



THE CENTRAL NEW YORKER

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Social Security Critical for Middle-class Retirees

We all know that Social Security is critical for the well-being of people older than 65 with low incomes and assets. A new report from the Social Security Administration reveals that Social Security is also critical to the economic and retirement security of nearly 70 percent of middle income people older than 65. (Social Security defines the middle class as people in the three middle quintiles of the income distribution, between \$28,000 and \$109,000 for married couples and between \$11,000 to \$41,000 for individuals.)

Here's some eye-opening data:

- Social Security represents more than 50 percent of total retirement income for almost seven in 10 middle-class older Americans.
- For nearly 50 percent of middle-class retirees who are married, Social Security represents their chief income source. And Social Security represents 90 percent or more of the income of more than 10 percent of older married couples.
- For more than 80 percent of single, middle-class, older Americans — including widows and divorced men and women — Social Security represents their chief income source. And Social Security represents 90 percent or more of the total income of nearly half of them.

According to the Center on Budget and Policy Priorities, Social Security keeps more than four in 10 older Americans from falling below the poverty level. Even with Social Security, 9 percent of them are pushed into poverty because benefits are not generous enough to afford them adequate economic security.

Here's more from Just Care USA: The buzz for boomers and carers website.

- Social Security: What to know before claiming benefits <http://justcareusa.org/social-security-what-to-know-before-claiming-benefits/>
- Proposed cuts to Social Security payroll contributions would put Social Security at risk <http://justcareusa.org/social-security-payroll-contribution-key-but-cuts-proposed/>
- House bill to expand Social Security responds to what public wants <http://justcareusa.org/house-bill-to-expand-social-security-responds-to-what-public-wants/>
- Four things to know if your income is low and you have Medicare <http://justcareusa.org/four-things-to-know-if-your-income-is-low-and-you-have-medicare/>
- Free local resources for older adults <http://justcareusa.org/free-local-resources-to-help-older-adults/>

Source: Diane Archer, <http://justcareusa.org/social-security-critical-for-middle-class>, an online publication of the Medicare Rights Center.

Article taken from NYSUT Retiree Organizer, Volume 30, Issue 4, Page 3.

Please mail form with your \$10.00 check payable to NYSUT RC 7 to:

RC 7
Membership
Chair
c/o NYSUT
4983 Brittonfield
Pkwy Box 247
East Syracuse,
NY 13057

Retiree Council 7 Membership Form 2017 - 2018	
Name	_____
Address	_____
City	_____ State _____ Zip _____
Phone	_____
Email	_____
District retired from	_____
Position	_____

Active membership in Retiree Council 7 is open to every NYSUT retiree of any NYSUT represented group in Election District 7. ED 7 is comprised of all units in Cayuga and Onondaga counties. Active members are those who have paid RC 7's participation fee of \$10 per year and, if required by the local, payment of local retiree fees. **Associate membership** is open to the spouses of active members.

One important note: If you are retired from Auburn, ESM, Jordan-Elbridge, Liverpool, North Syracuse, or Port Byron, your RC 7 participation fee is collected with the dues for your local retiree chapter and then forwarded to us. You should not use the form here or mail dues directly to us. Participation fees are accepted at any time. However, **to be able to nominate your child or grandchild for one of our June 2108 scholarships you must pay your participation fee by Dec. 31, 2017.**

2017 - 18 MEETINGS

November 21 – Barbagallo's,
E. Syracuse

December 19 – Bellevue CC,
Syracuse
see reservation forms on page 3

March 20 – Orchard Vali, Lafayette

April 17 – Camillus Fire Hall

May 15 – Springside Inn, Auburn

June 19 – Lodge @ Welch-Allyn,
Skaneateles

From the President's Desk...

Loretta K. Donlon

A Retiree's Lesson Plan Unfolds

Congratulations on your retirement and welcome to your well earned extended summer vacation. No more rushing in the morning to get to work. Instead you will be rushing for the paper and a cup of coffee with a little inner smile.

However, as a union member your work is not all done. In fact as you read that newspaper you will see that attacks are being leveled at education, your lifelong profession and your dignified retirement from all directions.

On a state level if the NYS Constitution Convention proposition is passes on the November 7th ballot not only could your pension be in danger, but the environment, and even the right to collective bargaining, let alone, millions of taxpayers dollars wasted for a process that could take place for free through a constitutional amendment. And you look up for a moment and realize that was what that Vote "NO" Campaign was all about.

As you continue reading information from the federal level you become concerned again. The tax reform discussions are deliberating on removing your property tax deduction on your income tax, and you thought it was said earlier that tax reform was going to help the middle class! Instead you see it will give great tax breaks to the ultra rich. The proposed federal budget includes more trouble for a retiree too, proposing to cut Medicare and Medicaid by millions, and, of course, you read that the war against health care, Obama Care, is not over.

All of a sudden you feel that sunny morning of retirement is getting really gloomy, but you say, "What can I do about all that?"

Well, you take a deep breath and decide someone needs to fight this, but how?

And a lesson plan starts to unfold.

- Objectives:
- 1) Become aware of issues
 - 2) Find a group with similar interests
 - 3) Write, demonstrate, and speak up

And you realize that is why you need to be involved with Retiree Council 7, go to a luncheon, review their web site and facebook pages, and join the fight to preserve what we worked for our entire career!

See you soon!



SAVE THE DATES SAVE THE DATES SAVE THE DATES

RC 7 2018 TRIPS

Cape Cod/Martha's Vineyard
June 4 - 7, 2018

Burlington, Vermont
October 10 - 13, 2018

call Bella Tours at 315-652-0121 or email bellatours.travel@gmail.com



We Remember Fondly ...

Baldwinsville
Steven Cole
Michael Lepkowski
Marilyn Levatino

West Genesee
Jean Antil
Helen Myrdek
Nancy Mossotti
William Stessen

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Jane Bach
Rita Breu
Louis Frio
Bonnie Hughes
Marie McCaffrey
Mary "Betty" Wheeler
Neal Zinsmeyer

Port Byron
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Tully
James Kendall

Fayetteville-Manlius
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Shirley Mapstone
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NYSUT Retiree Council 7

NYSUT, AFT, NEA, AFL-CIO

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Loretta Donlon, ED 51 Director

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Anne Marie Voutsinas
Retiree Services Consultant

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Join Us on **November 21, 2017** for the RC 7 Luncheon at
Barbagallo's, 6344 East Molloy Rd., E. Syracuse
 \$21 per person



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

Steven Kramer, of *Feldman, Kramer and Monaco, P.C.*, will present information regarding the NYSUT Legal Plan and Estate Planning

Directions: Barbagallo's is near the intersection of E. Molloy Rd and Rt. 298 in E. Syracuse. Take the NYS Thruway to exit 34A (or Rt. 690 E) to 481N, take exit 6. Turn right onto 298. Turn right at Kinne St and left at E. Molloy Rd. Restaurant is on the left.

Reservation Form RC 7 Luncheon - November 21, Barbagallo's

Name _____ Phone _____

Email _____

All entrees include mashed potatoes, green beans, baked bread and butter, ice cream, and beverage.

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

_____ Stuffed Chicken _____ Filet of Sole _____ Roast Beef

Number of reservations _____ at \$21. Amount enclosed \$ _____

Please send reservation form and a check payable to **NYSUT RETIREE COUNCIL 7** to:
 RC7 Luncheon Chair, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057
Reservations must be received by November 1. No one can be seated without a reservation.

Join Us on **December 19, 2017** for the RC 7 Luncheon at
Bellevue Country Club, 1901 Glenwood Ave., Syracuse
 Cost varies by entrée



Registration @ 11:30 • Meeting @ Noon • Lunch @ 12:30 • Program after Lunch
Valet Parking Available

Ronnie Bell, co-founder of Syracuse Shakespeare Festival, will share experiences from the many performances.

Directions: Bellevue Country Club is located near the intersection of Bellevue Ave., Glenwood Ave., and Velasco Road. From Syracuse, take 690W to Geddes St. Turn left and continue on Geddes to Bellevue Ave. Take a right onto Bellevue and a left onto Glenwood. The restaurant is on the left.

Reservation Form RC 7 Luncheon - December 19, Bellevue Country Club

Name _____ Phone _____

Email _____

All entrees include garden salad, rolls, dessert, and beverage.

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

_____ Eggplant Parmesan with Angel Hair Pasta (\$18)
 _____ Baked Haddock with cracker crumb topping, oven toasted potatoes and seasonal vegetables (\$23)
 _____ Pork Loin with caramelized apple cider reduction, oven toasted potatoes and seasonal vegetables (\$20)

Number of reservations _____ at \$ _____. Amount enclosed \$ _____

Please send reservation form and a check payable to **NYSUT RETIREE COUNCIL 7** to:
 RC7 Luncheon Chair, NYSUT Regional Office, 4983 Brittonfield Parkway, Box 247, E. Syracuse, NY 13057
Reservations must be received by December 1. No one can be seated without a reservation.

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

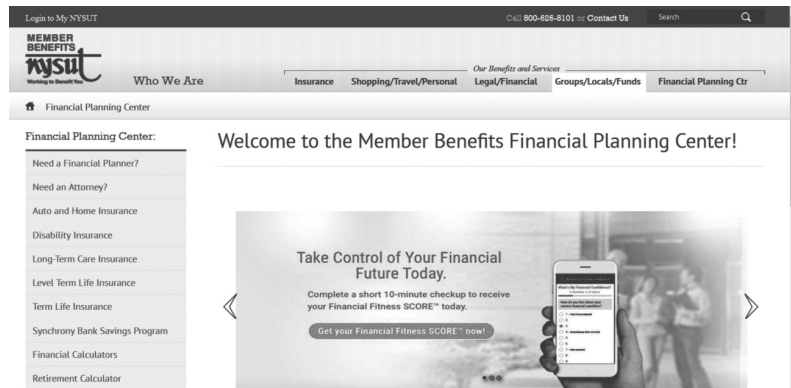
Please Note: Our newsletter is posted on the RC 7 Website before it is printed and mailed from NYSUT Headquarters. Be sure to check the site for luncheon information and avoid sending in a late reservation due to unexpected printing and/or mailing delays.

Have you had your financial check-up lately?

NYSUT Member Benefits launches the new Financial Planning Center!

NYSUT Member Benefits is excited to announce the launch of our NEW online Financial Planning Center. This enhanced site will assist NYSUT members and their families with making a variety of important financial decisions.

The NYSUT Member Benefits Financial Planning Center provides helpful tools and resources to assist members with a number of crucial decisions regarding financial wellness and retirement planning.



This new site includes more than 100 modules on different financial topics along with a financial fitness check-up to see where members stand with their financial knowledge.

Whether it's planning for retirement, saving for college for your children or considering purchasing a home, the choices we need to make on a regular basis are never easy. If you're already enjoying retirement, you may be dealing with long-term care needs, managing your investments and estate planning.

NYSUT members can get assistance with these questions and more with our NEW Financial Planning Center.

To access the Financial Planning Center (and more than 100 planning modules), visit the NYSUT Member Benefits website at memberbenefits.nysut.org and click on **“Financial Planning Center.”**

To learn more about Member Benefits-endorsed programs & services, visit 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.

Sept./Oct. '17

❖ 11/21 @ Barbagallo's, E. Syr. 12/19 @ Bellevue CC, Syracuse