

George Wybenga's

CABOOSEART



**George Wybenga,
RC39 Director-at-large,
Remains Active and Creative
in Retirement**

Fifteen years ago I retired. Since that date most of my activities are a continuation of my pre-retirement years. I was born in Delft, the Netherlands, in 1937. My whole family survived World War II. In 1954 I put myself on an immigration waiting list because an uncle in Maryland had offered to employ me in his landscaping business. Two years later, my aunt picked me up at the docks in Hoboken, New Jersey. After registering for the draft, I went to work for my uncle. Six months later he decided to close the business. I was not a U.S. citizen and my draft status was 1-A, which left me without possibilities for employment. When I learned that an enlistment for three years of active duty in the military would speed up my application for US citizenship, I signed up. Upon my release from active duty I worked at several jobs while attending evening commercial art classes at Trenton Junior College. Fortunately I had a well-known, semi-retired commercial illustrator as an instructor. He encouraged me to move to New York City, where he helped me find employment in a packaging design studio. I applied to Pratt Institute evening school and five years later was awarded a Bachelor's degree (*cum laude*) in Graphic Design.

If I had not taken the time to help friends move I would not have been invited to a party where I met the woman who would become my wife. She inspired me to enter the field of education by encouraging me to be a student in the Hunter College's Art Education graduate program.

After our son's birth in 1969, we decided to move to a cottage we owned on Long Island. There was little chance of my finding graphic design employment on the Island so I applied for a position as a high school art teacher at two districts on the advice of a helpful BOCES staff member. If I had not spent Saturdays as a volunteer with the Pratt Youth Corps giving elementary (Continues on page 2.)

RC39 Member, Bud Macy, Honored

Richard "Bud" Macy, Suffolk County Community College Engineering Department retiree received the SCCC Presidential Medal at the Academic Convocation, September 2, 2014, in recognition of the many contributions he has continued to make to the college. Bud Macy continues to work closely with Suffolk County Community College Foundation in its efforts to raise money for scholarships, emergency student loans and program development. Professor Macy is currently president of the Retiree Association of Suffolk Community College.



Prof. Richard Macy being congratulated by Dr. Shaun McKay, President of Suffolk County Community College

RC39 Officers attending NYSUT Retiree Contiguous E.D. 51-53

RC39 will take advantage of NYSUT Contiguous E.D. 51-53 (at-large) meeting, Albany, October 6-7, 2014, to get most officers together at one location. NYSUT pays the expenses of three RC39 delegates. RC39 will pay the traveling expenses of the other attending officers. At the E.D. meeting there will be many workshops on topics that are pertinent to retirees. Retiree councils will have the opportunity to submit resolutions that will be discussed and voted on. Accepted resolutions will be submitted to NYSUT for consideration at the next Representative Assembly.

Having our officers attending the E.D. meeting will provide an excellent opportunity for them to interact with NYSUT officers, staff and delegates from other councils, attend workshops and learn how resolutions are submitted. While in Albany RC39 officers will discuss ways of how RC39 can better serve its members.

A conference report will be in the next RC39 newsletter.

Retiree George Wybenga Still Active

From page 1.

students a taste of making art, I would not have been hired. My first year of salaried teaching satisfied Hunter College's student teacher requirement and I soon earned a second Master's degree at SUNY Stony Brook.

I loved helping my high school students discover the ability to create and grow as individuals. I managed to overcome the constraints of the 50-minute class period by offering an open studio where a student could spend three or more periods of total involvement in art and/or craft. After eight-plus years, though, I became disillusioned with the district's sparse art supplies budget. Because a large number of my students were accepted at major art colleges, I was offered a teaching position at Parsons School of Design.

Fortuitously, a student of mine who had been accepted at Parsons School of Design introduced me to a professor who was developing an upper division program in Packaging Design at the SUNY Fashion Institute of Technology (FIT). When he learned of my design background, this professor asked for my assistance. Together, we built FIT's BFA program in Packaging Design, the only one of its kind in the US, while working to foster a close bond between us and the adjunct faculty. I eventually became chair of the department. When I retired I convinced the administration to hire at least two highly capable instructors.

In 1991 my colleague and I published a book of packaging design patterns with Van Nostrand Reinhold. This manual, *The Packaging Designer's Book of Patterns*, is now published by Wiley; in retirement I have revised and added to it every four years. The fourth edition is now available all over the world, in English, Chinese, and Spanish translations.

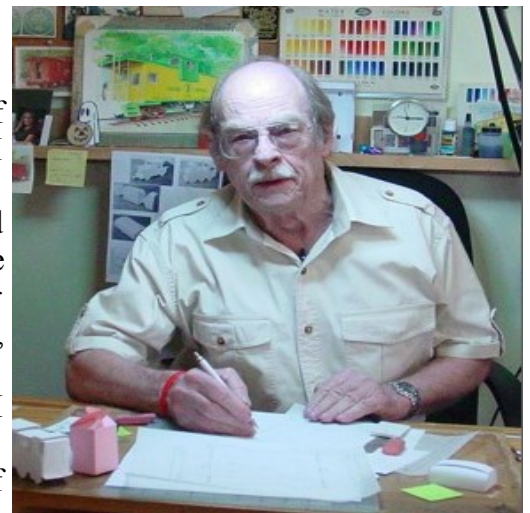
After retirement, I continued to create and exhibit the serigraphs that had been my primary artistic medium. On September 11, 2001, though, I was enjoying a cup of coffee on our porch when our son, who at that time was living and working in New York City, called to let us know that he was okay. I had no idea what he was referring to until I turned on our television. The scenes I saw there so reminded me of my experiences of World War II that I had to turn off the TV and search for a diversion. Flipping through my file of reference photos, I came across a picture of a railroad caboose, which I began to paint. I have now painted 265 watercolor images of cabooses, which I exhibit at various train shows. Over the years, the search for new cabooses to photograph and paint has led me and my wife to make several cross-country drives.

Twice a month I drive to Stony Brook hospital to donate platelets (292 donations to date), I am a trustee of the Railroad Museum of Long Island, director of the local National Railroad Historical Society chapter, an alumni advisor for Stony Brook University's students, and a director at large of RC 39. My advice to future retirees is to keep busy, learn from every opportunity, and enjoy life. George (www.cabooseart.com)

Pension Smoothing, the Latest Gimmick

The House and the Senate are looking for money without raising taxes or cutting programs and they have found a magical way to do this. Hang onto your seat as I explain how this works. Let companies put less money into their pension funds. This will let them report higher profits and will pay more corporate tax which will slightly increase extra revenue. Of course this gimmick does not actually generate any additional revenue, since in the later years companies will have to increase their pension contributions to make up for what was not set aside now, and their tax payments will go down. Congress measures the cost of laws over a ten year period, the added near term revenue counts, and the future revenue loss doesn't. There seems to be no opposition to pension smoothing.

The lack of additional revenue is not the only problem with pension smoothing. During the time the company has underfunded the pension fund and finally pays the deferred payments there is less capital in the fund which means its actual growth will be lower. If a company in the meantime goes bankrupt their pension fund will be less funded than it should have been. Pensioners will take some losses and the Pension Benefit Guaranty Corporation's premiums will go up. The lesson here is there never is a free lunch.



George Wybenga

There are a number of changes being made by the Social Security Administration (SSA).

Social Security Number Printouts - Beginning August 2014, SSA will no longer issue Social Security Number (SSN) printouts in their local/field offices. People who need proof of their SSN and who cannot locate their SSN card will need to apply for a replacement card.

Benefit Verification Letters - There was a plan to have SSA field offices stop providing benefit verification letters, except in emergency situations. This action was to take effect in October 2014, but there have been indications by SSA that they will not pursue this change. Stay tuned.

Local Office Closures - There have been many local offices closed in the country, including these in NYS: Amherst (closed 3/28/14), Astoria (closed 12/10/12), Bronx (closed 3/28/14), Chinatown Manhattan (closed 4/20/12), Brooklyn/East NY (closed 3/9/12), Glendale/Rego Park (closed 7/15/11), Grand Central/NYC Midtown (closed 12/9/13), Kingston (closed 3/28/14), Long Beach (closed 2/10/12) Mount Vernon (closed 9/23/11), Rome (closed 4/27/12), Williamsburg (closed 3/10/14). SSA indicates that field offices need to close as a result of budget issues – but the administration of SSA is not part of the federal deficit, it is funded by Social Security taxes. These are services that beneficiaries have paid for and administration services account for only 1% of the SSA budget.

On-Line services - SSA is trying to promote use of its web-based services, rather than providing face to face services for clients. Proof of Social Security and/or Supplemental Security Income (SSI) is available to most beneficiaries by registering for their personal MY Social Security account online at www.socialsecurity.gov/myaccount, or by calling their national, toll-free number, 1 (800) 772-1213. A webinar is available to provide instruction, designed for advocates, social service agencies, and other third parties to help promote the use of Social Security's online service options.

Social Security Trustees 2014 Report - Trustees project a Cost of Living Adjustment increase of about 1.5% in 2015. The Trustees have once again extended the solvency projection for the fund. It is projected that SSA will be able to pay full benefits until 2033. After, with no changes made, SSA will have revenue to pay 77% of benefits. As the economy continues to improve, SSA income is projected to exceed expenses. Trustees project the Disability Trust fund will be depleted in 2016, the same year projected in last year's report. Congress should reallocate income across the Social Security Trust Funds, as it has done 11 times before, to cover the anticipated shortfall.

Federal Legislation - Sen. Schumer will be introducing legislation to prevent SSA from reducing some services. It will prevent the elimination of benefit verification letters being provided at field offices. It will require justification report to Congress and public comment before the closure of field offices. Other bills that are currently pending (on both Social Security and Medicare) can be reviewed at the Federal Legislative Tracker.

Advocacy Alert - On August 14, New Yorkers throughout the state had the opportunity to celebrate the anniversary of Social Security. Many did so outside of field offices, calling for improvements in Social Security benefits and maintenance of customer service.

Learn More - National Committee for the Preservation Social Security and Medicare Board Member, Prof. Eric Kingson will be a keynote speaker at StateWide's annual Convention on October 14 in Saratoga Springs and will help de-bunk myths about Social Security and Medicare solvency and outline plans to demand improved benefits for all. Registration information is now available on line at <http://www.nysenior.org>.

NY StateWide Senior Action Council, 518-436-1006/1-800-333-4374

Get informed. Speak Out. Get Involved. www.nysenior.org

SAVE THE DATE - StateWide's Annual Convention October 14, 15 & 16, 2014 Saratoga Springs NY.

NYSTRS COLA and Statistical Update

COLA Increase: Eligible NYSTRS (Teachers Retirement System - TRS) retirees will receive a \$15.00 per month COLA starting September 1, 2014. Eligible means you have been retired at least 5 years and are age 62 or older. See nystrs.org for more details on eligible.

Unfortunately, not all eligible retirees will see the full COLA of \$15.00 because their pensions are less than \$18,000 a year. The COLA is calculated on only the first \$18,000 of your pension. 21,780 TRS retirees' pensions are less than \$18,000 a year. The cumulative maximum monthly increase since 2001 is \$282.00.

Here are the statistics for the NYSTRS (Teachers Retirement System):

- TRS return for the fiscal year ended June 30, 2013 was 13.7%.
- More than 80% of the \$6.1 billion in TRS benefits paid out annually is paid to residents of New York State with an economic impact of \$30 billion.
- TRS is administered at a cost of less than 25 cents per \$100 managed, compared to the cost of administering a 401k type plan at a typical cost of 60 cents per \$100 managed.

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RC39 Newsletter is looking for comments, suggestions and articles from its members.

Send your comments, suggestions or article to Peter Herron at rc39pete@optonline.net or mail to 98 Rocky Point Landing Road, Rocky Point, NY 11778. Your article will be published when space is available. RC39, NYSUT, and AFT news will be given priority.



Address Change

Do not let a new address keep you from receiving NYSUT RC39 newsletters. There are three ways to update your address. Contact NYSUT Member Records at 1-800-342-9810 ext. 6224. Send written changes to: NYSUT Member Records, 800 Troy-Schenectady Road, Latham, NY12110 or e-mail changes to memberrec@nysutmail.org. If you are a snowbird, give Member Records a few weeks notice to change its address records each way.

Have you paid your voluntary RC39 contribution for 2014?

If you have not sent in your voluntary NYSUT RC39 annual contribution, now is as good a time as ever. Just send your check along with the form below to the RC39 treasurer. It is your contributions that enable RC39 officers and delegates to represent you at NYSUT conferences and meetings.

Retiree Council 39 Voluntary 2014 Participation Fee form

Name _____ e-mail _____
Address _____ Phone (____) _____
City _____ State _____ Zip code _____
College retired from _____ Year of Retirement _____
Please check amount of your voluntary participation fee: \$25 _____ Other \$ _____
Send your check, made out to NYSUT RC39, along with this completed form to:
Ms. Joan Prymas, RC39 Treasurer, 141 Montgomery Street, Ilion, NY 13357