

THE NOR-EASTER/RENY

ACKNOWLEDGING our PROFESSION WHILE SUPPORTING our PAST

In this issue:

- Health Insurance Coverage
- What is Friendly Service ?
- Luncheon Info!

Welcome to November (the Vulcan word for Gravy)!

*In Middle School, I was passed a rather mushy note that fell from my useless Social Studies book onto the hallway floor. To my horror, it was scooped up and shared to a host of willing participants. As **RENY members** you **do not** need a 'note' to become an engaged participant, simply contact any member / officer for details. Jim howard, editor 518/569/9487*

Membership VP Report: Sandy Lashua

OUR 2025 MEMBERSHIP REPORT

The Fall months have seen our NEZ group grow to a total membership of 544. We have 33 new members so far in 2025. Our team could use your help to keep us growing! Send me the names of your retired friends so we can invite them to join.

Your support is essential to help keep our organization strong. Contact me if you are unsure of when your dues need to be paid.

Sandy Lashua 518-578-6147

Jodi Morrow 518-569-6643

Leslie LaValley 518-593-2177

Kris Fordham 518-335-4018

Community Service: Connie Lalonde

DONATIONS: RENY members are still collecting the following donations: all ages and sizes of winter sox, hats, mittens and gloves. **THANK YOU IN ADVANCE FOR YOUR CARING DONATIONS!**

As always we will also be collecting unwrapped toys and or Gift Cards for the Christmas Bureau.



Public Relation: Cindi LaFountain

I was honored to meet Jim and Fran Shutts at the annual convention last month. And now, I would

like to introduce them to you. Jim grew up in Merrill near Chateaugay Lake and Fran is from Silver Creek. They both graduated from SUNY Brockport and taught at Northern Adirondack for 33 years. He was an elementary PE teacher and she was a special education teacher in the elementary. Jim coached high school baseball and was a soccer referee. They just celebrated their 50th anniversary and are proud parents of two grown sons and even prouder grandparents of four grandkids. Jim and Fran spend the winters in Florida and the rest of the year chasing their grandkids around and enjoying their many activities.

They are interested in finding out more about RENYNEZ by volunteering and maybe joining one of our committees. These two will be an asset to our wonderful organization.

<p>Northeastern Zone RENY c/o James Howard 21 Pine Ridge Drive Morrisonville, NY 12962</p>	

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NEZ Leadership for 2024-25

Elected Officers

President: Tracey Howard

Executive Vice President: Elizabeth Dubay

Secretary: Rebecca Frostick

Treasurer: Kathleen Fessette

Vice President for Legislation: Rod Driscoll

Vice President for Membership: Sandra Lashua

V-President for Friendly Service: Kathy Caron

Past President: Kevin Mulligan

Committee Appointments

By-Laws: Pete Atchinson

Community Service: Connie Lalonde

Health Care: Kevin Mulligan

Historian: Dick Brogowski

Scholarship: Diane Haight

Newsletter: Jim Howard

Educator Award: Alison Brown / Simone Lutz

Nominations: Bonnie Gregware

Program: Glenda Rowe*, Sandy Lashua, Renee Julian

Public Relations: Cindi LaFountain

Resolutions: (replacement needed)

—Reports—

Legislative: Rod Driscoll

Legislative Action Committee's advocacy:

At the Federal level:

- The Federal Government is currently in shutdown with many Federal workers not being paid and some programs not being funded. VA, Social Security and Medicare payments are currently not affected.
- Due to staff cuts it may be difficult/impossible to get phone or online support.
- Congress has not agreed on a continuing resolution to fund the government through the end of the year.
- The Republicans need at least 7 Democrats to support the bill in the Senate.
- The sticking point is in regard to Democrats insisting on reversing cuts to Affordable Care Act subsidies for low and middle income people who will face massive increases (50-75%) in health insurance premiums under the "Big Beautiful Bill" recently passed in Congress.
- Note: The House of Representatives is in recess and the Speaker has not set a date

for reconvening.

Federal Advocacy will:

- Support reversing cuts in the new budget affecting seniors, veterans and the disabled.
- Support reinstating massive cuts to personnel in Social Security (80,000) & VA (7,000) to assist seniors & vets in accessing and preserving their benefits

State Advocacy will continue to:

- work to pass the Health Equity For Retirees Act preserve retiree health insurance benefits and prevent any reductions in benefits or mandates to switch to Medicare Advantage plans.
- work to do further reform to Tiers 5 & 6 to enable districts to attract more new teachers to the profession.
- advocate for the state to help pick up the difference for the imminent loss of Federal education aid to school districts.
- Advocate for an increase in the base amount for computing pension cost of living which would greatly help our most elderly members.

Thanks to the NEZ board and our members for their support of the Legislative Action Committee's (LAC) advocacy efforts.

We would urge our members to let our Federal government officials know how you feel about the massive cuts in personnel, programs and funding. To email Representative Elise Stefanik, who recently voted to support the budget bill, visit her website at: <https://stefanik.house.gov/> then click on "Email Me".

Friendly Service: Kathy Caron

[See Kathy's extended explanation of this valuable outreach on page 5]

Educator Awards: S. Lutz & A. Brown

Northeastern Zone RENY recognizes local teachers with an annual educator award. Our work begins in January when we revise our application form and evaluative rubric. Applications are then sent to area schools by the end of February or beginning of March. The middle of May is our formal deadline with winners announced in June.

President's Message – Tracey Howard

Fall is quickly moving into its chillier days, but what a beautiful season it has been for all of us in the North Country. A dedicated team of RENY members were able to enjoy the beautiful fall foliage on the trip to our annual RENY Convention at Turning Stone Resort on October 15-17th. Thank you to all who attended giving of their time and talent representing RENY and the Northeastern Zone: Kevin Mulligan, Bob Joyce, Judy Corigliano, James Howard, Cindi LaFountain, Glenda Rowe, Fran Shutts, and Jim Shutts. The board approved fundraising to assure people who are willing to attend the convention in the future will not have to pay their expenses. We will keep you informed about your opportunity to participate.

Membership and involvement continue to be the key to our success. Each month we receive notifications from RENY of delinquent accounts in our zone. According to Membership Chair, Sandy Lashua, this month's report from the state showed a significant increase in the number of members who have not renewed their membership from our zone. Every member is encouraged to go to the state website and renew today. (retirededucatorsny.org/renew-membership/) By completing that one small step, we can save mailing costs at the local level.

Our next luncheon is December 4th at Valcour Brewery. In addition to our scheduled entertainment, Kevin Mulligan has invited two members from the Insurance Consortium to provide information regarding the changes to Platinum Plan A. They will be speaking for a brief time while we are eating lunch and will remain to answer questions. Come, bring a friend, and support the Christmas Bureau!

RETIREMENT WITHOUT RENY?



We suspect every organization ponders over the prospect of gaining / losing members. Our membership list is long on numbers but short on active participation. Here is a peak into the valuable outreach world of Friendly Service. Coordinated by Kathy Caron.

There are many ways Friendly Service provides for our members. We may make a phone call, send a greeting card, make a visit, and try to keep in touch. It's one of those committees that gives back to our fellow retirees and at the same time provides the committee member with a sense of purpose and another opportunity for social connections. Sometimes mail gets returned to me and it makes me sad that we have lost connection with a member. About a year ago, I was trying to "track down" a more recent address for one of our members. After I asked a few members if they knew anything about the whereabouts of a retiree, I received a phone call and a text message with a possible "lead." As I followed up on the new information I had to leave a phone message, but that person I was looking for called me back! We had a wonderful phone call with both the member and their spouse. We have the updated address so that we can mail the newsletter to him. It was a little bit detective and a lot of fun too!

Did you know that providing financial assistance is also a function of Friendly Service? The President's Fund can provide a one-time lump sum of up to \$500 to a RENY member in need. This fund is separate from the Decormier Trust Fund and requires less paperwork and documentation. If you know of a RENY member who may be in need, please contact Kathy Caron, 518-569-5600 so that we can get this process started. This opportunity for financial support is just one way of promoting the wellbeing of the members of our zone.

Looking for a way to become involved in RENY that won't require a large time commitment? Friendly Service is looking for volunteers to get together for just a few hours a year to work together. Please contact me so we can set up a time and place in 2026. kcaron9794@gmail.com.

Northeastern Zone Meeting and Luncheon

December 4, 2025

Valcour Brewery 49 Ohio Avenue Plattsburgh, NY

10:30 am Check in and Socialization Time 11:00 am Meeting Call to Order

AGENDA

- I. Call to Order - Pledge of Allegiance
- II. Officers Reports:
 - A. Secretary's Report - Becky Frostick – NEZ Board meeting
 - B. Treasurer's Report - Kathy Fessette
 - D. Vice President for Friendly Service - Kathy Caron
 - E. Vice President for Membership - Sandra Lashua
 - F. Vice President of Legislative Action - Rod Driscoll
 - H. President – Convention Highlights, Committee updates
- III. Committee Reports:
 - A. Community Service - Connie Lalonde
 - B. Newsletter - Jim Howard
 - D. Health Insurance - Kevin Mulligan
 - C. Program – Glenda Rowe
- IV. Old Business
- V. New Business
- VI. Adjourn

December's Program: Mitch Willette leads a Holiday Sing-Along

Get ready to sing along, NEZ members. Our holiday program this year welcomes a much-anticipated encore presentation from Mitch Williette! Mitch will entertain us with Christmas melodies, some sing-along and your special Christmas requests. Don't miss this warm and engaging program chosen just for you... at our December 4th luncheon at Valcour Brewing.

December 4th LUNCHEON RESPONSE FORM

(Friday, November 21st.)

Valcour Brewing Company

10:30 Socialization 11:00 Meeting 12:00 Lunch / Program

NOTE: Anyone needing help accessing the entrance and/or using the elevator lift, there will be members waiting at the ramp at the back of the parking lot to offer assistance, around 10:15 am.

Lunch includes: BBQ Pulled Pork, Mac & Cheese, Coleslaw, Smothered Green Beans, Salad, Dinner Roll, Dessert, Coffee, Hot Tea, and Water.

Location: Valcour Brewing Company, 49 Ohio Ave., Plattsburgh, NY

Please send in your lunch reservation by **Friday, November 21st.** Your reserved meal is not reimbursable. Make your check payable to RENY-NEZ and send to Kathleen Fessette. @ **NEW ADDRESS:**

1349 Lake Shore Road, Chazy, NY 12921

Names Attending: _____

Email Address: _____

Total Luncheon Cost: (\$25.00 per person) _____

Donation: Public Outreach (Nor'Easter) _____

Total Amount Enclosed: _____

We can now accept VENMO for lunch payments only (no extra donations) @Kathleen-Fessette (last 4 digits of phone number 2040) Please note on your Venmo transaction. Lunch payment by 8/25/25.

Scholarship Awards: Diane Haight

When the new year (2026) finally pokes its head through the hoped for snowdrifts, Cheryl Dodds will be assuming the reins of our Scholarship Awards Committee from Diane Haight. Diane has steered this important outreach program for many many years. Thank you Diane!

NOTE: The Northeastern Zone of the Retired Educators of New York annually awards the Dr. Karl R. and Ruth Kramer Education Scholarship to an area high school student pursuing a career in education.

Health Insurance: K. Mulligan

NEZ Healthcare Insurance Committee Chair

I took on the responsibility of being the Superintendent of Chazy Central Rural School on July 1, 2005. I also took on the responsibility of holding a seat on the CEWW Consortium Health Insurance Board of Directors. That position opened my eyes to the unique benefits of Plan A(1) in our health insurance coverage.

On June 1, 2005, the Consortium secretly unveiled the "Plan of the future" - Plan B(2). It was expected to replace Plan A, through the process of negotiations, by July 1, 2007. As we all know it did not. Today, Plan A is referred to by Plan 1 and Plan B is called Plan 2. For more than 15 years, the premium expense for Plan A was always considerably higher than Plan B and was intended to encourage school districts to negotiate in Plan B and eliminate Plan A. However, due to the Moratorium Clause in NY State, retirees were entitled to keep the health insurance benefit they retired with throughout their retirement (until death do us part). Today, retirees constitute an ever-declining number of about 1,800 in Plan 1(A) and close to 800 in Plan 2(B), which is ever increasing. Needless to say, the largest Consortium expense today for retirees is prescription costs. The nationwide increase in pharmaceutical costs has further exasperated this expense for the Consortium.

The January 1, 2026, changes in prescription coverage **ONLY** will represent the first ex-

penditure change for retirees since 2005. Medicare Eligible Plan 1 recipients will be placed on a **GROUP** Medicare Part D prescription plan managed by Wellpoint. Being a group plan will allow the Consortium to modify recipients' costs for mail order prescriptions, as well as Tiers 1, 2, 3 and formulary prescriptions. The only drawback I see is there will no longer be a Family Max of \$400. Medicare Part D only allows for an Individual Max and the Consortium recently approved an Individual Max of \$400. For my wife and I, that means our new "Family Max (individual max X 2)" is \$800, and that is very doable. Especially in light of today's world of "The Big Beautiful Bill", with many people losing their health coverage or paying double in premiums.

Hopefully you were able to attend one of the Consortium meetings that were held on October 29 and 30, and November 3 and 4. The changes I have mentioned will begin January 1, 2026. Should any of you have any further questions, you can email me at grampymull@gmail.com.

RENY Growth and Goals

Your RENY/NEZ Board of Directors is working diligently on their three primary goals: Membership Growth, Membership Participation, and Financial Stability. To that end our numbers continue to grow! Over 30 new faces this year alone! Our budget for 2025-2026 is balanced and continues to focus on a capacity for outreach programming and scholarship. That *leaves* efforts to involve our members in the exciting process of making a difference for retired teachers and educators in general in our community. Interested?



Why not attend our convention next year?

A Bob Joyce Query: at one time, NEZ owned a complete sound system. No one knows where it is! Bob is offering a reward for information.