

# S.S.R.A. NEWSLETTER

SMITHTOWN SCHOOLS RETIREES' ASSOCIATION

Volume 23 / Issue 4



June 2023

*Happy  
Retirement!*

# 2023

*Celebrate & enjoy!  
You've earned it.*

## **S. T. A.**

*Robin Baker  
Charles Dennis  
Maria DiLiberto  
Kathleen Eagan  
Jennifer Floyd  
Eileen Flynn  
Elaine Froehlich  
Richard Hurley  
Jean-Marie Kliphuis  
Janine Lavery  
Karen Ann Phillips  
Leslie Pramnieks  
Glenn Rogers  
Max Strieb  
Lillian Vitalo  
Robin Weisberg*

## **S. S. E. A.**

*Marie Cirillo  
Linda M. Cristani  
Jamie Dvorak  
Arleen Rogan  
Peggy J. Knudsen  
Lorraine F.  
Wagner-Johnson  
Jane Groneman  
Eileen Barral  
Roseanne LaFranca  
Maryellen Adams  
Kenneth Pyz  
Darryl C. Kennedy  
Dorothy L. Amoruso  
Louise Dobbs  
Debra March  
Elvira Ruggieri  
Felicia Sheridan  
Barbara Vaccaro  
Janet Bernabeo  
Theresa Rossi  
Linda DeLecce*

# Smithtown Schools Retirees' Association

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|   |                      |
|---|----------------------|
| <b>President</b> .....                              | Patty Stoddard       |
| <b>Vice President</b> .....                         | John Pettit          |
| <b>Treasurer</b> .....                              | Susan Fink           |
| <b>Recording Secretary</b> .....                    | Donna Milgrom        |
| <b>Membership Coordinator/Social Committee</b> .... | John Pettit          |
| <b>SSRA WebMaster</b> .....                         | Richard Davis        |
| <b>Facebook Master</b> .....                        | Joan LoPardo         |
| <b>NYSUT Liaison</b> .....                          | June Smith           |
| <b>Communication Liaison</b> .....                  | Bobbi Miller         |
| <b>RC Delegate</b> .....                            | Lou DeBole           |
| <b>Alternate RC Delegate</b> .....                  | Donna Milgrom        |
| <b>Sunshine Committee</b> .....                     | Karen Van Dover      |
| <b>Newsletter Editor</b> .....                      | Mary Mills Desjeunes |

The Smithtown Schools Retirees' Association is affiliated with the **Smithtown Teachers' Association**, the **New York State United Teachers**, and the **American Federation of Teachers**, and is comprised of members from all of the bargaining units in the Smithtown Central School District.

Monthly meetings are held on the second Monday of each month at 10:00 AM at the STA office

Visit our website at: [myssra.com](http://myssra.com) and Like us on **facebook**

*All members are invited to attend.*

*We encourage your input and newsletter submissions.*

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## **2023 SSRA SCHOLARSHIP WINNERS**

were awarded **\$1000** each on June 1st  
at the Senior AWARDS CEREMONY



H.S. East Recipient:

**Kiara Gopie**

H.S. West Recipient:

**Alexis Reiff**



***Congratulations  
and Best Wishes for a Bright future!***

◆ **To Rita Smith on the loss of her husband**

It is with great sadness that I tell you of the passing of Bob Smith, husband of Rita Smith. Rita taught music at Nesconset Elementary School for many years.

◆ **To Family and Friends of Lewis Baranello**

I sadly share the loss of Lewis Baranello with you. Lew was a long time principal at St. James Elementary School, retiring in 2002. He passed away in Palm Springs on April 3, 2023. Lew has requested there be no funeral or memorial. Please remember him with love in your heart.

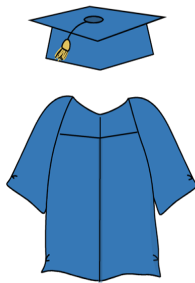
◆ **To Family and Friends of Claudia Chandler**

We are deeply saddened to inform you of the passing of Claudia Chandler. Claudia was an Art Teacher at Tackan Elementary. Claudia's father, Al Chandler is a retired Smithtown Physical Education teacher and her brother, Al Chandler III is a current physical education teacher at Great Hollow Middle School. Additionally, Claudia's son Max (Chandler-Lippman) is a recent Smithtown graduate and her daughter Autumn is currently a student at Nesaquake Middle School.

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*SSRA Gives Back to the Smithtown Community  
..... and beyond.*



The SSRA contributed **\$150** donation to The Smithtown Teachers' Association's **Scholarship Fund Big Basket Raffle event** → and ← **\$1000** to one Senior from each Smithtown High School campus for our **SSRA Scholarship winners**



← The SSRA contributed **\$150** donation to **The Smithtown Business Olympics** And **\$150** to the → **Smithtown Children's Foundation**

SMITHTOWN CHILDRENS FOUNDATION

The following **Local Food Pantries** received **\$500 each** in donations:

- The Greg W. Sill Food Pantry which is run by two high school teachers
- The Latin Christian Community food pantry located on Edgewood Ave in Smithtown



In addition, many of the "duplicate dues paid" checks have been generously donated to our charitable fund by members, thanks to a call made by Susan Fink, our Treasurer.



# Annual SSRA Spring Luncheon



**Patty Stoddard**  
*President*



**John Pettit**  
*Luncheon Organizer*



**Susan Fink**  
*Luncheon Photographer*



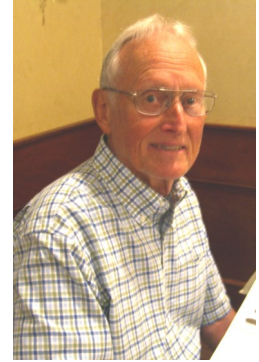


# Old Street Pub ❖ May 3, 2023



*Thank you all for attending our first luncheon  
in many years!*

*Over \$500 was collected from this year's  
attendees to be added to the annual donation  
sent by the SSRA to local food pantries.*







Join us on a mission trip of a lifetime to Meru, Kenya

[www.hopechildrensfund.org](http://www.hopechildrensfund.org)

## Make a difference in the lives of children in need.

As a community member or District 7255 Rotarian, you have the unique opportunity to travel to the Jerusha Mwiraria Hope Children's Fund Home from October 25th to November 7th, 2023.

During the trip, we will bring much-needed donations to the home. We will work directly with the children to create a children's book that features their art, thoughts, and writings. We'll also work to publish a book on the Hope Children's Fund and Jerusha Mwiraria, to help raise awareness and funds for the organization.

This trip is about more than just creating books. It's about making a real, tangible impact on the lives of the children. And we can't do it without you.

The trip costs approximately \$3,000, including airfare, "hotels," food, and personal expenses. Each traveler will be asked to bring one donation suitcase and one personal suitcase, and to transport back a suitcase of Kenyan crafts to be sold to benefit the home and the Meru Women's Cooperative.

Don't miss this incredible opportunity to travel to Kenya, make a difference in the lives of children, and create lasting memories. Join us on this mission trip today!

For more information contact:

Kevin Mann 631-470-6351

[kevinmannmail@gmail.com](mailto:kevinmannmail@gmail.com)

[www.hopechildrensfund.org](http://www.hopechildrensfund.org)



## *News of Members*

### **Is the Medium the Massage? By Joe Gilkey**

Several years ago I made a Superintendent's Conference Day presentation on Marshall McLuhan and Quentin Fiore's book, "The Medium is the Massage". Yes, that is "Massage" and not "Message". The authors clarify this difference with this:

*"All media work us over completely. They are so pervasive in their personal, psychological, moral, ethical, and societal consequences that they leave no part of us untouched, unaffected, unaltered. The medium is the massage."*

The thrust of my presentation was that electronic media are changing us in ways that may not have been intended, or that we are aware of in the message we are trying to get from the media. At no time have I become more aware of this than the present time. Let me explain.

Heather and I have been attending college courses through the Institute for Learning in Retirement (ILR). Before the pandemic professors came to Oak Hammock where we live. Oak Hammock is the center for the ILR in Gainesville. People from town can also enroll in and attend the courses at Oak Hammock. We had a chance to meet with townspeople before the classes over the coffee that was provided by the ILR. We had a chance to catch up with residents we hadn't seen in awhile. There was a great social gathering before the sessions began and a lingering when the session ended. Then the pandemic came and courses shifted to Zoom. There was no socialization. Everyone was home watching an electronic screen and although there was time for questions that promoted some socialization it was not the same. As the pandemic waned and we could assemble once again the medium of Zoom had turned everyone a bit lazy. Attendance was not as great. People were having coffee at home while watching Zoom. If it was a morning class they might not be dressed in more than a bathrobe. It became too much trouble to get up, get dressed and go out to the live class. While the message of the medium might have been a course on "English Romantic Poets", which we did learn, but we also missed out on the social interaction that we humans are built for. We, and our society are being changed - massaged by that missing link.

Heather and I have been church goers for more than 30 years. We made many good friends through our church activities. When the pandemic settled in church services went out the window. Soon the church adapted, putting the service live on U-Tube. So we could stay home and attend church services on our computer. Soon that laziness crept in.

No need to get up and get dressed for church. We, along with the majority of the congregation, sat at home enjoying sleeping in, having a leisurely breakfast, and then coffee as we watched the service. We saw nobody, we talked to nobody, and we didn't interact with the service. The medium had begun to massage us into a laziness we hadn't had before we worked to get the message through an electronic medium. We haven't returned to live church services since the pandemic began. We have been changed.

The last example I will give is the use of cell phones. This electronic medium is so pervasive in our society that there are very few who don't have this medium at their fingertips. Kids have become so dependent on it and adults are not too far behind. It has changed the way we buy things, the way we book travel, and the way we communicate with one another. If we can't ask Siri a question stemming from our conversation we are completely lost. There are apps to write our essays and papers. We are raising a generation of "internet zombies".<sup>1</sup> Teaching these children must be very difficult and certainly teacher training must be changed so teachers have the skills to teach children whose personal, psychological, moral, ethical, and social consequences of using this pervasive medium are so different from an earlier generation. They have been changed. The medium has massaged this generation into totally different beings.

**Continued on Page 8**

## News of Members Continued from Page 7

It is one of the marvels of the human brain that we have these newer media and just as brilliant that socio-cultural theorists writing about this topic in 1967 could predict what would happen to us as the media of our day massage and shape us into new creatures. It certainly has a message for current societies and educators. Good or bad these media are here to stay. Will we adapt?? Can we adapt?? Should we adapt??

<sup>1</sup>A term used by Adam Sandler in his interview with David Hochman in the October/November 2022 edition of AARP the Magazine.



**Elyse and Gene Magram** are very excited to report that their oldest granddaughter in Israel will marry on June 29th in Israel.



The bride, Chava, is 20, and even asked advice from her grandmother before deciding to get engaged. The groom, Elazar Fuchs, also near 21, studies and teaches young men. Chava is a medical secretary. She comes from 10 children and he comes from 11. Elyse and Gene will travel to Israel to attend the festivities.

“I better not eat that.”  
(said no dog ever!)

—@daveshumka

## Doggie One-liners

Presented by *Spot*



♦It was raining cats and dogs the other day. I almost stepped in a poodle.—@braintickler\_

♦Q: Why did the snowman call his dog Frost?

A: Because frost bites—@funnydogjokes

♦Q: What do you call a magical dog?

A: A LABRA-CADABRA-DOR—Reddit.com

♦I watched my dog chase his tail for 10 minutes and thought “Wow, dogs are so easily entertained”. Then I realized I just watched my dog chase his tail for 10 minutes.—@HistoryyClub

♦The reason I love my dog so much is because when I come home, he’s the only one in the world who treats me like I’m The Beatles.—Bill Maher

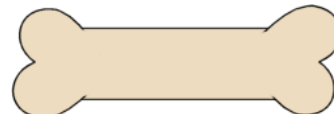
♦Dogs have no money. They’re broke their entire lives. But they get through. You know why dogs have no money? No pockets.—Jerry Seinfeld

♦My dogs love me. By “love” I mean “poop” and by “me” I mean “everywhere”—Dana Gould

♦Q: When you cross a sheepdog with a rose, what do you get?

A: A collie-flower—Parade.com

♦One day, you’ll find someone that is obsessed with you. It’s probably going to be a dog, but, It is what it is.







# YOU'VE



# WON!



*Oh, Really? You've won !! How lucky can one person actually get ?!*

*But wait — there are fees and taxes to pay on the winnings, and the person making the call asks for your credit card number or bank account information? DON'T FALL FOR IT!*

*Every single day presents a scam threat. Opening an unfamiliar email or answering an unknown phone number is dangerous.*

**BE MINDFUL! IT CAN HAPPEN TO ANYONE OF US!**

*~m.mills*

*Reprint from the Federal Trade Commission:*

### **YOU'VE WON Scams**

You get a call or an email telling you that you've won a trip or a prize, but the operator tells you that there are fees or taxes to pay on your prize. They ask for your credit card or bank account information to satisfy the fees.

**DO NOT SHARE YOUR PERSONAL INFORMATION WITH ANYONE**

Report these scams to the FTC at 1-877-381-4357  
Or [ftc.gov/complaint](https://www.ftc.gov/complaint)

### **GRANDKID Scams**

You get a call or an email telling you that your grandchild is in trouble and needs money for bail or a medical bill. They tell you to keep it a secret. Because personal information is so readily available on social media, they make it seem real.

**STOP! CHECK IT OUT!** Call another family member before sending money.

Report these scams to the FTC at 1-877-381-4357  
Or [ftc.gov/complaint](https://www.ftc.gov/complaint)

### **HEALTH CARE Scams**

You see an ad on TV telling you that you need to get a new health care card. Or maybe you get a call and the operator says she's from the government, and she needs your Medicare number to issue a new card. **TAKE A MINUTE BEFORE YOU TALK!** Do you really need a new card? Is the operator really a government official? Before you share your information, call Medicare (1-800-MEDICARE), ask them questions, find out what is really true.

Report these scams to the FTC at 1-877-381-4357  
Or [ftc.gov/complaint](https://www.ftc.gov/complaint)

### **IDENTITY THEFT**

Perhaps someone gets your Social Security number or Medicare number, or your credit card number and runs up bills in your name. Or your bank account has unauthorized withdrawals. **PROTECT YOUR INFORMATION!** Freeze your credit. Shred documents before throwing them out. Get your credit report for free each year at 1-877-322-8228 or [annualcreditreport.com](https://annualcreditreport.com). and....

**NEVER, EVER PAY ANYONE WITH GIFT CARDS!**

*Gift cards are for gifts, not payments!*

### **Identity Theft:**

#### **Prevention, Detection and Resolution**

This info brought to you by NYSUT Member Benefits Martin Lynch: Director of Education and Compliance Manager, **Cambridge Credit Counseling**  
Derek Clement: CFP, **NYSUT Member Benefits** and Swinka Richards, **NYSUT**

*This article should not be interpreted as legal advice. It is intended for educational purposes only.*

#### **True identity theft involves the opening of new accounts.**

- Data breaches expose your identity, but your information may not be used – at least not immediately. Your info may be sold on the dark web to the actual criminals who will then use your identity.

*(Continued on Page 10)*

*(Continued from Page 9) SCAMS*

- People with poor credit are also victims. The lower the victim's credit rating, the less their identity will cost.
- Identity theft comes in many forms: bank fraud, credit card fraud, utility fraud, loan or lease fraud, employment or tax fraud.
- Criminals go where the opportunity is greatest, and where the chances of being caught are least.
- The chances of being caught buying identities on the dark web are minimal.
- From data breaches to dumpster diving, from installing "skimmers" at payment terminals to accessing your computer over public wi-fi, criminals use many methods to steal access to your information.

#### **Detection Indicators include:**

- You find unfamiliar accounts or charges on your credit report. Get your reports for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Unexplained withdrawals from your bank account.
- You get bills for items you didn't order or statements for credit cards for which you did not apply. You don't receive all of your bills or other mail.
- Medical providers bill you for services you didn't use.
- Your credit score drops significantly. You are refused credit.
- Debt collectors call you about debts you don't recognize.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit, or won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for, or that you've already been sent a refund.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

#### **Resolution**

- Get all 3 credit reports to identify as many bogus accounts as you can. (Reporting is

voluntary, so the fraudulent accounts may not appear.)

- Assemble statements on fraudulent accounts.
- Start a notebook to document every step taken, including every creditor with whom you've spoken, the time/date/content of each call, etc.
- Contact creditors, letting them know you're an ID theft victim. If they ask you to make payments on fraudulent accounts/charges, refuse to do so. Close fraudulent accounts.
- Consider freezing your credit by contacting credit bureaus. You can do this online.
- File a local police report, even if the theft occurred online. Make many copies of the police report to distribute to creditors/collectors. Always keep the original report.
- File a federal report at [www.identitytheft.gov](http://www.identitytheft.gov). Make copies.
- Check with registry of motor vehicles to ensure a bogus license wasn't issued.
- Check with U.S. State Department to ensure that passport wasn't issued.
- Check with local post office to ensure change of address form wasn't filed.
- Contact the Social Security Administration (SSA). In an extreme case, you may be able to change your Social Security number, but it is difficult to do and may not resolve the problem.
- Change your PINs. If your ATM or debit card was stolen, do not use your old PIN for your new card.
- Stop payment on checks.
- Deal with debt collectors. Inform the collector by phone and in writing that you are a victim of identity theft. In your letter, be sure to include copies of documents, such as a police report, that demonstrate that you're the victim of identity theft. Do not make "good-faith" payments toward debt. Resolution
- Ask the collector to provide you with all pertinent information (for example, name, phone number, address, account number) relating to both the collector and creditor.
- Ask the collector to confirm in writing that you are not responsible for the outstanding debt and that the collection account has been closed.

*(Continued on page 12)*

## NEW PROGRAM ANNOUNCEMENT!

# Universal Life Insurance

## with Convalescent Care Benefit

provided by:

**Trustmark**<sup>®</sup>  
benefits beyond benefits

- Innovative universal life insurance product provided by Trustmark<sup>®</sup>, combining life insurance coverage with a convalescent care benefit that can be used to pay for long-term care services.
- **Limited time offer!** In-service members ages 18-64 who enroll between May 1 and June 16, 2023 may qualify for guaranteed coverage (no medical questions) up to \$50,000.
- Retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions.

### LIVING BENEFITS FOR LONG-TERM CARE

You could require long-term care services at any point in your life, which could cost hundreds of dollars per day. This universal life insurance program includes a convalescent care benefit that can help pay for these services at any age. Policyholders with a qualifying claim can collect up to 4% of their universal life death benefit per month for up to 25 months -- helping to cover the cost of long-term care services such as an in-home health aide, assisted living facility, or nursing home care.

### LIFE INSURANCE

Protecting your loved ones is one of life's greatest responsibilities. Along with the grief that comes with losing a family member, survivors may suddenly be faced with costly expenses, debts, and a loss of income. Your death benefit can be used to help pay these expenses or for other items such as tuition or savings.

### YOURCARE360 ONLINE RESOURCE GUIDE

This program includes access to YourCare360, providing an online resource that can help to guide you and your family through the caregiving journey.



Learn more by scanning the QR code to the left,  
visiting [memberbenefits.nysut.org](https://memberbenefits.nysut.org)  
or calling 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.

May-Jun 2023



(Continued from page 10) SCAMS

- If the collector continues collection efforts or you receive a notice of additional legal action, consult an attorney immediately.

### Prevention

1. Freeze your credit – a free option at all three major credit bureaus — Equifax, Experian and TransUnion — restricts access to your records so new credit lines can't be opened. It's free to freeze your credit and unfreeze when you want to open an account.
2. Avoid providing your SSN. Ask why it's needed and if they'll consider alternative methods of verifying your identity. Never carry your Social Security card with you. Shred documents that include your SSN.
3. Avoid using public Wi-Fi.
4. When online: Consider using a private search engine and/or VPN (virtual private network) and only submit financial info through HTTPS sites. Use strong, unique passwords that can't be deduced from social media content.
5. Monitor your credit reports/scores regularly.
6. Shred account statements/documents you don't need. Don't just throw them in the trash.
7. Lock your mobile device! Fewer than half of cell phone owners do this.
8. Monitor your mail and read your financial statements.
9. Consider a service to lock down your identity and monitor the dark web. They can't prevent identity theft or data breaches, but their monitoring services can be very useful.
10. Consider using a password manager. There is a small cost, but these services can be quite sophisticated.

### NYSUT Resources

- AFT has partnered with CLC ID Protect to provide free coverage for all active and retired members. Identity Theft Protection | American Federation of Teachers (aft.org) Program includes:
  - Assisted recovery for victims of identity theft
  - Up to \$10,000 expense reimbursement coverage
  - Free ID Threat Score / Free Safe Wallet
  - Register Here:  
<https://www.cclidprotect.net/co/home/aft/>
  - Discounted pricing for additional services
  - Call CLC ID Protect @ (866) 875-8385

### NYSUT Member Benefits Resources

MetLife Auto and Home policyholders and Synchrony Bank account holders have access to one-on-one support to help resolve Identity Theft through Cyberscout:

- Personalized response from fraud and breach experts 24/7
- Industry leading fraud experts with an average of 9 years of experience
- 866.305.7216 or cyberscout-idtheft.com
- For more info on our endorsed MetLife Auto and Home Insurance and the Synchrony Savings Bank Program visit:

[www.memberbenefits.nysut.org](http://www.memberbenefits.nysut.org)

- Legal Service Plan —Victims of identity theft will be given comprehensive advice and guidance on how best to proceed to reclaim their identity. In limited circumstances may include the writing of up to three letters per plan year
- Cambridge Credit Counseling

**Call 1-888-254-0398**

### Resources

- Federal Trade Commission: To report identity theft: <http://www.identitytheft.gov> : 1- 877-438-4338; 1-866-653-4261 (TTY)
- U.S. Postal Inspection Service: To file a complaint: <https://www.uspis.gov/report/> 1-877-876-2455
- IRS: <https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft>; 1-800-908-4490
- Social Security Administration: To report fraud: go to <http://www.socialsecurity.gov> and type "Fraud" in the Search box. SSA by phone: 1-800-269-0271; 1-866-501-2101 (TTY)
- U.S. Department of State: To report a lost or stolen passport: <http://www.travel.state.gov/passport/>; 1-877-487-2778; 1-888-874-7793 (TTY)



*Nobody puts  
Granny  
in a  
corner.*

# *Additions/Changes to Directory*

*Submitted by John Pettit*

*Purposely left blank for website posting  
Please refer to your hard-copy issue.*

## *Classifieds*

**PROPERTY FOR SALE:** Tennessee 6.53 acres at Wilder Mtn. Ph X11 Tennessee Lot 371 East Obey Land—one mile from E Obey River. Wooded, electric to property. Located near Cookville. Currently listed at \$50,000. Contact Doris Lake at 516- 313- 3801 to inquire



***Opps!***

**NAME CORRECTION!**

Bill and Debby Benzinger's daughter, Victoria Rose Benzinger, holding their grand-daughter, **Winnifred Lee Hogan**

Get Well Wishes  
Bobbi Miller

She is on the mend from  
a recently broken foot



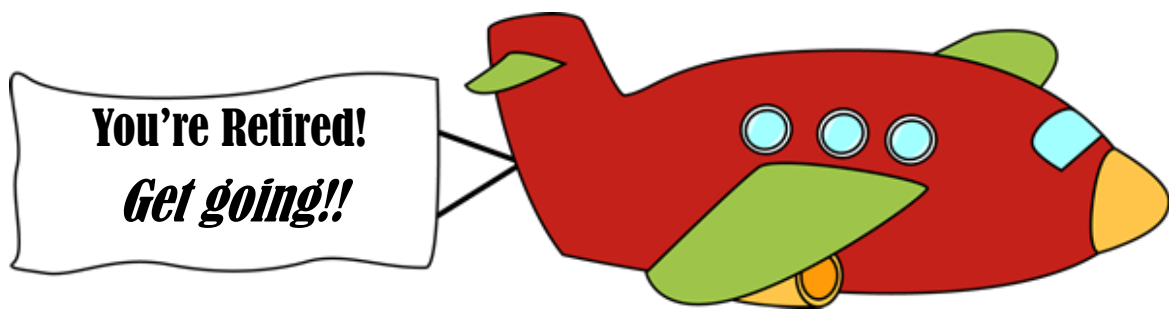
### **June is Men's Health and National Safety Awareness Month.**

Many men may fall into the stereotype of putting other things ahead of taking care of themselves, whether that's work or hobbies or other interests. In the busy rhythm of everyday life, it may be easy to overlook things like scheduling a yearly physical exam. If that sounds like you or someone you know, here are some tips that may help you put your health on the top of your list. After all, keeping your body healthy may just take some simple steps — some good lifestyle habits, regular checkups and self-care can go a long way.



For more information check out the following UnitedHealthcare® educational resources:  
**<https://www.uhc.com/health-and-wellness/health-topics/mens-health/preventive-care>**

*Submitted by Claudia Manzella / uhc.com*



*“The world is a book and those who do not travel  
read only one page.”*

*—St. Augustine*

However you decide to spend your summer,  
we wish you a safe and happy one!!

*See you in the fall.*

Best wishes from your SSRA Executive Committee

*Patty Stoddard, President*

## **S.S.R.A.**

Smithtown Schools Retirees' Association  
c/o STA Office  
26 New York Avenue  
Smithtown, NY 11787

