

S.S.R.A. NEWSLETTER

SMITHTOWN SCHOOLS RETIREES' ASSOCIATION

**LAST CALL FOR DUES
for 2024.
Please remit by
MARCH 20th**

Volume 24 / Issue 3



March 2024



Dear Members—

After our admitted considerable delay in processing some dues checks, we are now up to speed.

If you have sent your dues check already,

Thank you for your patience.

If you have yet to remit, your dues are now **OVERDUE**.

Please check your OWN records to see if you already paid.

At this point, the SSRA Board will consider duplicate checks donations to our charitable causes.



Also — important to note: **the SSRA is NOT the STA.** In retirement, the STA DOES NOT CHARGE YOU DUES as it did when you were an active employee and a union member. Your \$15.00 check is dues for the Smithtown Schools Retirees' Association, (SSRA), not the STA.

There is a remittance coupon on the back cover. Please fill out the form completely and clearly, if you haven't done so already. Be sure to include: Name, Address, Phone numbers—house and cell, Email address, your Union affiliation, and the Year you retired.

Thank you for your continued support and membership. We appreciate you.

The Executive Board of the Smithtown Schools Retirees' Association.

Patty Stoddard, President *Susan Fink*, Treasurer



***The trouble with quotes on the internet
is that it's difficult to determine
whether or not they are genuine.***



—Abraham Lincoln
Submitted by Lou DeBole from PonderAbout.com

Smithtown Schools Retirees' Association

26 New York Avenue ♦ Smithtown, NY 11787 ♦ (631) 585-8316

Email: ssraeditor@gmail.com

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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 and Like us on **facebook**

All members are invited to attend.

We encourage your input and newsletter submissions.

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NYSUT Member Benefits has negotiated special rates with Connect America saving members up to 40% on a medical alert system.

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Our Deepest Sympathy:



◆ To Family and Friends of Maureen Kraeter

Maureen passed away on January 27, 2024. She retired from Smithtown as a high school Guidance Counselor.

After retiring from Smithtown, Maureen and Henry moved to Seminole, Florida, where Maureen continued working as a counselor at Seminole High School. She will be sadly missed by her loving husband, Henry Kraeter; sons Harry Kraeter and Tim Kraeter; and four grandchildren.

A Celebration of life will be held June in Narragansett, Rhode Island.

The celebration of life mass will be said by her godson, the Reverend Kevin Ewing.

Condolences can be sent to: Henry Kraeter - address in Retirees' Directory

◆ To Louise Weiland on the loss of her husband, Angelo

Angelo was in a rehab facility recovering from congestive heart failure and a very recent heart attack. He was expected to be returning home, but passed quite unexpectedly on December 24 in Tucson, AZ. He was 92. Unfortunately, burial arrangements are difficult in Maine where their plots are; from November through April no burials take place. Angelo's service and burial will take place in late Spring.

Condolences can be sent to Louise's winter address:
5134 N. Fairway Spring Drive, Tucson, AZ 85749-7127

◆ To Family and Friends of Frank Marino

I am sad to tell you of the passing of Frank D. Marino. After his battle with late stage bladder cancer on December 10, 2023, Frank passed away at age 82.

A Memorial Service was held on January 6 at the Setauket Presbyterian Church.

The family has asked that in lieu of flowers donations be made to:

The International Rescue Committee (IRC)

<https://help.rescue.org/donate/make-tribute-donation>

Open Door Exchange opendoorexchange.org/financialdonation

Three Village Meals on Wheels www.3villagemealsonwheels.org



◆ To Family and Friends of Edward Raftery

I am saddened to tell you of the passing of Edward Raftery. Ed was a retired English Teacher. His daughter-in-law, Nancy Raftery is a social studies teacher in High School East.

Ed had been living in Florida and there will be a memorial service held in Florida.

Ed's address in Vero Beach, Fl can be found in the Retirees' Directory.

◆ To Hank Parkinson on the loss of his wife, Joan

Joan passed away on February 10th 2024. She was 77 years old.

A Funeral Service was held on Saturday, February 17th at Baiting Hollow Congregational Church.

Burial followed at Baiting Hollow Cemetery.

Loving donations in Joan Parkinson's memory may be made to
Baiting Hollow Congregational Church.

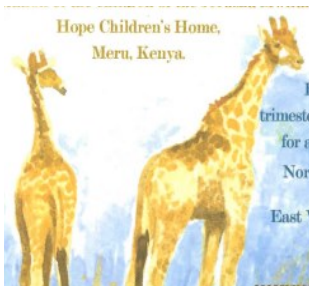
Condolences can be sent to Hank's home address—
information can be found in the Retirees' Directory.

NYSTRS' Year-End Financial Reports Confirm Fund Remains Strong and Secure

Reprint from New York State Teachers' Retirement System — nystrs.org

NYSTRS' strength and status as one of the largest and best-funded public pension funds in the country is reaffirmed by two recently released financial reports. The System's net assets totaled \$137.2 billion and the total portfolio returned 9.0% net of fees as of the fiscal year ended June 30, 2023, according to NYSTRS' 2023 Annual Comprehensive Financial Report (ACFR). The System also published a 2023 Popular Annual Financial Report (PAFR), which is a graphical summary of the longer ACFR. Benefits paid to the System's retirees and beneficiaries totaled about \$8.2 billion for the fiscal year – up from \$8 billion for the previous fiscal year. Leading indicators of pension plan strength are found in a plan's long-term returns and funded status. NYSTRS' 10-year and 30-year annualized net rates of return were 8.5% and 8.3%, respectively. The System's funded ratio is 99.3% based on the actuarial value of assets as of June 30, 2022, the most-recent calculation available. (A funded ratio is a comparison of the actuarial value of assets to the accrued pension benefit liability.) NYSTRS Executive Director and CIO Thomas K. Lee said, "As this annual financial report demonstrates, NYSTRS' Board and staff are committed to fulfilling our mission of providing our members with a secure pension. Our retirement plan is solidly built to endure the up and down cycles of the economy." Lee continued, "Required member and employer contributions are consistently collected in full and without fail. Those contributions are then prudently invested in a diversified and risk-controlled portfolio with a focus on long-term returns. The result of this proven investment philosophy has enabled the System to provide retirement security to New York's public educators since 1921." View both financial reports at NYSTRS.org on the Library/Publications/Annual Reports page. And visit the About Us/Press Room/Infographics page to peruse a host of graphics displaying NYSTRS' facts and

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Hope Childrens Fund
2024 *Passion for Education* Gala March 9th
at East Wind, Wading River
If you are unable to attend, please send a donation to
POB 1345, E Northport, NY 11731
or donate online at **hopechildrensfund.org**

***Thank
You!***

Thoughts from our Members.....

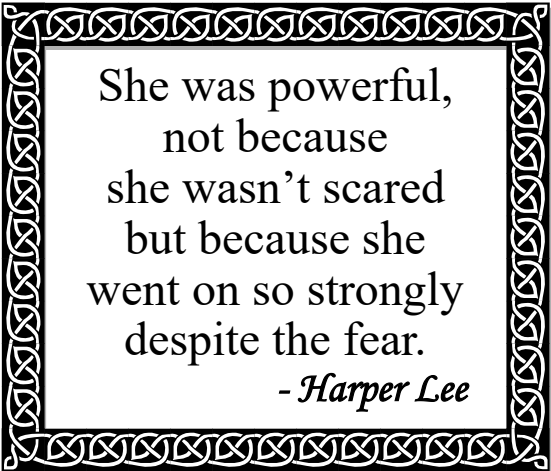
Changes by Joe Gilkey Ed.D.

Recently I wrote an article about Jimmy Buffet's song, "Changes in Latitudes . . . Changes in Attitudes". The song is of course about change and how we handle it. I've become very interested in change. Perhaps that interest is stimulated by the fact that I have 92 years to look back through. Or perhaps what is happening around us on a daily basis is what stirs the interest. Some of it is good and some of it makes you wonder I can remember the changes of the school district from the time arrived in Smithtown - Sept. of 1960. I was assigned to the New York Avenue Junior High School to teach 8th grade science. Centralization had just occurred a couple of years before my arrival and that led to the building of a Senior High School known as Smithtown Senior High School. Also within the walls of that high school was housed another junior high - Smithtown Junior High School. Centralization brought the small elementary schools in the area into Smithtown Central School District #1-- Nissequogue, St. James, Nesconset, and Smithtown elementary schools became a part of the new district. Another school was built for the fast growing western part of the district. That school was Sweetbriar Elementary. The school district was completely changed. At one point in my career in Smithtown the district had grown to 20 schools. What a change over my lifetime! Was the change hard for people to accept? Yes, it was. The vote to centralize the district passed by a very narrow margin so this change was not a happy change for some people. However, this change was the correct move to make for a fast-growing school district.

I recently visited some 9th grade science classes in the Alachua County, FL schools. When I entered the classroom - which was a lab - the students were all very busy at work. As I approached some of them to talk about what they were doing, they indicated they were extracting DNA from some plant leaves. When I taught science we were just beginning to understand DNA. So extracting it from the cells of a plant leaf might have occurred at the college level. On my visit I stopped by a classroom where the teacher was using a Smart Board. This device meant that a teacher, armed with a flash drive they could carry around in their pocket, had complete replacements for the many pieces of equipment previously needed to convey the same lessons to their students. **Talk about change!!!** My era and my training was with overhead and slide projectors, movie projectors and near the end of my career, video projectors. What I have described is real change in how we do things in the classrooms. These changes mean the teacher has to adapt to these new ways of teaching our students.

The two changes I have given as examples reveal changes that, when made, were as a function of progress, of additional knowledge, and a kind of natural selection process. Those changes are ones that occur over a relatively long time, step by step. The changes that are hard for us as we grow older are those that strike us quickly, and sometimes seem to come out of left field. As we age, we lose friends, we might live in a place that is new to us, institutions we are involved with suddenly change. These are changes that are hard for us to cope with. I have now lost contact with the last of my GI buddies from the Korean War. They are gone! I now live thousands of miles from my home town and almost as many miles from the town I spent my work life. But I love the moves I have made so the change has not been difficult. The continuous care facility where I have lived for 18 years changed management a year or so ago and the place is being molded into something other than what it was - quick changes are hard and the older we get the harder they are. One of our coping mechanisms is to rely on memories of the way it was.

Continued on Page 10



She was powerful,
not because
she wasn't scared
but because she
went on so strongly
despite the fear.

- Harper Lee

Check out all your union membership has to offer!

NYSUT Member Benefits offers dozens of endorsed programs and services that can save you money, assist you in protecting your family, and help you plan for the future.



Legal Service Plan

Plan benefits include:

- Crucial estate planning documents (Simple Will, Health Care Proxy, Living Will & Durable Power of Attorney)
- Free telephone consultations
- Guaranteed maximum fees for specific legal matters

Financial Counseling Program

Plan benefits include:

- Unbiased objective advice
- Free telephone & virtual consultations
- Assistance with retirement planning, 403(b) savings, college savings, tax planning and more

For an annual fee, the Legal Service Plan -- provided by the law firm of Feldman, Kramer & Monaco, P.C. -- offers legal expertise on a variety of personal legal matters such as dealing with a speeding ticket or handling estate planning. Plan participants receive unlimited access to toll-free advice weekdays from 9 a.m. to 5 p.m. (EST) as well as a toll-free hotline for urgent legal assistance outside of these hours.

Meanwhile, the Financial Counseling Program -- provided by Stacey Braun Associates, Inc. -- offers unbiased, objective advice customized to your specific financial situation. The full-service program provides up to six hours of objective toll-free telephone or virtual consultations with a Stacey Braun Certified Financial Planner. *



Learn more by scanning the QR code to the left, visiting memberbenefits.nysut.org, or calling 800-626-8101.

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



Mar/Apr 2024

Issues confronting senior citizens on Long Island and elsewhere

An article written completely by Google Bard/Gemini, an AI app. –mmd

The senior citizen population on Long Island is significant, with over 20% of residents aged 65 and older. While Long Island offers a high quality of life for many, there are also unique challenges faced by its senior residents. Here are some of the key issues:

Affordability:

- High cost of living:** Long Island is one of the most expensive places to live in the United States, and this can be a major burden for seniors on fixed incomes. Housing, transportation, and healthcare costs are all particularly high.
- Rising housing costs:** The cost of housing on Long Island is high, and fixed incomes from Social Security and pensions often struggle to keep pace. This can lead to housing insecurity and difficult choices for seniors.
- Limited access to affordable housing:** There is a shortage of affordable housing on Long Island, and this can make it difficult for seniors to find safe and secure housing that they can afford.
- High property taxes:** Property taxes are a major expense for homeowners, and seniors on fixed incomes may find it difficult to afford them. This can be a major burden for seniors who are living on fixed incomes. This can force them to sell their homes and move to less expensive areas, disrupting their social networks and support systems.
- Increasing healthcare costs:** Healthcare costs are rising nationally, and this puts a strain on seniors' budgets. Medicare and Medicaid cover some costs, but out-of-pocket expenses can be significant.

Transportation:

- Lack of sidewalks and crosswalks:** Many communities on Long Island lack sidewalks and crosswalks, which can make it dangerous for seniors to walk or bike.
- Limited public transportation:** Public transportation options on Long Island are limited, especially in suburban areas. This can make it difficult for seniors who no longer drive to get around and access essential services.
- Paratransit challenges:** Paratransit services, which are designed for people with disabilities who cannot use fixed-route public transportation, can have long wait times and limited availability.
- Car dependence:** Many Long Island communities are car-dependent, making it difficult for seniors who can no longer drive to stay connected to their communities.

Social isolation:

- Loss of spouse or friends:** Seniors may experience social isolation due to the loss of a spouse, friends, or family members who have moved away. Many seniors on Long Island live alone or have limited social interaction, which can lead to feelings of isolation and loneliness.
- Lack of social activities:** There may be a lack of social activities and programs specifically designed for seniors in some communities.
- Transportation barriers:** Transportation barriers can make it difficult for seniors to get out and socialize.

Healthcare:

- High cost of healthcare:** Healthcare costs are high on Long Island, and this can be a major bur-

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United States Department of Agriculture

Submitted by Claudia Manzella,
United HealthCare Sr. Field Acct Mgr.

**10
tips**
Nutrition
Education Series



**MyPlate
MyWins**

Based on the
Dietary
Guidelines
for Americans

Eating foods away from home

Full-service and fast-food restaurants, convenience stores, and grocery stores offer a variety of meal options. Typically, these meals are higher in calories, saturated fat, sodium, and added sugars than the food you prepare at home. Think about ways to make healthier choices when eating food away from home.

1 Consider your drink

Choose water, unsweetened tea, and other drinks without added sugars to complement your meal. If you drink alcohol, choose drinks lower in added sugars and be aware of the alcohol content of your beverage. Keep in mind that many coffee drinks may be high in saturated fat and added sugar.

2 Savor a salad

Start your meal with a salad packed with vegetables to help you feel satisfied sooner. Ask for dressing on the side and use a small amount of it.



3 Share a dish

Share a dish with a friend or family member. Or, ask the server to pack up half of your entree before it comes to the table to control the amount you eat.

4 Customize your meal

Order a side dish or an appetizer-sized portion instead of a regular entree. They're usually served on smaller plates and in smaller amounts.

5 Pack your snack

Pack fruit, sliced vegetables, low-fat string cheese, or unsalted nuts to eat during road trips or long commutes. No need to stop for other food when these snacks are ready-to-eat.



6 Fill your plate with vegetables and fruit

Stir-fries, kabobs, or vegetarian menu items usually have more vegetables. Select fruits as a side dish or dessert.

7 Compare the calories, fat, and sodium

Many menus now include nutrition information. Look for items that are lower in calories, saturated fat, and sodium. Check with your server if you don't see them on the menu. For more information, check www.FDA.gov.

8 Pass on the buffet

Have an item from the menu and avoid the "all-you-can-eat" buffet. Steamed, grilled, or broiled dishes have fewer calories than foods that are fried in oil or cooked in butter.

9 Get your whole grains

Request 100% whole-wheat breads, rolls, and pasta when choosing sandwiches, burgers, or main dishes.



10 Quit the "clean your plate club"

You don't have to eat everything on your plate. Take leftovers home and refrigerate within 2 hours. Leftovers in the refrigerator are safe to eat for about 3 to 4 days.

Center for Nutrition Policy and Promotion
USDA is an equal opportunity provider, employer, and lender.

Go to ChooseMyPlate.gov
for more information.

DG TipSheet No. 41
June 2015
Revised October 2016

den for seniors on fixed incomes.

- **Access to specialists:** There may be a shortage of specialists in some areas, which can make it difficult for seniors to get the care they need.
- **Navigating the healthcare system:** The healthcare system can be complex and confusing, and seniors may need help navigating it.
- **Social isolation:** Social isolation is a major risk factor for health problems among seniors, and it can be exacerbated by a lack of transportation and limited access to social activities.
- **Mental health:** Seniors are at an increased risk for mental health problems, such as depression and anxiety, but they may be less likely to seek help.

Other challenges:

- **Food insecurity:** Some seniors on Long Island struggle with food insecurity, which can have a major impact on their health and well-being.
- **Elder abuse:** Elder abuse is a serious problem, and seniors may be at risk if they are isolated or dependent on others for care.
- **Digital divide:** The digital divide can make it difficult for seniors to access information and services online.
- **Lack of awareness of resources:** Many seniors are not aware of the resources that are available to them, such as financial assistance, transportation services, and social programs.

These are just some of the challenges that senior citizens face, and not only on Long Island. There are a number of organizations and programs that are working to address these challenges, but more needs to be done to ensure that all seniors have the opportunity to live healthy and fulfilling lives.

Editor's Note:

While many of these talking points may not apply to fairly recent retirees, those who have been retired for over twenty years may be feeling the pinch of benefits that are just not keeping up with the cost-of-living.

If you need more information on any particular issue, The Suffolk County Office of the Aging or the NYS Office of Aging may be able to help you get the answers you need.

Give them a call at:

SUFFOLK: 631-853-8200
suffolkcountyny.gov/aging

NEW YORK STATE: 1-800-342-9871
NYSOFA@aging.ny.gov

You will be able to get advice and information on:

- * Nutrition
- * Adult Day Care
- * Home Care Services
- * Transportation
- * Senior Advocates
- * Recreation
- * Shopping Assistance Program
- * Heating Energy Assistance Program (HEAP)



Continued from Page 5 CHANGES

Sometimes those wonderful memories happen spontaneously.

I just left a doctor's office and when walking past the coffee shop near the clinic I had visited, there was a sign out that said, "Love Is In The Air" (Today is Valentine's Day). Immediately that short sentence brought back a memory of the first time I had heard that song. It was sung by Dick Carpentier, as a part of the entertainment on a cruise. So that little sentence took me back to a different time, different venue and really made the rest of the day a wonderful mixture of "Love" songs from my computer's collection. I forgot about the bothersome changes that have been occurring.

If I have any message to our members, it is that as we age we are going to be subjected to changes - desired and undesired - and we will have to learn to function with both. Having a stirring memory won't bring back a lost friend or spouse, but it will take the mind to a more pleasant time, even let you expand on that time, and bring you some temporary release from thinking about the change that has occurred for you. Maybe these lines that the old disheveled cat Cribella sang in the Broadway show "Cats" gives us some insight to change and age. She sang:

Memory/ All alone in the moonlight/ I can smile at the old days/ I was beautiful then/ I remember/ The time I knew what happiness was/ Let the memory live again...

A few stanzas later she speaks of what she must do when confronted with change. She sang:

Daylight/ I must think of a new life/ And I mustn't give in/ When the dawn comes/ Tonight will be a memory too/ And a new day will begin.

Happy memories!



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GET YOUR QUOTES 1-866-NYSUT-22



"I am a great believer
in luck,
and I find
the harder I work,
the more I have of it."

—*Thomas Jefferson*



Additions/Changes to the Directory

**MEMBER ADDRESS AND PHONE CHANGES
PURPOSELY OMITTED FROM THIS PAGE
FOR WEBSITE POSTING FOR THEIR
PROTECTION.**

**PLEASE REFER TO THE HARD COPY ISSUE
MAILED INDIVIDUALLY TO EACH MEMBER**

The Irish Fisherman *Submitted by Lou DeBole*

The rain was pouring down outside O'Connor's Irish Pub. There standing in front of a big puddle outside the pub was an old Irishman, drenched, holding a stick, with a piece of string dangling in the water. A passer-by stopped and asked him, "What are you doing?" "Fishing", replied the old man.

Feeling sorry for the old man, the gent says, "Come in out of the rain and have a drink with me."

In the warm ambiance of the pub, as they sip their whiskies, the gentleman, being a bit of a superior smart ass, could not resist asking, "So how many have you caught today?"

"You're the 8th", replied the old man.



*Everybody is Irish on
St. Patty's Day!
Enjoy!*

Dues Request — Final Reminder



**Please remit by:
March 20th**

Complete the form below and mail it with a check for **\$15** made payable to the **Smithtown Schools Retirees' Association** by **MARCH 20, 2024**
We operate on a calendar year and these dues are independent of the STA.

IMPORTANT NOTE:

If you receive any endorsed programs & services from NY state other than a pension, you are **required by law** to belong to your local retiree Association – **the SSRA**

Kindly cut out this coupon and mail it with your check to:
**Smithtown Schools Retirees' Association c/o STA office
26 New York Avenue, Smithtown, NY 11787**

(COMPLETE IN FULL! Please list your PRIMARY address only)

Name: _____ Year Retired : _____

Address: _____ Apt. #: _____

City/Town: _____ State: _____ Zip _____

Home Telephone: _____ Cell Phone: _____

Email Address: _____

Affiliation: *Circle one:* ↘

- STA** **SSEA** **SSAA**
Security Guard **Nurses**

*Please be careful not to send duplicate dues payment checks.
The SSRA Board will consider duplicate checks
donations and proceed as such.*

S.S.R.A.

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



Happy St. Patrick's Day!