



AFT Retirees of New Jersey

NEWSLINE

Affiliated with American Federation of Teachers, AFL-CIO
and AFT-NJ State Federation of Teachers

Winter 2019

AFTR of NJ Executive Board



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Winter Solstice
December 21, 2019
11:19 p.m.

Social Security COLA 2020

The cost of living adjustment (COLA) will increase Social Security benefits by 1.6 percent in 2020, an average of about \$24 per month for individuals. (<https://www.ssa.gov/news/cola>)

The increase is notably less than the 2.8 percent bump received this year, but higher than the average over the past decade (1.4 percent).

The Social Security program does face long-term funding challenges. According to the 2019 annual report from the Social Security and Medicare Board of Trustees, the trust fund reserves that help pay for Social Security benefits will be fully depleted in 2035, unless Congress passes new legislation. Once those funds are exhausted, the program would only be able to pay out 80 percent of what each beneficiary should be getting.

*** Website for AFTNJ retirees:
<http://aftr.nj.aft.org/>

*** Annual Credit Report.com

If you are not already keeping a watch on your credit you may once a year request your score from this site for each of the 3 credit reporting companies: Equifax, TransUnion, and Experian.

*** Consumer Affairs

The New Jersey Division of Consumer Affairs has prepared an anti-fraud toolkit that includes advice on how to avoid various scams. Find the toolkit online at njconsumeraffairs.gov/fighting_fraud/Pages/default.aspx or call 1-800-242-5846.

*** Social Security Phone Calls

Social Security is NOT calling with an arrest threat! The latest is scammers claiming to be from SSA and making threats if payment for a purported fraud (connected to a certain account) isn't made. Social Security never calls demanding payment or asking for personal information.

*** 19th Amendment

February 9, 2020, will be the 100th Anniversary of New Jersey ratifying the 19th Amendment giving women the vote!!

**** **LUNCHEON FORM** ****

Tuesday, December 10, 2019

at

Deutscher Club
787 Featherbed Lane
Clark, NJ (732-514-8600)

10:30 AM -Meet and Greet
11:00 AM - Business Meeting

11:30 AM - Program
12:15 PM - Luncheon

Please return this form with your check made payable to **AFTR of NJ** by **December 3** to:

Sylvia Borne
709 First Street
Westfield, NJ 07090
908-233-6854

Check # _____ Amount \$ _____

_____ will attend the December luncheon .
Name

Circle appropriate amount:

\$25 for full member
\$28 for associate member
\$30 for guests

Donations for December will be
children's winter outerwear items.



Save the Date

Spring Luncheon

Wednesday, April 1, 2020

Spanish Tavern

Mountainside, NJ

Book Swap

Bring a book and take a book

Take a book if you forgot

Bring a book next time.

Please send newsletter items to: norigall@aol.com