

IDENTITY THEFT What to know, What to do.

Is someone using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's identity theft.

Visit IdentityTheft.gov to report identity theft and get a personal recovery plan.

The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your plan and track your progress
- print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors

Go to **IdentityTheft.gov** and click "**Get Started.**" There's detailed advice for **tax, medical, and child identity** theft - plus over thirty other types of identity theft. No matter what type of identity theft you've experienced, the next page tells you what to do right away. You'll find these steps - and a whole lot more - at **IdentityTheft.gov**.



What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity. Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords, and PINs for your accounts.

Step 2: Place a fraud alert and get your credit reports. To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two.

Experian.com/help

- 888-EXPERIAN (888-397-3742)
A fraud alert lasts one year. It will make it harder for someone to open new accounts in your name.
- TransUnion.com/credit-report-services 888-909-8872
- Equifax.com/personal/credit-report services 800-685-1111

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NYSUT RETIREE CONTIGUOUS E.D. 51-53 (AT-LARGE) MEETING **ALBANY, October 24-25, 2019** **NYSUT President Peter Herron**

All NYSUT retiree councils belong to one of 3 retiree districts, E.D. 51, E.D. 52, or E.D. 53. Our retiree council, RC39, belongs to E.D. 52. Every year during October delegates from all the retiree councils attend the NYSUT Retiree Contiguous Election District meeting. This year the meeting began at 2:30 PM on Thursday, October 24 and concluded after 1:00 PM Friday, October 25, 2019.

The meeting opened with a short welcome. Then retiree councils were given the opportunity to present resolutions and delegates were encouraged to comment and make recommended amendments on the proposed resolutions. The meeting then broke up into small groups. The purpose of these small group meetings was to share what is happening throughout the state and how different retiree councils function. It was very clear that RC39 is very different from all the other retiree councils. Most retiree councils are defined by local geographic areas. Most members knew each other when they were active members. Most retiree councils have several meetings a year, have social functions, and sometime have organized trips, some even outside the United States. That is not the case with RC39, the retiree council for community college retirees. RC39 not only never had a meeting of its members, it has never had a meeting where all its officers were present.

Next came one of the most important presentations, the need for Financial Best Practices. Retiree councils cannot have even the appearance of financial impropriety. No member can make a profit or own a company that makes a profit on any transaction with a retiree council or NYSUT. RC39 does not and never has paid any company or organization for any purpose. Because most retiree councils are Continued on page 2.

October 29, 2019 LONG ISLAND **NYSUT REGIONAL CONFERENCE** **RC39 President Peter Herron**

The theme of this all-day conference was "The Power of Retiree Connections." The conference speakers were chosen to keep retirees informed on political, social, and general wellness issues. Joan Perini, NYSUT Suffolk Retiree Service Consultant and Claire Zatorski, NYSUT Nassau Retiree Service Consultant, did an outstanding job in organizing this regional conference and opened the conference with their welcoming comments. During the continental breakfast Paul Pecorale, NYSUT Second Vice President in charge of NYSUT retiree constituents presented issues pertinent to retirees and Patrick Lyons, NYSUT Director of Constituency Programs and Services discussed the importance of retirees in the function of the union.

There were two breakout sessions, each with a choice of three seminars. Continued on page 2.

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RETIREE CONTINGUOUS E.D. MEETING

locally defined, these retiree councils often sponsor lunches, trips, and other activities that require commercial enterprises.

During the evening dinner Alan Rubin, NYSUT Executive Vice President Emeritus, gave a short history of NYSUT.

On Friday morning Paul Pecorale, NYSUT Second Vice President, gave an update on current issues relevant to the labor movement. Next came meetings of the three election districts. As a RC39 delegate, I attended the E.D. 52 meeting. E.D. 52 Director Rose Catanzariti gave an update on E.D. 52, encouraging members to attend local NYSUT meetings and asked members to help get out the vote.

After the E.D. meetings all the delegates assembled for the final review of the proposed resolutions. With some discussion of each proposed resolution, votes on suggested amendments, and votes of acceptance, rejection, or tabling of all the proposed resolutions, the essential work of the meeting was completed. See the article in this newsletter on all the proposals accepted at the E.D. meeting. The proposals will be presented to the delegates at the Representative Assembly next spring.

With the most important work of the meeting complete, each small group that had met Thursday gave its report to all. After lunch we all headed home.

RC39 Website

Go to the RC39 website, <http://rc39.ny.aft.org/>, where you can read recent NYSUT RC39 newsletters in color, AFT and NYSUT news releases, and much more.



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LONG ISLAND NYSUT REGIONAL CONFERENCE

The choices for the first breakout session were **Aging, Happiness & NYSUT Social Services**: Ani Shahinian, NYSUT Social Service Director, **Future of Long Island Drinking Water**: Adrienne Esposito, Director of Citizens Campaign for the Environment, and **Focus on You**: Florence McCue, NYSUT at-large Director ED 51-53.

The choices for the second breakout session were **Exploring Assisted Living**: Gail Maimon, Sales Manager of Bright Senior Living in Sayville, **Senior Shake Up**: Vicki Luckman, Senior Fitness Specialist, and **Elder Care**: Feldman, Kramer and Monaco Law Firm.

For the first session I attended **Future of Long Island Drinking Water**. Ms. Esposito's presentation was very informative and scary. She identified many very familiar but unsafe products that contain 1, 4-dioxane, a potential carcinogen. This is a particularly serious problem on Long Island because its only water sources are aquifers where chemicals we use eventually go.

For the second breakout session I attended **Exploring Assisted Living**. Even though Ms. Maimon represented a for profit senior living community, she provided a very balanced and informative presentation. She pointed out that many expenses such as home insurance, property taxes, utility bills, and other expenses are eliminated when one enters a senior living environment. She indicated that some communities have independent living, assisted living, and nursing facilities. These facilities offer very different ways of covering resident expenses. This presentation made me realize the need to explore, well before I need to and still am capable of making decisions, the many options available when I no longer can live independently.

The conference culminated with the lunch speaker Randi Weingarten, President of the American Federation of Teachers. Randi gave her classic speech. Starting off slowly, pointing out the many threats to the working class and ending in a rousing call for all of us to fight back.



RC39 MEMBER REMAINS CREATIVE IN RETIREMENT

An exhibition of Rani Carson's paintings took place at the Peconic Crossing Gallery, Riverhead, New York from October 6 to November 16. This exhibition was sponsored by the East End Arts Council. Randi is a Suffolk County Community College retiree. Here are pictures of two of her paintings

YOUR HEALTH CONNECTION

By Frances S. Hilliard, RN, MS
Professor Emerita, Nassau Community College

“SILENT” HEART ATTACK

A significant number of individuals who have a heart attack do not realize it at the time. Some possible explanations for this include a higher tolerance for pain, decreased sensitivity to pain (as experienced by persons with diabetes), psychological denial, or a personality that tends to “tough it out.”

The most common reason for the so-called “silent” heart attack is simply that some people do not experience the classic symptoms: pressure, aching, or tightness in the middle of the chest; pain radiating to the left shoulder/arm, neck, or jaw; shortness of breath; dizziness; and sweating. The exact location of pain can vary, with some people never experiencing the typical chest pain. Other non-classic signs of a heart attack include unexplained fatigue/weakness or nausea/vomiting. Women are more likely to exhibit the non-typical heart attack symptoms.

When in doubt about how you feel, especially if you “just don’t feel right” or are very anxious, don’t take chances. It is best to take a regular strength aspirin tablet, call 911, and go to the nearest emergency room. (Please do NOT drive yourself there!!)

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IDENTITY THEFT

Get updates at IdentityTheft.gov/creditbureaucontacts.

Get your free credit reports from Equifax, Experian, and TransUnion. Go to annualcreditreport.com or call 1-877-322-8228.

Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

Step 3: Report identity theft to the FTC.

Go to IdentityTheft.gov, and include as many details as possible. Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan. **Go to IdentityTheft.gov for next steps.**

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company.

IdentityTheft.gov can help - no matter what your specific identity theft situation is.

Resource: *Federal Trade Commission.*

2019 NYSUT RETIREE CONTIGUOUS E.D. MEETING RESOLUTIONS

For those interested in reading the five resolutions that were accepted at the E.D. meeting, please visit the RC39 website, <http://rc39.ny.aft.org/>, where they are posted.

Heart Attack

Did you know that men and women often experience different symptoms?

MEN...

- often, but not always, experience the classic warning signs of a heart attack:
- Uncomfortable pressure, fullness, squeezing or pain in the center of the chest that goes away and comes back.
- Pain that spreads to the shoulders, neck or arms.
- Chest discomfort with lightheadedness, fainting, sweating, nausea or shortness of breath.
- Trigger: Men most often report **physical exertion** prior to heart attacks.

WOMEN...

- may experience the classic symptoms, but they are often milder. Women may also have other symptoms like:
- Shortness of breath or difficulty breathing
- Nausea, vomiting or dizziness
- Back or jaw pain
- Unexplained anxiety, weakness or fatigue
- Palpitations, cold sweats or paleness
- Mild, flu-like symptoms
- Trigger: Women most often report **emotional stress** prior to heart attacks.

Every Second Counts! If you or someone you know has any of these symptoms, immediately call 911 or get to an LVH Emergency Room as quickly as possible. Our doctors are ready to evaluate any patient complaining of chest pain within 10 minutes of arrival, and to provide the right treatment. We're here for you 24 hours a day, every day.

RC39 Encourages its Members to Attend Regional Conferences

Throughout the year NYSUT sponsors regional conferences. Attending one of these conferences is one of the best ways to keep informed and to learn how to get involved in protecting our retirement rights. In order to encourage RC39 members to participate in NYSUT activities, RC39 will pay a member’s expenses, up to \$40, for attending a regional retiree conference. To learn about the dates, location, and agenda of conferences in your region, contact the retiree service consultant for your region. To determine who this person is you must know your local NYSUT election district (ED). At NYSUT website, <http://www.nysut.org/cps/rde/xchg/nysut/hs.xml/edmap.htm>, is a state map of all local election districts. There is also a NYSUT phone numbers where you can obtain contact information of your local retiree service consultant. ED52 is RC39’s election district. Joan Perrine is the ED52 director.

After attending a regional conference send copies of a short description of the sessions you attended, an official registration form detailing the cost and copies of any other expenses totaling a maximum of \$40 to Ms. Joan Prymas, RC39 Treasurer, 141 Montgomery Street, Ilion, NY 13357.

Retiree Council 39 Board of Directors

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Send your comments, suggestions, and inquiries to NYSUT RC39 Officers, 98 Rocky Point Landing Rd., Rocky Point, NY 11778 or rc39pete@optonline.net.

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.



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, NY 12110, or e-mail changes to memberec@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 2020?

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 2020 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