an email that doesn't feel right.* Often it will say it's from someone with whom you are familiar but when you scroll over the email address, it's an unknown sender. Delete and report as SPAM

If you become a victim of identity theft, consider the following steps:

- File a report at IdentityTheft.gov.
- Notify your bank, credit card company, and other places where you have accounts.
- Contact the three credit bureaus to notify them of the theft and consider putting fraud alerts and security freezes on your credit reports.
- File a criminal complaint with your local police or sheriff's department.
- Contact the NYS Attorney General's Office: [Consumer Issues | New York State Attorney General](https://www.attorneygeneral.nys.gov/consumer).

Experiencing any of these scenarios can be challenging and embarrassing. Don't let that stop you from filing a complaint and seeking relief.

Best wishes for a safe, happy and fulfilling New Year. Barbara McCarthy

ALERT FOR THOSE WHO CONTINUE TO TEACH AFTER RETIREMENT

If you or someone you know continues to teach using their certificate in any capacity, they will need to complete updated child abuse reporting training by April 1, 2025. All are welcome to complete the training, regardless of whether they intend to teach, as it is informative about the population make-up of the modern classroom. The OFCS offers the two-hour training free online: <https://ocfs.ny.gov/programs/cps/mandated-reporter-training.php>

There is also an Update to the NYS Mandated Reporter Training which can be found on the NYSUT website. You will need to sign in as a member to access that information. Your member ID is on your mailed NYSUT ID.

RETIREE COUNCIL 10 SCHOLARSHIP COMMITTEE

RC 10 annually awards four \$1,000 scholarships to one public high school graduating senior, from each of our four counties, who is planning to pursue a degree in education. If you know of any student who is considering becoming a teacher, applications can be obtained in the Guidance Office at the school or by contacting rc10communications@gmail.com.

The process for selecting the recipients begins in January when applications are mailed to Union Presidents and Guidance Counselors. The applications are due in March. In April these applications are reviewed at NYSUT Headquarters by a committee of RC 10 volunteers who read and score each entry. While we have a dedicated core group on the Scholarship Committee, we are always looking for new members. If you think you might be interested in joining the Scholarship Committee, please contact Jeanne Bush at jeannebush50@gmail.com.

Contributions to the scholarship fund maybe made on-line at <https://www.paypal.com/ncp/payment/5HZ3A9B8YK5CC> or use:

Scholarship Donation



Have you completed your RC 10 Membership Form yet for 2024-2025? Follow the link in this QR code for our on-line version and payment option.



Be sure to stay up to date by joining our private facebook group: NSYUT Retiree Council 10 or our website <https://rc10.ny.aft.org>

SOCIAL JUSTICE

BACKPACK/SCHOOL PANTRY

From CONNECTICUT to COLORADO, RC 10 members are CARING and CONNECTED to local COMMUNITIES! So many took on the challenge of feeding families in need during 2024's "Holiday Drive for Donations" supporting the Regional Food Bank's Backpack/School Pantry Program. The generosity of our members cannot be matched! Donations for November and December were \$14,013. Year to Date (July 2024 - December 2024) total is \$24,561.

The call to help Rensselaer and Washington county schools in need was answered. The donation totals were amazing! THANK YOU -THANK YOU - THANK YOU. Donations received from November and December were Argyle, \$2,206; Brunswick, \$2,154; Fort Edward, \$1,630; Hoosic Valley, \$1,950; and Whitehall, \$2,487.

The total for ALL donations from the Holiday Donation Drive was **\$7,185.**

Year to Date (July 2024 - December 2024) total is **\$24,561.**

2025... a new year, a new start! Unfortunately, food insecurity continues and many students' families throughout Albany, Rensselaer, Saratoga and Washington counties need support. RC 10's commitment to support the Regional Food Bank's Backpack/School Pantry Program is ongoing through 2025. **ANY AMOUNT IS APPRECIATED!** Thank You

To Donate:



1. Make Check out to: The Regional Food Bank
In the memo section: RC 10 Backpack, specify the district to receive your donation.
ex: *RC 10 Backpack/South Glens Falls* and mail to: Mary Ellen Caporta, 6 West Bayberry Road, Glenmont, NY 12077 **OR**
2. Donate ONLINE: give.regionalfoodbank.net/rc10 or use QR code to left.

TAKE A TOUR
COMFORT FOOD COMMUNITY
FOOD & FARM HUB
Second Wednesday Each Month
10am-11am

Meet at the Comfort Food Community Food & Farm Hub
101 Fiddlers Elbow Rd. Greenwich, NY
Park to the left of the building and enter through the side door.

2025 Tour Dates
January 8th
February 12th
March 12th
April 9th
May 14th
June 11th

For more information and to check for weather related cancellations, visit our website!
www.comfortfoodcommunity.org/food-farm-hub

Sign up by emailing Laura Marx at laura@comfortfoodcommunity.org
Walk-ins Welcome!

Unable to attend during the regular tour time? No problem!
Email Laura to set up a private tour.

For people in our Northern counties, Comfort Foods Community is also looking for volunteers and Donations. CFC offers tours on the 2nd Wednesday of the month at the Food & Farm Hub at 101 Fiddlers Elbow Rd in Greenwich, NY. Sign up by emailing

Laura@comfortfoodcommunity.org To donate to Comfort Food Community use this link:
<https://www.comfortfoodcommunity.org/retiree-council-10> or use this QR code:



RONALD MCDONALD HOUSE

On October 29, several RC 10 members participated in the Read for Ronald McDonald House Program. On November 6 and December 10, members participated in a day of service. Through these activities, 15 members supported the Ronald McDonald house, some at more than one event. To start off the new year, we have recruited members to assist with the RMH Radiothon in January. Additionally, two more Days of Service are scheduled for February and March. Be sure to check your emails, Facebook and upcoming newsletters for additional information. If you haven't yet shared your email with RC 10, please contact rc10communications@gmail.com.

TRAVEL/SOCIAL EVENTS

CHECK ON <https://rc10.ny.aft.org/> UNDER ACTIONS & EVENTS

May 8—The NYSUT RC 10 Conference at Hudson Valley Community College from 9 am to 3 pm will focus on member benefits, wellness and community education opportunities. Registration information will be available in the spring.

June 4—Spring General Meeting (Scholarship Dinner) in Albany

What topics interest you? What speakers would encourage you to come to meetings and luncheons? Have you heard a speaker that you think could provide valuable information for retirees? Would you like more information about:
*Medicare/Medicaid, legal planning, financial planning, Social Security*or?

As RC 10 plans for future events, please contact RC10communications@gmail.com with your ideas Thanks for your input

WREATHS ACROSS AMERICA

On December 14, 66 members of RC 10, their families, and friends joined us at the Gerald Solomon national cemetery for the wreaths across America ceremony. This event is held annually to honor military service members that are buried in the national cemeteries across our country. I can't describe how moving it was to see every single headstone in this tranquil environment with a beautiful Christmas wreath leaning against it. The opportunity to participate reminds us all how much the men and women of our country have sacrificed for all of us to live in freedom. Thank you to all who attended the event whether in body or spirit. Thanks also to the many wreaths that were donated. RC 10 members are always so generous in the many ways they support our efforts for community engagement. Bless you all for your kindness. *Barbara McCarthy*



RETIREE COUNCIL 10 OFFICERS nysutrc10@gmail.com *Join our private Facebook group!*

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WANT TO WEAR YOUR UNION PRIDE? Long sleeve t-shirts are now available with RC 10 logo.



Follow this link or QR code to order your limited edition long sleeve t-shirt. 2-styles are available: a fitted woman's cut with a v-neck or traditional boxy cut with crew neck. These dark navy shirts have our RC 10 logo on the front with the saying: *If you want to go fast, go alone. If you want to go far, go together.* The shirts are subsidized by RC 10 so cost \$30 each. Order by February 1 by going to <https://www.paypal.com/ncp/payment/7XA2X8SP528YJ> or use this QR code:

Long Sleeve RC 10 T-shirt



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
nysut

Working In Benefit You

January/February 2025

