

Spotlight 21

SERVING RETIREES FROM

Bay Shore
Bayport-Blue Point

Brentwood
Central Islip
Connetquot

East Islip
Islip

West Islip
Sayville

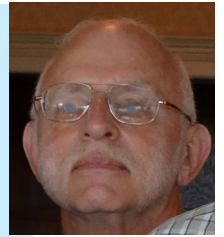


Vol. 16 No. 1

An Award Winning Publication of NYSUT Retiree Council 21

March-April, 2016

A Message From Co-President Mike Eiermann



SOCIAL SECURITY: CHAPTER 2

Signed into law in 1935, the Social Security Act was part of FDR's relief program to provide aid and financial security to retirees: during the Great Depression, some 50% of senior citizens lived in poverty. Over the years the number of workers covered by Social Security has dramatically increased, and benefits have been extended to spouses and dependent children as well as the disabled. When first introduced as a bill in Congress in 1934, conservatives attacked S.S. as an expansion of federal power and questioned its economic viability. Many of FDR's early attempts at 'relief, recovery, reform' legislation to lift the nation out of the Depression were declared *unconstitutional* by the Supreme Court. But even though two Supreme Court decisions in 1937 established its legitimacy, many still criticized S.S. as a form of socialism, raising the specter of Communism taking over the U.S. (*The Russian Revolution was less than 20 years old and Stalin was in power.*) Today, even though it has become an integral part of the safety net that helps protect the most fragile members of our society, and provides a financial cushion in an age when employer provided pensions are no longer the norm, the Social Security system is still under attack. And the arguments against it today are the same ones put forth 82 years ago. In our last issue we addressed the economic viability of the Social Security system. Now let's take a look at some other issues raised by its critics.

Argument: As more and more 'baby boomers' reach retirement age, there will not be enough working-age people to support the S.S. system. By one metric that seems plausible: in 1960, there were 5 workers contributing to S.S. for each retiree; today, about 3 workers; in 2030, the projection is 2.2 workers. Under this scenario, seniors are characterized as *unproductive* members of society...even though their contribution of time and energy is indispensable to many community and service organizations. But wait: children, homemakers, caregivers...anyone who gives generously of themselves without benefit of financial reward...are also considered *unproductive*. So, if we change the metric, a very different picture emerges: in 1965, there were only 6 workers for every 94 'unproductive' members of society; today, 33 workers for every 67 'unproductive' members; in 2030, the projection is 15 workers for every 85 'unproductive' members and in 2065, 14 workers for every 86 'unproductive' members. Not only will there be enough workers to support the 'unproductive' members of society, but our nation will continue to benefit from what experts calculate are the hundreds of billions of dollars of free labor provided by these 'unproductive' people.

Argument: Everyone is living longer, so it only makes more sense to increase the retirement age. Over the summer, I was at a family gathering when a cousin said that the problem with Social Security is that everyone is living too long. He went on to say that when the S.S. Act was passed, the average life expectancy was 66

years of age and that all of us would have been deceased if we lived back then. I cringed! If that were the case, the passage of the S.S. Act would have been a cruel hoax...because no one ever would have collected a benefit! From time immemorial people have always lived into their 90's...just a question of how many! In 1850, the life expectancy in the U.S. was only 38 years because so many babies died before the age of 2 years and illnesses claimed the lives of so many of the young... dramatically dragging down the 'average' life span. Medical science has eradicated the causes of so many childhood deaths in earlier times, allowing more of us to reach our senior years and driving up the average life-span. Even though today more people are living longer, it does not mean that everyone can continue to pursue jobs that are physically strenuous. Also, not everyone retires at 65 years old: 20% of the seniors between 65 and 69 years are still in the work force. Personally, I find it disturbing that so many older seniors have to work in discount department and food stores and other low skill jobs in order to survive.

Argument: Social Security is unfair to the young. Too much is going to seniors. The truth is that only about two-thirds of S.S. benefits go to retired workers. The balance is distributed among widows and widowers, dependent children and their caregivers, and disabled workers. Also keep in mind that young workers contributing to S.S. will benefit from the system when they retire. Finally, as a percentage of GDP, compared to Europe, the U.S. spends less than half of what other modern industrialized countries devote to retirement, disability, and survivor protection.

Argument: Social Security is unfair to minorities because on average, they have shorter lifespans. Nearly half of all seniors today are economically vulnerable, with the risks increasing dramatically if you are a member of a minority. S.S. was meant to replace a percentage of your pre-retirement income. For many low income workers who do not have pensions and do not earn enough to save for the future, S.S. will be their only retirement lifeline. Their benefits will be smaller but may equal as much as 83% of their pre-retirement income. Therein lies the benefit of the system. While the poorest Americans do, indeed, have shorter life-spans, they rely on S.S. in retirement to a much greater degree than their better-off counterparts who have pensions and/or personal retirement accounts.

Argument: You could do better than S.S. by investing on your own. The recession and the volatility of the stock market over the past ten years...need I say more.

Argument: Rich people should not get Social Security benefits. To deny people benefits would undercut their support for the system...and since the rich account for such a small percentage of retirees, the savings would be negligible. (*continued on page 2*)

(Social Security continued from page 1)

Argument: **Illegal aliens get benefits without paying in.** The **opposite** is true: **all** workers and their employers contribute to the system, but illegal aliens **cannot** receive any benefits. And let's debunk another myth: members of Congress **ARE** part of the Social Security system!

Conservative think tanks have been attacking Social Security from the moment it was created in 1935...
...then it was **SOCIALISM**...now it's **ENTITLEMENTS that need to be REFORMED.**

Whatever the argument, their only goal has been to compromise a vital part of the safety net. *And if these critics say the same thing over and over and over again, people begin to believe them so...*

DON'T BE FOOLED!

There is one caveat in this discussion...the year 2033...but more about that in the next issue.



“Democracy cannot succeed unless those who express their choice are prepared to choose wisely. The real safeguard of democracy, therefore, is education.” – [**Franklin D. Roosevelt**](#)

Local Happenings - Bay Shore Retired Teachers' Association

The Bay Shore Retired Teachers' Association (BSRTA) held its annual Holiday Party at the Irish Coffee Pub on December 11th. There were about one hundred teacher retirees in attendance. While the group has a strong set of social offerings and an impressive number of scholarships it offers, it also supports political contacts with the local Retirement Council (RC 21).

The picture shown, courtesy of Joe Lachat, shows BSRTA President Joe D'Antoni taking time out from his duties as Master of Ceremonies and Basket Raffle caller to announce the progress being made regarding the Common Core as covered in Newsday that day. Joe graciously acknowledged the contribution of RC 21 in providing information from NYSUT and encouraged the group to support NYSUT Vote/Cope. He noted the difficulties experienced by in-service teachers as a result of the poorly thought out Common Core Program.



It was a great day. Funds were raised for scholarships. Political news was addressed in a supportive fashion, and a good time was had by all.

RC 21 Calendar of Meetings

Board Meetings NYSUT Offices 130 Motor Parkway, Hauppauge 10:15 a.m.	General Meetings West Islip Library Higbie Lane, West Islip 10:15 a.m.
April 5 th	April 12 th
May 3 rd	May 10 th
June 7 th	June 21 st Luncheon

Upcoming Events

The National September 11 Memorial Museum Trip - April 15th

June Luncheon - June 21st at Villa Lombardi

Theater Trip - July 28th - *Pricilla Queen of the Desert* - Patchogue

Castles of England, Ireland, & Scotland August 27th to September 10th

Brandywine: Longwood Gardens - November 29th - December 1st (In planning stage)



NYSUT NOTES

Joan Perrini, NYSUT Retiree Services Consultant
Suffolk County RC 20 - 23
631-273-8822 X 312; e-mail: jperrini@nysutmail.org

Reasons We Don't Want a New York State Constitutional Convention in 2017

Article 19, Section 2 of the New York State Constitution provides that every 20 years the people of the Empire State are asked a seemingly simple ballot question: "Shall there be a convention to revise the constitution and amend the same?" This question will appear on the top of the ballot on November 7, 2017 and will have a huge impact not only on NYSUT members, but on every citizen of the state.

Many of you have asked: "Why is this so important to me as a NYSUT member? What's at stake?" Well you must know that teachers are not the only ones at risk. Every person who lives and works in New York State will be affected. In the 1967 Convention, voters rejected the proposed changes – 85.1% to 27.9%. In 1997 voters rejected the last required call for a Constitutional Convention.

Those rejections were not by accident. Many groups worked together to convince voters that holding a convention was not in the best interests of the people of the state. Those groups included:

Public and Private Organized Labor (includes government workers, police, and teachers). These two groups joined forces and fought against the Convention in 1997 because the Constitution prohibits reductions in public pension benefits and guarantees the rights of workers to join a union, the rights to collective bargaining, and the rights to Workers Compensation.

Environmentalists and Conservationists who did not want to see the repeal of the "forever wild" provisions that protect environmentally sensitive areas.

Advocates for Public Education At All Levels (and this includes parents)
Back in 1967 a proposal was included to repeal the

"Blaine Amendment" which prohibits the use of state monies being used to assist religious schools. Had this repeal not been rejected by the voters, public education would have been seriously weakened in New York.

Casino and Gaming Interests who didn't want to see additional expansion to compete with what currently existed.

All Citizens and Taxpayers Changes would affect other current laws and future statutes, and that would impact every citizen and taxpayer in New York State.

Social Welfare Advocates who seek to maintain the requirement that New York State provide for the underprivileged which could be eliminated to save money.

Fiscal Conservatives and Government Watchdog Groups who want to keep a check on our debt limits and, therefore, were concerned with "spending millions of dollars to hold a party in Albany" especially when voters rejected all of the changes made by one of the last Conventions held.

We need to understand what is at stake and what you can do to help. For one thing, let your fellow retirees know about the plans for a 2017 convention and what the proposed changes would mean to them. A good example of a negative issue that could be raised has to do with pension rights. Currently it states that once hired as a public employee and told your pension rights, your pension can never be diminished or impaired. Revocation of this right would be a serious loss to all public employees.

Spread the word. Our success depends on it.

Spotlight 21

A Publication of NYSUT Retiree Council 21

- Louisa Eiermann, Co-President
- Mike Eiermann, Co-President
- Simonne Harkavy, 1st VP
- Marilyn Gutierrez, 2nd VP
- Fred Schaefer, Treasurer
- Julia Arena, Co-Secretary
- Linda Brookshire, Co-Secretary

Diana Baranec Editor
spot21editor@optonline.net

Contact/ us at:
(631) 587 - 1151

And visit us at:

ny.aft.org/rc21
Mike Eiermann - Webmaster

Forward changes in addresses/names to NYSUT and/or your local President



Attention!

NYSHIP Members with Dependents

From Susan Klug

Once again the NYS Department of Civil Service is conducting an eligibility audit of those enrollees with Empire Plan family coverage.

Empire Plan participants who are enrolled through school districts and local governments should begin to receive letters at the end of February. It is very important that you follow the instructions and provide the requested information prior to May 4, 2016. If you do not respond, your unverified dependents will be deleted retroactive to January 1, 2016.

If you are not enrolled in the NYSHIP Empire Plan, this does not affect you.

V
oices
O
f
T
eachers for
E
ducation

C
ommittee
O
n
P
olitical
E
ducation

Your contributions to Vote Cope help to fight for and lobby for legislators and legislation that benefit teachers and public employees. Right now the most powerful forces in history are trying to remove tenure, reduce our pensions, eliminate our Triborough protections, reduce our salaries and benefits and slash aid to our public schools. NYSUT can fight back with the dollars we get from VOTE-COPE contributions. Our dues are not legally allowed to be used for political action purposes.

The Supreme Court Vacancy

First we respectfully acknowledge the passing of Supreme Court Justice Anthony Scalia. We also appreciate the years of service he gave to our country.

The effect of this vacancy on the Court is important to us in one case in particular. The case of Friedrichs v. California Teachers Association addresses the plaintiff's case to overturn a lower court's ruling on agency fees. The Friedrichs case wants to allow workers to be able to take advantage of union services without paying dues or fair share (agency) fees. Under a 1977 Supreme Court ruling that may now be reversed, public employees can be required to pay a "fair share" fee to reflect the benefits all workers receive from collective bargaining. But at the same time, employees who object cannot be forced to pay for a union's political activities.

It was expected that Justice Scalia would be a swing vote in a 5-4 decision to eliminate fair share fees, cutting union revenues and affecting how unions are able to negotiate and serve their members. Now it seems the Court will be evenly divided.

The Court could go in several directions including postponement to reargue until the vacancy is filled or the Court could hear the case now and not reach a majority decision. In either of these scenarios the lower court ruling in favor of the union will stand. As well as the 1977 Supreme Court ruling.

President of NYSUT, Karen E. Magee warns that the Court vacancy is just a reprieve for labor. She calls us all to be vigilant to the attacks on unionism and to act by using the NYSUT website, NYSUT.org, and the Member Action Center. We fought hard to gain the benefits we have. Now we need to stand up to the attacks to help our in-service colleagues fight the good fight.

Governor Cuomo's Budget Proposal Would Diminish Health Care Benefits for Seniors

His budget introduces two proposals impacting retirees enrolled in the NYSHIP health insurance program as well as retirees receiving Medicare reimbursements through their former school districts.

First he proposes a freeze to the reimbursement rate of Medicare Part B to \$104.90. At the same time his plan would eliminate the reimbursement of Medicare Part B Income Related Monthly Adjustment Amount (IRMAA) surcharge paid by higher income retirees. The only retirees not affected are those who are not enrolled in the NYSHIP plan.

Act Now

Use the toll free phone number for the NYS AFL-CIO Capitol Switchboard Hotline (877) 255-9417 to speak with your State Senator and Assembly Representative. When you are connected to your representative's office, **DEMAND** they have the Governor's 2016-2017 Executive Budget Medicare Part B reimbursement language **removed from the bill**. (Information for this article was sent from Floyd Cameron of NYSUT.)



T Shirts Union Made



Front will have a light house with "RC 21" around it.
Back will have logo:

RETIREES SUPPORT EDUCATION

THE  OF NEW YORK

Cost: \$15

Make Checks out to NYSUT RC 21

To order please fill in the form below and send to:

Louisa Eiermann
39 Linda Street
Port Jefferson Station, New York 11776
(631) 473 - 4055

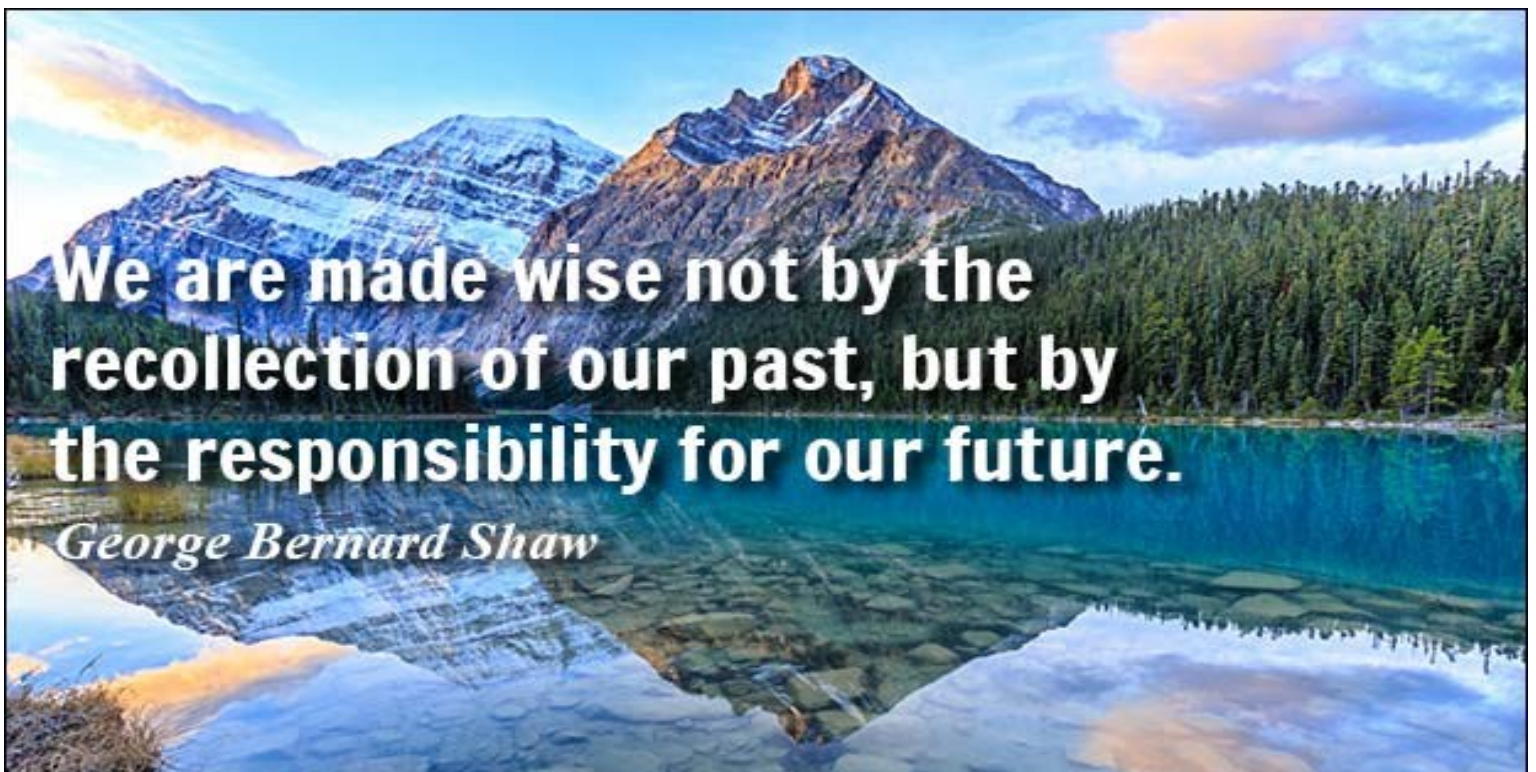
Name: _____

Address _____

Phone: _____

Size: S M L XL XXL(extra charge)

Amount Enclosed: \$ _____ for _____ T shirts



The Value of NYSUT Membership

You may not be aware that your NYSUT membership allows you to enjoy the benefits of the more than 40 programs & services endorsed by NYSUT Member Benefits, including a variety of quality, competitive insurance plans.

Member Benefits strives to provide the highest-quality programs for NYSUT members and closely scrutinizes all proposals from reputable vendors before any endorsements are given.

While we work continuously to maintain quality benefit programs at competitive prices, you are encouraged to shop and compare before making any purchasing decisions.

MetLife Auto & Home®



Call MetLife Auto & Home to learn about the special savings and discounts you may be eligible for.

1-866-NYSUT-22

If you are looking for potential savings on your auto or homeowners insurance, consider enrolling in the NYSUT Member Benefits Trust-endorsed MetLife Auto & Home Insurance Program.

This program offers special group rates on personal property and liability coverage not available to individual MetLife policyholders. NYSUT members can choose from a variety of coverages that include auto, homeowners, boat, renter's, and much more.

Policyholders can earn extra discounts for good driving, multiple policies and anti-theft devices. MetLife Auto & Home recently raised the multi-policy discount on its homeowners insurance with auto from 7% to 15%. The multi-policy/multi-product discount on auto insurance with home remains at 8%.

Visit the NYSUT Member Benefits website at memberbenefits.nysut.org or call **800-626-8101** for specific details about this program or other Member Benefits-endorsed programs & services.

MetLife Auto & Home is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 5.5% of total premiums for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.



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. '16

