



Serving Retirees Since 1956
Membership Statewide

August 2017

The Reporter

PRESIDENT'S MESSAGE



By Jacqueline Faulcon

**Aloha Delaware
Retired School
Personnel
Association Members**

Do You know your **A B C**'s for DRSPA members?

**ACCENTUATE BOUNDLESS
CONTACTS.**

**ACTIVATE BRILLIANT
CHARACTERS.**

**ACCENT BASIC
CAUSES.**

**ALLELUIA! BLESSINGS!!
CONGRATULATIONS!!!**

As the Delaware Retired School Personnel Association President, I wish to congratulate and thank the Board of Directors, and members of the New Castle County, Kent County, Sussex County Associations for their WONDROUS meetings and SPLENDIFEROUS support.

Kudos to our DRSPA Executive Director, Wayne Emsley, for his INDEFATIGABLE drive and service.

Our alliance with AARP and NRTA has created a new thrust for membership growth and outreach.

Our basic concerns remain:

- 1 – Health Benefits Maintained
- 2 – Pension Increase
- 3 - Death Benefit Increase

We celebrate 61 years in October! Come Join Us, and Bring Two Guests!! See You there!!!

*Blessings, Love, Music,
Jacqueline*

Brief Bio of DRSPA President Jacqueline Faulcon

Have you ever read someone's resume and wondered how they found time to do all of the things in it? Jacqueline's life has been spent in the field of music, as a student, performer and teacher. Through her life, it also is evident that she gave back, teaching and mentoring many young people in their lives, particularly through her work with women's groups.

Jacqueline received her Bachelor's of Science degree at Temple University: B.S. in Education (Music Supervision), and studied for her Master's in Education from the School of Music at West Chester University (Music Supervision). She has taken additional graduate courses at Temple University (Pre-Med) and at the University of Delaware and the University of Pennsylvania.

In the Delaware school system, she taught music at Warner Middle School, Hanby Junior High School, Talley Junior High School, George Gray Elementary School, Tower Hill School and Skyline Middle School. She has

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Legislative Report

**Delaware Retired School
Personnel Association**
P. O. Box 7267
Wilmington, DE 19803
302-674-8252

State Officers

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Hockessin

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Executive Director

Wayne E. Emsley

Present Retiree Health Costs Unchanged

Wayne Emsley

Delaware Retired School Personnel Association's legislative efforts began over nine months ago, and ended with the Delaware legislature and Governor approving the budget for the fiscal year ending June 30, 2018. In November 2016 the DRSPA Executive Board established three legislative goals for the 2017 session:

- Maintain health care costs at their preset level
- Provide a pension increase on par with other state employees
- Increase the death benefit to \$10,000

While the Board appreciated the need for each of these goals, it also recognized the fiscal and political reality that the state of Delaware faced - income from taxes and other fees was stagnant or declining and costs (particularly in education and health care) were continuing to increase. In short, the state was facing a \$400 million shortfall. Perhaps the situation was best summarized by a legislative expert who said, "If you don't lose anything in the 2018 budget, consider that a win."

So how did DRSPA members (state retirees) fare in this year's budget? The death benefit was not increased, and remains at \$7,000. There was no pension increase, nor did state employees receive an increase in salary.

Health care costs remain at their present level for nearly all retirees, at the present time. The 2018 budget includes two changes in health care costs: Double State Share was modified and the State Employee Benefits Committee (SEBC) has been directed to make changes in coverage and/or costs that will reduce the state's cost by \$2 million.

Double state share costs will remain unchanged for those Medicare eligible couples who retired before July 1, 2017. Specifically, those eligible couples who retired before July 1, 2012 will continue to pay nothing towards their monthly premium. Those Medicare eligible couples who retired after July 1, 2012 (and before July 1, 2017) will pay one member share of monthly premium or \$25, whichever is less, if covered under one Pensioner ID. All other double state share couples, including retirees who are not yet Medicare eligible, will pay a premium that is 50% of the member share of the monthly premium, or \$25, whichever is greater, for one contract if covered under one Pensioner ID. Frequently asked questions which outline all scenarios can be found on the Statewide Benefits website at www.de.gov/statewidebenefits under Policies & Procedures, Double State Share.

The State Employee Benefits Committee is studying a variety of cost-shifting and cost-saving measures. These include:

- increasing member cost-sharing through plan design changes
- increasing deductibles, copays, coinsurance in the active/non-Medicare plans, or Medicare plan for medical or prescription coverage
- site of service steerage
- centers of excellence and other high performing networks or providers
- tiered and/or referenced-based pricing.

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Executive Director's Report

Wayne Emsley



Remember those old commercials?

I was lying in bed a few nights ago trying to figure out a way to better express an urgent need of our organization, the Delaware Retired School Personnel Association. My sort of wandering thoughts brought me

to old TV commercials and the characters, some real, some cartoons, that were utilized to help sell products. Do you remember Speedy Alka-Seltzer? How about Mr. Clean, Mr. Whipple (Don't squeeze the Charmin), the Jolly Green Giant, or Charlie the tuna? Some are still around - Smokey the Bear, the Eveready Bunny, Tony the Tiger, the Pillsbury Doughboy and my favorite, the Aflac Duck.

Why do we remember these advertising creations? I think it is for two reasons. First, as human beings, we like to connect with others; and even though most of these advertising personalities are make-believe characters, we can't help but like - or perhaps dislike them. The second reason we remember these characters is that we saw them so often. Commercials aren't run just once. They are repeated hundreds of times. Advertisers want to spend their money wisely, and research has demonstrated over and over again that we humans need to be told something far more than once for it to finally cause us to change our behavior.

Which brings me to the urgent need that our organization faces. I've written about this need in the past, and so has our president. There is a lack of participation by the DRSPA members who are less than 70 years of age. It's time for our newer (and younger) members to step up and become involved. There are five ways to become involved:

- Become an Ambassador - we'll provide training, then you'll become a communication link between DRSPA and a legislator.
- Attend State Employee Benefits Committee meetings - important decisions about the cost and coverage of our health care are made by this committee. We need members to attend the monthly meetings in Dover to

remind committee members the retirees care about our health care costs.

- Become active in your county organization - There is a "local" organization in each county. Their primary function is to plan and hold an annual meeting in the spring.
- Assist in clerical jobs - our organization does a few large mailings each year. If you live in northern New Castle county, we could use your help in stuffing and sealing envelopes.
- Become a DRSPA Executive Board member - As in most small organizations, our Board provides guidance in running DRSPA and perhaps more importantly is the source of future DRSPA officers.

To put it bluntly, there are few "young people" in the pipeline. For example, the average age of Board members and Ambassadors is 74. Four members are over 81, and health problems continue to impact the number of Board members who are able to attend meetings. If we are going to be a vital organization in the years ahead, with the collective energy to advocate for pension, health care and other benefits, we need new leadership recruits with energy, ideas and enthusiasm.

If you are willing to "pitch in", we can find a job that fits your skills and interests. Contact me soon by phone at (302) 674-8252 or by email at email@drspa.org. You can also mail a note to DRSPA, PO Box 7262, Wilmington, DE 19803. We look forward to hearing from you!!



Toomey and Smith Resign; Faulcon Becomes DRSPA President

Soon after Delaware Retired School Personnel Association was formed in 1956, a set of bylaws was developed and approved by the membership. Those bylaws continue to serve as the operating framework of our organization. A few months ago, those bylaws were used in a very unique way - to guide the organization through the resignation and replacement of your association president.

At the end of March, Everett Toomey, then president, announced his resignation after five months in office. Everett indicated that a combination of health issues and other civic commitments required him to submit his unplanned resignation.

Within a few hours of receiving this email, your Executive Director contacted Jacqueline Faulcon, First Vice-President, and confirmed that she was willing to accept the duties of president, as directed by DRSPA's bylaws.

A few weeks ago, Robert Smith, DRSPA First Vice-President, submitted his resignation due to other family commitments. Bob will continue to serve on the Board, but he stated that, "I cannot give this position the time and commitment that is necessary for the organization." As of this writing, the Board is seeking replacements for both First and Second Vice-President positions.

Wayne Emsley, Executive Director, noted, "This is a perfect example of the value of having well-written bylaws. These bylaws were composed in the last century. The writers of the by-laws foresaw at that time that one, or even two officers might find it necessary to resign, but the bylaws included the flexibility and framework, and allow a perfectly smooth transition to new leadership."

Both of these moves were approved by the Executive Board, the Toomey resignation at the May 11 meeting, and the Smith resignation at the August 10 meeting. According to the bylaws, the Executive Board "acts for the Association between annual meetings." Look for articles in this newsletter about Jacqueline in her new leadership position.

Senior Property Tax Credit Update

The Senior Property Tax Credit, which previously provided a school tax credit of up to \$500 for Delaware residents 65 years and older, was recently changed by the legislature and additional changes have been proposed.

The first change was that as part of the budget which was passed by the legislature and signed by the Governor on July 2, the \$500 tax credit was reduced to \$400. The second change was included in a House Bill, introduced by Representative Kimberly Williams. This bill changed the residency requirement from three years to ten years. Those persons who have already received the tax credit will continue to do so, as long as they meet other requirements. This bill passed the House on April 27, 2017 by a vote of 37 to 2, with 2 absent. It passed the Senate on June 6 by a vote of 17 to 3, with one senator not voting. Governor Carney signed the legislation July 17, and it became effective immediately.

In the closing days of this year's legislative session, a bill was rushed through the House of Representatives that requires a third change that would further limit the present Senior Property Tax Credit. The bill, House Bill 268 (HB268), also introduced by Representative Kimberly Williams, would impose an income limit of \$50,000 per year. Any single person or couple who makes over \$50,000 per year would not be eligible for the credit.

According to the Delaware legislative website, HB268 was introduced in the House of Representatives of June 30 and assigned to the Education Committee. Two days later, on July 2, the bill was passed unanimously by all 41 members of the House. On July 12, it was assigned to the Senate Finance Committee. While it can be voted upon at any time by the Senate, it is likely that no action will be taken until after January 1, 2018.

Your Delaware Retired School Personnel Association is concerned about the affects passage of these changes may have, both on retirees and our public school system. The eligibility limit of \$50,000 seems low, particularly for couples. Older retirees spend a larger portion of their income on health care costs and prescription drugs, yet this bill simply places an arbitrary limit on those who are eligible for the tax credit.

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Medicare Card Changes Means Opportunities for Scams

Congress passed a law in 2015 that requires the Centers for Medicare and Medicaid Services to remove Social Security numbers from all Medicare cards, which they will start doing in April 2018. New beneficiaries will get the modernized cards first, and then new cards will be issued to existing beneficiaries. This is an important change to help prevent fraud and protect people's identity, but with any new change, scammers are taking advantage of potential confusion.

What You Should Know:

- Medicare beneficiaries are getting calls claiming to be from Medicare asking for payment to receive their new Medicare card, or asking them to verify their Medicare number. Medicare will NEVER call to verify your number because they already have it.
- There is no cost to get your new card.

What You Should Do:

- If you get a call like this, hang up immediately and report it to Senior Medicare Patrol. Find the number to call for your state at www.smpresource.org.
- Warn others on the Fraud Watch Network Scam-tracking map.

When it comes to fraud, vigilance is our number one weapon! Please share this alert with friends and family!

You have the power to protect yourselves and your loved ones from scams.

SAVE THE DATE

ANNUAL MEETING

Wednesday, October 25, 2017

Modern Maturity Center
Dover, DE 9:00 am

Additional information coming soon!!

New Scam Targets Your Social Security Benefit

Collect Social Security? A new scam is targeting YOU.

How It Works:

- A scammer calls from a 323 area code, posing as a Social Security Administration (SSA) employee.
- In some instances, the scammer tells the victim he or she is due a cost-of-living adjustment increase in their Social Security benefit.
- The caller then tries to get the victim to "verify" their Social Security number, name, date of birth, parents' name and other personal information.
- If the scammer succeeds, they use the information to make changes to the victim's direct deposit, address, and telephone information.

What You Should Know:

- The SSA does call occasionally call people for customer service purposes.
- Only in very limited situations, usually known by the person being called, will the SSA ask to confirm personal information.

What You Should Do:

- Never provide information such as your Social Security number or bank account numbers to unknown people over the phone or internet unless you are certain who is receiving it.
- If you have questions about any SSA communication – a call, letter, email or text – contact your local Social Security office or 1-800-772-1213.
- Report suspicious calls to the Office of the Inspector General at 1-800-269-0271 or online at <https://oig.ssa.gov/report>.

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. Please share this alert with friends and family.



Brief Bio of DRSPA President Jacqueline Faulcon

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taught in numerous schools in Pennsylvania too. She has also worked as an instructor in music at various universities.

Her impressive lists of renowned voice and instrumental teachers with whom she studied, professional performances, and organizations of which she is a member also speak to her impeccable preparation and devotion to music. Her equally impressive and long list of honors speak to the positive way in which she has been viewed by her peers. Through her music and her personality, Jacqueline has had, and continues to have a very positive affect on the world.

Jacqueline's path to the DRSPA president's role has been a long odyssey of service.

She says, *"The people I would like to give special thanks to are the late Dr. Dan Ridout for selecting me to fill his place to conduct the singing at the New Castle County and DRSPA annual meetings."*

"Mr Thomas Adams for his encouragement to join and serve as secretary to DRSPA."

"The late Dr. John Michalcewiz for mentoring and encouraging me as DRSPA Secretary. "

"I am forever grateful to the late Dr. Wayne Pollari, Larry Nicholson, and John Modica for their words of encouragement, smiles, hugs and support towards me while I served as New Castle County secretary and then New Castle County President 2008-2010, and as DRSPA Secretary. "

"I served as Secretary for Presidents William Crowther 2004-2006, Karol Powers-Case 2006-2008, Kay Sullivan 2008-2010, Jack Hassman 2010-2012, and Hugh Ferguson 2012-2014. "

Jacqueline is now applying her considerable abilities to enhance the lives of retired educators of Delaware.

Present Retiree Health Costs Unchanged

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DRSPA will continue to monitor SEBC meetings to insure that retirees are treated fairly as a result of any changes proposed to meet the \$2 million savings goal.

While it was not part of our legislative goals, the Senior School Property Tax Credit is certainly an important benefit for many school retirees. Early in the legislative session there was much talk about eliminating the \$500 credit completely. In the end the tax credit remains, but was reduced to a maximum of \$400 per household.

All in all, we're happy with the results of DRSPA's legislative efforts. This was a tough year; our efforts were fighting very strong fiscal and political headwinds. Many DRSPA members contributed to this effort and deserve our thanks. Special thanks go to Everett Toomey, Jacqueline Faulcon, Ted Blunt, Karol Powers Case and Ron Burrows. Others, far too numerous to mention, contacted legislators, attended meetings and in doing so, advocated for public school retirees. All this effort made a positive difference. Thanks again.

Senior Property Tax Credit Update

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As former public school employees, we recognize the necessity of providing the tax dollars needed to adequately fund our schools. The Senior Property Tax Credit was put in place to assist school districts in passing referenda by "lightening the load" for older citizens. Placing eligibility limits on the tax credit will move us backward in this effort.

The past few years have been difficult ones for the state of Delaware. The needs of our citizens, of all ages, have increased while the state's income has remained stagnant or even fallen. We believe that changes in the Senior Property Tax Credit, will ultimately negatively affect our oldest and youngest citizens - retirees and public school children.

Partners In Education Grants to be Awarded

Do you have a friend, family member or colleague who is employed in a Delaware public school? If so, you are encouraged to tell them about the Partners in Education grant opportunity that is offered by the Delaware Retired School Personnel Association.

According to Tom Sicoli, Awards Chairperson, "Grants, up to \$500, are available to any school employee who works in a Delaware public school, including charter schools." Grant application forms will be emailed to school superintendents for distribution before September 1. The application is also available on the DRSPA website, drspa.org.

Wayne E. Emsley, Executive Director notes that, "this is the fourth year that retirees have helped active teachers and other educators improve education in Delaware." DRSPA began providing grants in March 2014, and since that time has awarded over \$27,000 to 63 recipients in each of the 19 Delaware school districts. Two grants were awarded to employees at charter schools.

The deadline for this school year's applications will be October 20, 2017. The Partners in Education applications are reviewed by a committee using a 9-item rubric. Awardees will be notified before November 17, 2017. Grant recipients are required to submit a one-page final report, summarizing the use of grant funds and any observed educational improvement as a result of their project.

"We recognize that \$500 isn't much compared to some school budgets," added Dr. Sicoli, "but often that small amount of money can make a big improvement in a classroom."

Questions regarding the Partners in Education grants can be directed to Wayne Emsley, Executive Director, at email@drspa.org or by phone at (302) 588-2940. Information is also available on the organization website, drspa.org.

Hang Up on Tech Support Scams

Scammers have gotten good at convincing unsuspecting victims that they have a computer virus. Their end game is to take your money or gain access to your personal financial information.

How It Works:

- You get a call or see a pop-up message on your computer warning that you have a virus (the caller will claim to be from Microsoft or Apple or another well-known tech company).
- They convince you to give them remote access to your computer so they can fix the "problem," but they actually install malware that steals sensitive data like user names and passwords.
- Or, they get you to fork over credit card information and charge you for phony services, or services you could get for free.

What You Should Know:

- Criminals have figured out how to spoof caller ID numbers so they appear to be calling from a legitimate company, so don't rely on caller ID.
- Even tech savvy consumers get caught up in this scam, so don't assume you are immune.

What You Should Do:

- If you get a tech support call out of the blue, hang up.
- Never give control of your computer to someone who calls you.
- Report scams like this to www.ftc.gov/complaint and let others know about it on our scam-tracking map.

When it comes to fraud, vigilance is our number one weapon!

You have the power to protect yourselves and your loved ones from scams.

Please share this alert with friends and family

Delaware Retired School
Personnel Association
P.O. Box 7267
Wilmington, DE 19803

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Upcoming Meeting Dates

- | | |
|------------------------------------|--|
| October 25, 2017 | Annual Statewide Luncheon,
9:00 am - 1:00 pm
Modern Maturity Center, Dover
Executive Board, 1:00 pm - 2:00 pm |
| January 18, 2018 | Executive Board meeting, 11:15 am
Fraiser's Restaurant, Dover |
| March 13, 2018 | Executive Board meeting, 11:15 am
Fraiser's Restaurant, Dover |
| April 11, 2018 | New Castle County Luncheon,
9:00 am - 1:00 pm
Embassy Suites, Newark |
| May 10, 2018 | Kent/Sussex County Luncheon,
9:00 am - 1:00 pm
Viriden Center, Lewes |
| May 24, 2018
(Tentative) | Board of Directors meeting, 2:00 pm
DRSPA Legislative Reception, 4:00 pm
Fraiser's Restaurant, Dover |
| August 9, 2018 | Executive Board meeting, 11:15 am
Fraiser's Restaurant, Dover |

HOW TO CONTACT US

**Mail: DRSPA, P. O. Box 7262,
Wilmington, DE 19803**

Our phone number is: 302-674-8252

You may also contact us via our website
or email for upcoming events, pension
office news, the link to our state
legislators, and other DRSPA information.

Our email address is: email@drspa.org

Our web site address is: www.drspa.org



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Association**