



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

March 2025

From your RC 10 President:

Barbara McCarthy



Greetings and best wishes as we leave behind cold temperatures and look forward to spring and summer warmth. The winter months give us a moment to reflect and complete some tasks we may have been avoiding, one of which could be reviewing our end-of-life wishes. Having experienced firsthand how frustrating it can be for loved ones when these matters are not in order, it's a good time to check and make sure your wishes reflect what you currently have in place. Here are a few key questions to consider:

- **Is your Health Care Proxy up to date?** A Health Care Proxy allows you to appoint an agent to make health care decisions for you if you are unable to do so yourself. This document should be on file with all your health care providers, and it's important to ensure that it reflects any recent legal changes. A new law signed in November 2023 allows remote witnessing for Health Care Proxies even if witnesses cannot be physically present, such as during *restricted visitation*. *If you are planning surgery or making lifestyle changes, it's a good idea to review this document and keep copies with both your providers and agents.*
- **Are your beneficiaries up to date on all your accounts?** *This includes anything with value—whether it's life insurance, or financial accounts. If you are in Tier 2, remember there's an additional death benefit of \$22,000 that was established when Tier 2 first began. Your beneficiary from the 1970s may still be listed, so it's worth checking. You can easily update this information on the TRS or NYSLRS websites.*
- **Do your financial investments have designated beneficiaries (Transfer on Death: TOD)?** *You can easily name or update beneficiaries for most investments by contacting your financial advisor or institution. Taking care of this now may help your heirs avoid probate.*
- **Do you have a trusted person on your bank account to manage your finances in case of incapacity?** *This could be a spouse, son or daughter, or another trusted individual who would be able to pay your bills if you're temporarily or permanently unable to do so. Consider designating someone now, especially if your spouse is already relying on you.*
- **Have you identified valuable items in your home and decided who will inherit them?** *It's important to communicate your wishes for personal belongings, whether through a list or labels on the items themselves. This can prevent confusion and*

conflict among family members. Consider giving away certain items now, to avoid potential issues later.

- **Do you have a list of all your current physicians, including their contact information as well as a list of all current medications they have prescribed?** In case of emergency, having a list of physicians and medications can save time and help your family and medical providers act quickly. Include addresses and phone numbers for easy reference.
- **Do you have a list of all your current credit cards with their account numbers and expiration dates?** If any of your credit cards are no longer in use, it's helpful to close them to prevent fraud. Keeping track of them can also ensure there are no outstanding charges after you're gone.
- **Do you have a list of all your automatic payments?** It's important to monitor automatic payments that continue to be deducted from your bank account or credit card. Check recent statements for services that may still be active and ensure that they are canceled when necessary or that a caregiver could cancel when you are no longer using the service.
- **Do you own a car and is the title with your important documents?** Make sure items like your car title, passport, and other vital documents are stored in a safe and easily accessible place—such as a fireproof lockbox. This way, in case of an emergency or evacuation, you'll have everything you need to take with you. This is advice I suspect many in LA wish they had considered.
- **Have you organized your end-of-life instructions and made a will?** If you haven't started the process, one helpful option is the NYSUT Legal Plan. This plan provides a simple will, Power of Attorney, and Health Care Proxy, all for just \$50 per year through pension deduction. You'll also be connected to a local lawyer who will legalize the documents. If your needs are more complex, a lawyer can assist with trusts and other arrangements. If you already have a will, does it currently meet your needs? Have you changed your lifestyle thus requiring a change in your final instructions?

By getting your instructions organized now and ensuring all the necessary documents are in a safe and easily accessible place, you'll make it easier for your loved ones to carry out your wishes. This careful preparation will be appreciated by everyone involved in settling your estate.

Stay healthy and warm—spring and summer are just around the corner! Hoping to see many of you at some of our upcoming spring and summer events.

**UPDATE FROM OUR RETIREE SERVICES CONSULTANT-
CHRIS FOWLER**

The eleven Retiree Services Consultants met with NYSUT leadership on February 13, 2025. Second Vice-President Ron Gross reported that NYSUT has identified four key areas that will warrant a response as a new federal administration takes shape. They are:

- *Attacks on unions and public education,*
- *Attacks on members' privacy,*
- *Attacks on Medicare and health insurance,*
- *Damaging economy policies.*

The focus will be on formulating responses to the actions, not the actors.

NYSUT's health insurance committee has met four times and has one more meeting scheduled prior to the RA in May in Rochester. This committee will continue in the future. The main suggestion is to encourage consortiums where feasible as a cost saver. Retirees have expressed that it is important to have union representation in the consortiums.

The shift to digital newsletters continues. One hoped for outcome is that having people opt in to receive the newsletters would mean that they will be involved and will support their RC by keeping up to date with their participation fees. Use

<https://www.nysut.org/rcnewsoptin> to select your preferred newsletter format: *If you have already contacted NYSUT with your preference, you don't need to do so again.*

The **RC 10 Spring Conference** will be held on **Thursday, May 8**, at Hudson Valley Community College from 9 am to 3 pm. Featured speakers and topics include NYSUT Member Benefits, NASSP Principal Recovery Network, NYSUT President Melinda Person, HVCC Community Education and tours of campus. Be on the lookout for registration information soon!

Did you know that on our website, we have a dedicated Memorial Page? The link is <https://pemsite.blogspot.com/> Contact jedwinw@gmail.com to have someone listed. Thank you, Jon, for your work on this!

RC 10 HONORS NEW TEACHERS

This year Retiree Council 10 established a New Teacher Award to be given to any new teacher in each of the four counties we represent. Notification was sent to all local presidents to nominate new teachers that had joined their local in the 2024-25 school year. Since we only received nominations from Washington and Rensselaer Counties, we chose two recipients from each of those counties.



Those honored this year were: Washington County: *Whitni Izzo*, Hartford, nominated by Amy Thomas, President, Hartford Faculty Association; *Morgan Austin*, Salem Teachers, nominated by Amy Maxwell and Dani Folino, co-presidents;





Rensselaer County: *Haley Hansen*, Wynantskill, nominated by president, *Kaelyn Madelone*; *Emory Garber*, Troy, nominated by *Beth Willson*, Troy Teachers Association President.



*In recognition of all the challenges new teachers face, this award was given with no strings attached to be used in any way each recipient chose. It is our hope that all new teachers know we recognize the importance of their efforts, and we are cheering them on as they begin their careers in education. This will be an annual award so please encourage the president of your former local to send in a nomination next year. **Best wishes to all new educators!***



MAY 4-6, 2025, RC 10
MASSACHUSETTS TRIFECTA:
SALEM, PLYMOUTH AND BOSTON



Travel to Massachusetts for a tour filled with 17th and 18th century history. Our trip includes *tours in Salem* (witch museums and House of Seven Gables), *Lobster Tales Cruise in Plymouth*, admission to *The Plimoth Patuxet Museum* (a traditional Thanksgiving Dinner with Pilgrim demonstration), and *Boston* (in celebration of Boston’s 250th Revolution) for a *Boston Duck Tour*, tours of *Paul Revere House* and *Old North Church*, *Quincy Market*, and *Sam Adams Brewery Tour*.

The trip includes *2 breakfasts, 2 dinners, cancellation insurance, and hotel accommodations at The Encore Boston Harbor Hotel*. All taxes, gratuities and admissions to venues are included in the cost. This tour will involve a good deal of walking on uneven walking surfaces.

COST: \$1,335 double, \$1,665 single, \$1,265 triple.

REGISTRATION DUE BY: April 4, 2025. REGISTRATION COST: *SUSTAINING MEMBER \$25, NON-SUSTAINING MEMBER \$50.*

Registration is prioritized for sustaining members.

Make your non-refundable payment: on-line at <https://forms.gle/LZg8u9cPPaM67XMM9>. Use this QR code to go to the registration form and payment.



Or send your check made to Retiree Council 10 and registration form to *Mary Kruchinski*, 11 Cedarcrest Drive, Saratoga, NY 12866. Any questions: contact *Dawn Castle* at dmcastleeg@gmail.com. Once your registration fee has been received, the link to Yankee Trails to register for the trip will be emailed to you.

Contact rc10communications@gmail.com for a membership form and/or a registration form.

REQUEST FOR NOMINATIONS FOR RETIREE COUNCIL 10 RETIREE RECOGNITION

NYSUT Retiree Council 10 annually recognizes members (*one from each county—Albany, Rensselaer, Saratoga, and Washington*) who have shown outstanding dedication to the Council and their community. Nominees should reflect the purposes of the Council as stated in the Constitution: *to promote: the best interest and welfare of NYSUT Retirees, mutual assistance and cooperation with other organizations with which it is associated, the aims and objectives of the New York State United Teachers and its national affiliates.*

Nominations are due by April 1. The recipients will be guests of RC 10 at the June Dinner Meeting.

Use this QR code to find forms to nominate someone and more details. These are also located on our website

<https://rc10.ny.aft.org/>



SCHOOL PANTRY PROVIDES CHOICE TO SCHOOLS AND FAMILIES

While our friends at RC 10 are familiar with the Backpack program, the Food Bank also partners with schools on the School Pantry program. School Pantry does just what the name suggests—locating a food pantry in a school building to support food insecure students and their families. The Food Bank currently partners with over 100 schools to implement a School Pantry.

Designed intentionally to be more flexible for schools and students, School Pantry provides schools and participating students with choice in the foods they take home, as each student's preferences, nutritional needs and ability to prepare food are unique. The program offers nonperishable, refrigerated and frozen foods, along with fresh produce and bread, and gift cards for fresh milk and eggs. Students can access the pantry as often as needed: regularly, episodically, or periodically. Students can receive snack bags, emergency bags or weekend bags depending on their circumstances. Schools can also provide students the fixings for more cohesive family-style meals, including grilled cheese and tomato soup, rice and beans, tuna casserole, and spaghetti and meatballs.

Albany High School is dedicated to supporting their students with the School Pantry program. District staff regularly pick up orders and “shop the dock” at our Albany County Distribution Center (CSD), leaving with a vehicle full of fresh produce, bread, frozen and refrigerated foods and staple nonperishables. The food is then stocked in the pantry space for students and/or their parents to shop. Albany CSD Transition Coordinator Joey DiPiazza oversees the School Pantry program at Albany High and understands that food is a basic necessity; when children are hungry, their energy levels, cognitive function and emotional well-being are all negatively impacted. In turn, they cannot make the most of the educational opportunities and reach their true potential. Joey says about the School Pantry: “From fresh meat, cheese and eggs to a wide variety of fresh produce like carrots and apples, to kitchen staples like PB & J, spaghetti sauce, pasta, rice, and cereal, the Food Bank is able to accommodate the diverse population of students and families that access our School Pantry. When students/parents come through the School Pantry door, they know that the worries associated with food insecurity will be alleviated at least for the time being. We are so grateful for the food provided by the Food Bank. Not

only does the Food Bank help keep our School Pantry shelves and refrigerators full, but their staff offers support in trouble-shooting and sharing best practices that has helped maximize the impact of our program.” The reach of School Pantry programs goes beyond providing sustenance; it encourages school-parent relationships and family engagement. Because of the school’s participation in the School Pantry program, Joey has been able to communicate with parents that otherwise he would never have reached. “I have parents that I haven’t seen or that I’ve had difficulty reaching come to school to access the pantry. And while they’re there selecting food for their families, we talk; talk about what’s going on at home and how their children are doing in school. This open communication is key to helping our scholars succeed.”

The work of the Backpack and School Pantry program may be more important now than ever before. We are honored to partner with schools and community groups like RC 10 to make sure students in our community get the food they need to succeed. For more information on School Pantry, visit the School Pantry toolkit at <https://regionalfoodbank.net/agency-portal/>.

RC 10 Donations for this year: February, \$1,238: July 1 to February 28: \$26,686

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

RC 10 members Laraine, Paula, Barbara, John, Mary K., and Matt participated in the RMHC Radiothon as phone bank volunteers on January 24 and 25. The goal was to raise \$150,000 to support 1,000 nights of love and comfort for families with sick children—that goal was exceeded! This was our first year RC members participated in the Radiothon and we look forward to repeating our efforts next year.

On February 11 John, Sheila, Paula, and Laraine participated in a Day of Service at the House. A satisfying time was had by all, and we look forward to our next scheduled day on March 26. Innumerable tabs were sorted and organized. Tabs are donated, sorted and redeemed for cash to help the RMHC. Every little bit helps! We also participated in Love Is Baked, making cookies and oatmeal bars for the residents.

Additionally, the RMHC Winter Wish List has been widely distributed to members. The link to the list is below. Donors can either purchase items and deliver them to the RMHC themselves, or order directly through the link to Amazon and have the items delivered. An easy way to show your support without leaving the comfort of your own home! Thanks to all who have donated.

[https://rmhcofalbany.org/donate/wish-lists/..](https://rmhcofalbany.org/donate/wish-lists/)

Thank you in advance if you have already signed up to volunteer. If you are interested in learning more about participating in a Day of Service, email Paula Johannessen at: pmjohannessen4@gmail.com

UPCOMING NYSUT RETIREE COUNCIL 10 EVENTS

MAY 4-6, RC 10 MASSACHUSETTS TRIFECTA: SALEM, PLYMOUTH AND BOSTON. *See article in newsletter.*

THURSDAY, MAY 8, RC 10 SPRING CONFERENCE, HUDSON VALLEY COMMUNITY COLLEGE. *Registration information will be available in April.*

WEDNESDAY, JUNE 4, RC 10 SPRING DINNER MEETING

Registration information will be available in April. For a form, watch Facebook or website for on-line materials or contact rc10communications@gmail.com *Make sure to nominate fellow retirees to be honored-article inside.*

*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>*

RETIREE COUNCIL 10 EMAILS AND NEWSLETTERS:

Retiree Council 10 announces upcoming events (trips, meetings, etc.) before the information is in the newsletter. If you would like to receive these emails, contact rc10communications@gmail.com.

Starting in the fall of 2025, the printed version of the newsletter will be mailed to those members who have requested one. Follow the instructions beside the label on this newsletter to select a printed version or an emailed version of the newsletter.

Listing of NYSUT RC 10 leaders and contacts are:

[RETIREE COUNCIL 10 LEADERS](#)

[RETIREE COUNCIL 10 OFFICERS nysutrc10@gmail.com](mailto:nysutrc10@gmail.com)

Join our private Facebook group! NYSUT Retiree Council 10

President Barbara McCarthy 1st Vice-President Cliff Brosnan

2nd Vice-President Sandie Carner-Shafran Secretary Colleen Condolora rc10secretary@gmail.com

Treasurer Mary Revere-Kruchinski RC10payment@gmail.com AFT Delegate Bonita Maxon

NYSUT Delegates Mary Revere Kruchinski, Bonita Maxon, Barbara McCarthy Alternates Clifford Brosnan, Sandie Carner-Shafran, Colleen Condolora

Membership Director Davia Dymond rc10membership@aol.com Travel/Social Don Finelli

Webmaster and Newsletter Editor Deb Escobar & Ruth Shippee <http://rc10.ny.aft.org>

RC 10 Email Communications Laraine Gillette RC10communications@gmail.com

NYSUT RETIREE SERVICES CONSULTANT FOR RC'S 9 AND 10: CHRIS

FOWLER CHRIS.FOWLER@NYSUT.ORG (518)783-7977

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 going to <https://forms.gle/A3bz9P71vHndRfqP8> or use this QR code:





EXPERT LEGAL & FINANCIAL ASSISTANCE IS AVAILABLE



NYSUT members have access to programs and services from NYSUT Member Benefits that can help them save money, protect their family, and assist with planning for the future.

With our **Legal Service Plan**, you will receive crucial estate planning documents (Simple Will, Health Care Proxy, Living Will & Power of Attorney); free attorney consultations; and guaranteed maximum fees for personal legal matters. Plan participants receive guaranteed hourly rates along with discounted prices for referral attorneys.

Our **Financial Counseling Program** offers access to certified financial planners that provide fee-based financial counseling services. Participants can get help with retirement planning, 403(b) & 457(b) plan advice, debt management, savings, budgeting, and more.

Check out **Synchrony Bank** for some of today's most competitive interest rates on certificates of deposit, money market, and savings accounts. An optional automated savings program (which makes transfers from your checking account at another bank to your money market or savings account at Synchrony Bank) is an easy way to build your balances in higher-earning accounts.

Our online **Financial Learning Center - powered by Kiplinger's Personal Finance** - offers numerous articles designed to assist NYSUT members with achieving their personal financial goals and better understand the nuances of insurance, savings, investing, and more. This free resource is updated on a monthly basis.

Do you have student loan or general debt concerns? Our **Cambridge Credit Counseling program** is available at no cost to assist NYSUT members with better understanding general debt consolidation and student loan repayment options. Members can take part in a free consultation with a certified Cambridge counselor or sign up for a no-cost student loan debt webinar provided by Cambridge.

Take back your financial independence and protect your family for whatever the future may bring.

Learn more by scanning the QR code, visiting memberbenefits.nysut.org, or calling 800-626-8101.



March/April 2025