



# THE CENTRAL NEW YORKER

<http://nysutretireecouncil7.org/>

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## RC 7 Election to be held in May

RC 7 will hold its election at the May 20<sup>th</sup> general membership meeting to be held at Orchard Vali, Lafayette. The Elections Committee will conduct the election, with balloting from 11:45am - 12:15pm. All NYSUT retirees of ED 7 are eligible to vote.

Resumes of candidates will be published on the RC 7 website (<http://nysutretireecouncil7.org/>) and will be available at the April 18<sup>th</sup> general membership meeting at the Springside Inn, Auburn. There are five Officers, five members of the Board of Directors, and two NYSUT Delegate and four Alternate Delegate (NYSUT and AFT) positions on the ballot. (At the time of press, the candidate resumes have been submitted but the determination of candidate eligibility had not yet been determined. For up-to-date information, go to the website)

The term of office is July 1, 2017 to June 30, 2020.



## Its Time to Apply for a Scholarship

Each year, RC7 awards up to three scholarships of \$1000 to qualifying children or grandchildren of an RC 7 member (whose participation fee was paid by December 31) who will graduate from any New York State public high school or any private/parochial high school whose staff is NYSUT affiliated and who plan to enter a profession requiring higher education at an accredited institute of learning.

The application is available on the website. They will also be at the March and April RC7 meetings. You may request an application from Joanne Heisler at [jh5012@aol.com](mailto:jh5012@aol.com).

Please use your name and RC7 in the subject line of the e-mail.

### RC 7 Trip: Alexandria Bay July 26, 2017

Package includes:

- ❖ Roundtrip motor coach transportation
- ❖ 1 Luncheon aboard Uncle Sam's Boat
- ❖ Admission to:
  - Uncle Sam's Boat Tour and Boldt Castle
  - Visit to Antique Boat Museum
  - Wine Tasting at Thousands Island Winery

Cost is \$155 per person. Call Bella Tours to register at 315-652-0121 or go to their website at [bellatoursofsyracuse.com](http://bellatoursofsyracuse.com).

*More information about all trips is on the RC 7 website.*

### RC 7 Trip: Baltimore MD Sept. 12 - 15, 2017

Package includes:

- ❖ Roundtrip motor coach transportation
- ❖ Three Nights at Embassy Suites Inner Harbor
- ❖ Three Breakfasts at the hotel, Two Lunches and Two Dinners
- ❖ Admission to:
  - Spirit of Baltimore Dinner Cruise
  - Annapolis Harbor and US Naval Academy Cruise
  - Camden Yards Tour
  - Self-guided tour of National Aquarium, Ft. McHenry, and B&O Railroad Museum
  - Wine Tasting at Thousands Island Winery

Cost is based on number of travelers and room occupancy choice. Cost will range from a high of \$1310 (single room, 25 travelers) to a low of \$675 (quad room, 40 travelers). Initial deposit of \$100 per person and registration form is necessary to reserve your seat. Call Bella Tours to register at 315-652-0121 or go to their website at [bellatoursofsyracuse.com](http://bellatoursofsyracuse.com).

### 2016 - 17 MEETINGS

April 18 - Springside Inn, Auburn

May 16 - Orchard Vali, Lafayette

June 20 - NYSUT

*see reservation forms on page 3*

**Seats still available for  
Ottawa Tulip Festival  
May 14 - 15, 2017**

**Call Bella Tours  
315-652-0121**

### Save the Date

**NYSUT Regional Conference for  
RC 7 & 8**

May, 1, 2017 @ Doubletree,  
East Syracuse

*Invitation will arrive soon!*

# From the President's Desk...

*Loretta K. Donlon*

## Say "NO" to the ConCon!

RC 7 and NYSUT have been telling you about the 2017 vote on a New York State Constitutional Convention during most of last year. It seemed so far off last fall, but here we are well into 2017, and now we can count the months until it appears on the ballot across the state. If the Constitution is opened for review, the changes could be devastating to the environment, to a free public education, to the right to have a union, and to all the regulations that protect us from predators. It is that Constitution which has made New York a great place to work and to retiree.

So YOU HAVE BEEN ENCOURAGED TO VOTE "NO" on convening a Constitutional Convention – a ConCon - with good reasons. You have been asked to convince your friends and family members to do the same. But convincing everyone is going to be quite the task.

Take a look at these statistics in recent polls from the NYSUT Polling Center.  
 - 20 percent of the general public said that they had very little knowledge about the Convention, but what is really shocking is 65 percent knew nothing at all.  
 - 33 percent of those asked said they were opposed to the convention, BUT 69 percent said they SUPPORTED CONVENING a convention.

It is hard to believe that they really had evaluated the possible loss of protections for New Yorkers that can occur or the projected taxpayer cost of \$47 million for having a convention. That money, of course, could be used for education, infrastructure improvements and other services to benefit its citizens.

The ability to amend the constitution is already in place and has been used successfully over the years. The danger and cost of a convention is not necessary. Amendments can and should be made using those procedures.

If you want to read more about this issue, check the NYSUT web site (NYSUT.org) and RC 7 web site (nysutretireecouncil7.org).

This may be the last issue of this newsletter until summer because of recent NYSUT budget cut backs, so it's important that you stay connected by coming to a luncheon and that you thoroughly investigating the issues. And, most importantly, convince at least one friend to vote "NO" on the ConCon on the 2017 ballot!

Oh, and by the way, do you remember that it is the NYS Constitution that guarantees your often-envied pension from being "diminished"? That could be changed too!

### In Remembrance....

**Baldwinsville**  
Leonard Cooper  
Lois Rhebergen

**Jamesville-Dewitt**  
Ellen Andreatta  
Michele Kuon

**West Genesee**  
Carol Columbus  
Patricia Pagano

**Fayetteville-Manlius**  
Margaret Davison  
Raymond Mann

**North Syracuse**  
Laura Doolittle  
Sally Harrington  
Angie O'Neil  
Dorothy Wells  
Mary Yuill

**East Syracuse-Minoa**  
Judith Beil  
Esther Hutton  
Patricia Szuba

**Westhill**  
Mary Craner

**Liverpool**  
Arthur Conners  
Joyce Goelzer  
Shirley McIntosh  
Margaret Sardella  
Mary Scanlon

**Jordan-Elbridge**  
Lisette Lando

**OCC**  
Edith Schmitz

**Solvay**  
Louis Donahue  
Andrea Dowling  
Irene Stanley

**Syracuse**  
Frances Bova  
Marie Bova  
Karlene Capone  
Ann Carr  
Victor Ciciarelli  
Mary Craner  
Ethan Cunningham  
Ann Dalgety  
Jeremiah Haley  
Ernest Leal, Sr.  
Virginia Lewis  
Ossie Moody  
Shirley Rifkin  
Edward Wilson

**Onondaga Central**  
John Madison

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 NYSUT Retiree Council 7  
 NYSUT, AFT, NEA, AFL-CIO

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<http://nysutretireecouncil7.org/>  
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Loretta Donlon, ED 51 Director

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**Lower your Insurance Cost**  **Reduce Points on your License**

**NYSUT & National Safety Council's 6 Hour Defensive Driving Class**

**Thursday April 20, 2017**

At the Regional NYSUT HQ, 4983 Brittonfield Parkway East Syracuse, NY 13057  
 Class is open NYSUT Retirees, their family and friends  
 Registration Begins at 8:45, Class 9:00AM - 3:30PM

**Cost: \$25.00 per person includes Snacks**

Maximum of 40 people (minimum 10) Reserve your spot now!  
 30 minutes for lunch is included in the time, Bring a bag lunch or order pizza as a group.

**You Must Bring your License and Payment that Morning.**

Call 315-431-4040 to register

**Please Note: Our newsletter is posted on the RC 7 Website before it is printed and mailed from NYSUT Headquarters. Be sure to check the site for luncheon information and avoid sending in a late reservation due to unexpected printing and/or mailing delays.**

Join Us on **April 18, 2017** for the RC 7 Luncheon at  
*Heritage Dining Room @ Springside Inn, 6141 West Lake Rd., Auburn*

\$22 per person

*Registration @ 11:30 • Meeting @ Noon • Lunch @ 12:30 • Program after Lunch*

Michael Ostrander, NYSUT Member Benefits, will update participants on the newest benefits available.

*Directions: From Syracuse and the east, take 690 W to Rte. 5 by-pass. Exit towards Auburn. Take Rte. 5 into Auburn Approximately 16 miles. Turn left at Rte. 38A, then right on Lake Ave. Enter the roundabout and take 2<sup>nd</sup> exit to W. Lake Rd. The restaurant is on the right.*

**Reservation Form RC 7 Luncheon - April 18, Springside Inn**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

*All entrees include mixed green salad, rolls, dessert, and coffee.*

**Please indicate entrée choice below. If including multiple reservations, indicate names clearly next to meal choice.**

\_\_\_\_\_ Springside Inn Traditional Quiche with Ham, Broccoli and Swiss Cheese, served with fresh fruit.

\_\_\_\_\_ Baked Haddock with Lemon Butter \_\_\_\_\_ Chicken Breast French with lemon-butter and white wine sauce.

Number of reservations \_\_\_\_\_ at \$22. Amount enclosed \$ \_\_\_\_\_

Please send reservation form and a check payable to NYSUT RETIREE COUNCIL 7 to:  
FRAN HUDSON, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057  
**Reservations must be received by April 1. No one can be seated without a reservation.**

Join Us on **May 16, 2017** for the RC 7 Luncheon at  
*Orchard Vali, 4693 Route 20, Lafayette*

\$20 per person

*Registration @ 11:30 • Meeting @ Noon • Lunch @ 12:30 • Program after Lunch*

Doreen Todorov will speak about plants and invasive species in our surroundings.

*Directions: From Syracuse take Rte. 81 South to exit 15 - Lafayette. Take Rte. 20 West for 4 miles. The restaurant is on the right.*

**Reservation Form RC 7 Luncheon - May 16, Orchard Vali**

Name \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

*All entrees include garden salad, rolls, dessert, and coffee.*

**Please indicate entrée choice below. If including multiple reservations, indicate names clearly next to meal choice.**

\_\_\_\_\_ Chicken Broccoli Alfredo \_\_\_\_\_ Butter Crumb Haddock \_\_\_\_\_ Beef Tips over Noodles

Number of reservations \_\_\_\_\_ at \$20. Amount enclosed \$ \_\_\_\_\_

Please send reservation form and a check payable to NYSUT RETIREE COUNCIL 7 to:  
FRAN HUDSON, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057  
**Reservations must be received by May 1. No one can be seated without a reservation.**

June luncheon information on page 5

**\*\*PLEASE SEND A SEPARATE CHECK FOR EACH LUNCHEON EVENT.\*\***



## Simplifying your life insurance options

As an educated consumer, you realize the earlier in life that you purchase life insurance, the cheaper the premiums will likely be. You're also aware that life insurance offers financial protection for your dependents upon your death, helping to cover the costs of funeral and burial expenses; assistance to help with your children's education; and offering financial assistance with paying debts and other expenses.

It can be overwhelming, though, trying to determine the best type of life insurance policy. Let's take a look at some of the different types of life insurance options available.

**#1: Whole Life Insurance** – This type of insurance is usually the most costly since policies are guaranteed to remain in force as long as premiums are paid. Whole life insurance offers permanent protection with premiums that never increase and builds cash value you can borrow against while you are living (like a loan). **Important:** Understand that you will reduce your death benefit if you don't repay loans with interest and will no longer have coverage if you surrender the policy.

**#2: Term Life Insurance** – This type of insurance pays a benefit in the event of the death of the insured during a specified term, offering a fixed rate of payments during that time period. Once that period ends, coverage at the previous premium rate is not guaranteed and the insured would need to get

further coverage. Term life insurance (and its level term life cousin) is designed only to protect your dependents if you were to die prematurely -- offering NO cash value.

**#3: Level Term Life Insurance** – Like term life insurance, level term life insurance pays a benefit in the event of the death of the insured during a specific time period. Premiums may not be

increased during the time period due to change in your age or health status.

**#4: Universal Life Insurance** – This type of insurance offers a way to protect your dependents while building tax-deferred cash value. While the cost of a universal life plan needs to be covered so the policy remains in force, the policyholder has the option to adjust how much he or she will pay in premiums each year. Policyholders can also access a portion of the balance without affecting the

guaranteed death benefit as the cash value accumulates over time.

Keep in mind that NYSUT members & their spouses/certified domestic partners can help protect their dependents from life's uncertainties with a variety of NYSUT Member Benefits-endorsed life insurance plans. Many of these plans offer group rates not available to the general public along with additional convenience and savings opportunities.

“Term life and level term life policies are often popular options for those individuals with young families since there is a greater need for life insurance protection. They also tend to be much less expensive than their whole life counterparts. If you are considering a term or level term life policy, make sure to consider how long you would need the coverage.”

For more information about these plans, visit the Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

Mar./Apr. '17

Join Us on **June 20, 2017** for the RC 7 Luncheon at  
**NYSUT 4983 Brittonfield Parkway, E. Syracuse (catered by John and Sons)**  
 \$15 per person  
*Registration @ 11:30 • Meeting @ Noon • Lunch @ 12:30 • Presentation of Scholarship Winners*

*Directions: From Syracuse, take Rte. 690 East to Rte. 481 North. From 481 North, take exit 7 - Bridgeport. At exit turn right, then left onto Brittonfield Parkway. NYSUT is on the right.*

**Reservation Form RC 7 Luncheon - June 20, NYSUT**

Name \_\_\_\_\_ Phone \_\_\_\_\_  
 Email \_\_\_\_\_

Baked Manicotti and Meatballs, Tossed Green Salad, Fruit Salad, Bread and Butter, Cookies, Soda and Water

Number of reservations \_\_\_\_\_ at \$15. Amount enclosed \$ \_\_\_\_\_

Please send reservation form and a check payable to **NYSUT RETIREE COUNCIL 7** to:  
**FRAN HUDSON, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057**  
**Reservations must be received by June 1. No one can be seated without a reservation.**

**NYSUT RC 7 TRIP RESERVATION FORM**

Please complete the following form for each traveler and return to  
 Bella Tours and Travel Inc. 305 Vine Street, Suite 9, Liverpool, NY 13088  
 Phone# 315-652-0121 Fax# 315-299-4733 email: [bellatours@hotmail.com](mailto:bellatours@hotmail.com)  
 Trip Location: \_\_\_\_\_ Ottawa \_\_\_\_\_ Alex Bay \_\_\_\_\_ Baltimore \_\_\_\_\_

Name \_\_\_\_\_ M \_\_\_\_\_ F \_\_\_\_\_

Address \_\_\_\_\_

Home Phone # \_\_\_\_\_ Cell Phone# \_\_\_\_\_

Optional Cancellation Insurance? Yes \_\_\_ No \_\_\_  
 (please submit with deposit - insurance is \$10 per person - additional info available at Bella Tours)

Method of payment: Cash \_\_\_ Check# \_\_\_ Credit Card \_\_\_ (call cc info into Bella) Money Order \_\_\_

Please indicate any physical limitations, and dietary restrictions.

Bring a list of medications and allergies with you on tour.

You must have a Passport or Enhanced License for Ottawa trip.

**Make checks payable to Bella Tours and Travel Inc. (There will be a \$20 fee for any returned checks.)**

4/18 @ Springside Inn, Auburn    5/16 @ Orchard Vali, Lafayette  
 6/20 @ NYSUT, E. Syracuse