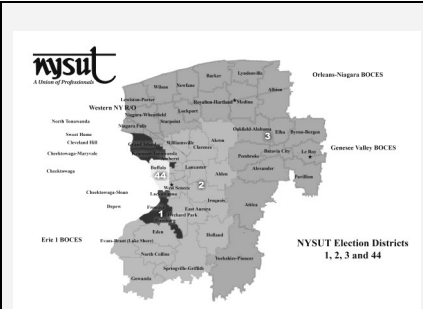


# Western N.Y. NEWS & Views

NOVEMBER 2024

Reaching out to Retirees in five Western New York Counties—We are over 12,000 strong—A Coalition of Councils 1, 2 & 3



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## From the President's Desk by Lynn Mele

Dear Retirees,

It's that time of year already! Seems like 2024 is just flying by us too quickly. Between the shopping, decorating and baking, I'm pretty sure I'm already behind and it's not even Thanksgiving! How did we manage all of the holiday craziness and teach at the same time?

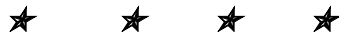
Please check out the invitation to our annual Holiday Party at Salvatore's. We MUST absolutely stick/adhere to our deadline of December 1. So please RSVP ASAP.

While NYSUT continues to work to "Fix Tier 6", I would like to draw your attention to another important program, **VOTE/COPE**. We, as Retirees, must continue the fight to keep what we have gained in pension and educational improvements. Your contributions to VOTE/COPE are truly the most effective means to fight against pension reductions and cuts to Social Security and Medicare benefits. There is a definite teacher shortage coming our way across NYS. Fewer teachers paying into the system might reduce pensions in the years to come.



As Retirees, we need to continue supporting VOTE/COPE with our donations. The NYSUT website has an easy way to sign up for monthly deductions if you so choose rather than a lump sum donation. We, as Retirees, have given record amounts. Let's keep up our efforts!

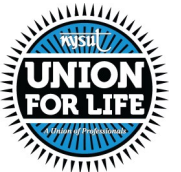
Happy Holidays,  
Yours in Solidarity,  
Lynn Mele, President



## ATTENTION

### All Florida Snowbirds and soon-to-be Florida Residents

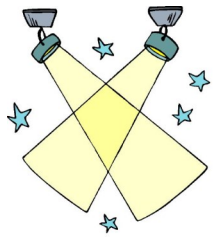
The only NYSUT sanctioned out-of-state retiree council is waiting to welcome you to the Sunshine State. We have an active, dedicated group of New York State retirees who are waiting for you to join up in a local Florida unit. All units sponsor social activities, meetings with guest speakers, and community projects that benefit children. If you are interested in becoming involved with retired colleagues, **even on a seasonal basis**, please contact Janet Goddard, NYSUT Retiree Services Consultant, at (716) 634-7132 or at janet.goddard@nysut.org who will connect you with the local unit representative. NOTE: Connecting with our Florida retiree units in no way takes away affiliation with your New York State NYSUT Retiree Council.



For up-to-date information on RC's 1, 2 & 3, visit our new website at <http://rcwest.ny.aft.org>

SCAN the QR CODE to be taken to our Facebook Page!

Make a friend request; we are a private group.



# SPOTLIGHT ON..... MARYLOU MANCUSO

Small town girl from Batavia attends Rosary Hill College in 1965 and never looks back! Jobs in teaching were hard to find in the late 60's and early 70's. So, with offers from West Seneca and Lockport, I chose Lockport. After 35 years in 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, & 4<sup>th</sup> grades, at the age of 56 I retired from one job.

But in the early 80's I got itchy and thought I could also teach and do something else. Thus, after the Urban League show house ended, which I practically lived in as a volunteer, I decided with my love of houses to sell them. So, in tandem, for 20 years with teaching, I began a second career as a realtor. Forty years later, I continue my love of helping people sell their homes or buy the American dream!

I have enjoyed volunteering all my life; there are so many great causes to help. Approximately seventeen years ago, I joined NYSUT's WNY Coalition of Retirees as a representative from Retiree Council 3. Many great members including legends of NYSUT have come and gone. So many new friends have enriched my life. Also, meeting many retirees has inspired me to continue helping build bridges with retired and active teachers. It has been such an honor to be a member of Coalition 3!



## CONGRATULATIONS NYSUT RETIREES CLASS OF '24



RC 2



RC 1

RC 44



RC 3

### PARTICIPATION FEE FORM (2024-2025)

If you have not already sent in your Participation Fee Form, we urge you to support our Retiree Councils by sending in your \$10 participation fee and by encouraging others to support the work we do for all of us. Thank you.

Name \_\_\_\_\_ District you retired from \_\_\_\_\_

Street Address \_\_\_\_\_ Year of Retirement \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

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

Make your \$10 contribution payable to: **NYSUT Retirees of WNY.**

Mail this form to: Eva Mroczka, c/o NYSUT Retirees of WNY, 270 Essjay Rd., Williamsville, NY 14221





## Let's Jingle and Mingle!

Join other WNY NYSUT Retirees for a delicious luncheon at Salvatore's beautifully holiday decorated banquet facility!

**\*OPEN SEATING! \*Guests Welcome! \*Door prizes \*Raffles!**

When: Tuesday, December 10, 2024

Doors open at 11:15AM, lunch served at 12:15PM

Where: Salvatore's Banquet Facility, Amore Room

6461 Transit Road, Buffalo, NY 14043

Bring: -Nonperishable food item for distribution to FeedMore WNY

-Old glasses and/or hearing aids for donation to Lion's Club

**Sign-up** as soon as possible **before DECEMBER 1, 2024—NO REFUNDS**  
**Questions?** Contact Lynn Mele @716-632-2975

—————Cut here—————

### Choose from one of the following entrees:

Lunch includes fresh garden salad, roasted potato medley, garlic green beans and dessert

\_\_\_\_\_ Prime Rib (\$50)—8 oz. boneless cut served w/au jus

\_\_\_\_\_ Chicken Francaise (\$40)—seasoned chicken breast seared topped w/lemon

\_\_\_\_\_ Fresh Salmon (\$40)—served with lemon herb sauce

\_\_\_\_\_ Vegetable Napoleon (\$35)—Eggplant, roasted red peppers, zucchini  
and yellow squash w/balsamic glaze

\$ \_\_\_\_\_ check total

Your Name \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Guest's Name: \_\_\_\_\_ (\*Indicate guest's food choice)

School District Retired From: \_\_\_\_\_

Make checks payable to: NYSUT Retirees of WNY, 270 Essjay Road, Williamsville, NY14221,  
ATTENTION: Holiday Luncheon

## MINI-GRANT DONATION FORM FOR 2024-2025

NYSUT Retirees of WNY awards mini-grants up to \$500 to in-service teachers to supplement special projects.

Grant monies are funded by our "Share the Wealth" drawings and retiree donations.

This past year we were able to award five more mini-grants to local teachers for a total of \$7,000.

Our mini-grants help make a difference! Please consider donating to this worthwhile activity.

NAME \_\_\_\_\_

PHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

E-MAIL \_\_\_\_\_

DONATION AMOUNT \$ \_\_\_\_\_

Please send your donation payable to: **NYSUT Retirees of WNY** and mail to:

ATTN: Mark Shanahan

270 Essjay Road

Williamsville, NY 14221

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# LIFE INSURANCE: *Crucial for protecting your loved ones*



Life insurance is a topic many people find confusing, complicated, and uncomfortable to think about. It is undoubtedly one of the most vital types of insurance products you can purchase, though. Whether you're looking into your first policy or to upgrade existing coverage, it's important to determine how much life insurance you need and which type is right for you.

One key fact about life insurance you may not be aware of is premiums are likely to be less expensive if you purchase it earlier in life. For those of you who currently have policies, what you purchased 10 years ago, five years ago, or even last year may not be enough to replace your income and all you provide for your family. And if you are part of the 30% of Americans who don't have any life insurance at all,\* you could be putting your family at great financial risk.

There are a variety of options to consider when it comes to life insurance, including:

- 1. Term Life** – this product pays a benefit in the event of the death of the insured during a specific timeframe but offers no cash value.
- 2. Level Term Life** – this insurance is similar to term life but is normally for a set period of time such as 10, 15, or 20 years; it also offers no cash value.
- 3. Universal Life** – this option offers a way to protect your family while building tax-deferred cash value; policyholders can usually access a portion of the balance without impacting the guaranteed death benefit.

\* Source: USA Today - <https://www.usatoday.com/money/blueprint/life-insurance/life-insurance-statistics>

NYSUT Member Benefits endorses a number of competitive life insurance programs (those listed to the left and others) available to NYSUT members and their spouse/certified domestic partner. Many of these plans offer reduced rates not available to the general public along with additional convenience and savings opportunities through payroll or pension deduction.

Learn more about Member Benefits-endorsed life insurance programs by scanning the QR code, visiting [memberbenefits.nysut.org](https://memberbenefits.nysut.org), or calling 800-626-8101.



**MEMBER  
BENEFITS**  
**nysut**  
Working to Benefit You  
September/October 2024