

ROSE Newsletter

Retired Oregon School Employees



Looking out for the rights and benefits of retired OSEA members

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Benefits of being a ROSE (Retired Oregon School Employees) member include OSEA life insurance, member discounts, OSEA publications, PERS information, training, events and social activities.



Effective communication is particularly important to an organization. Here at ROSE we are no exception. The ROSE Board had a goal of increasing communication this year. Our webpage is up-to-date and full of pertinent information. We have a Facebook page. We have monthly meetings, either via Zoom or in person at the OSEA State Office in Salem. We genuinely want to be in contact with our members.

We have found that some addresses and email information we have are not current. Are we reaching you? Did you receive a nomination form and ballot for the election of ROSE president and secretary-treasurer as well as Conference 2024 delegates? Did you receive the email invites for our ROSE meetings?



By BONNIE LUISI
ROSE Chair

Are you receiving the OSEA Journal?

If the answer to any of these questions is no, we need your current contact information. Your ROSE zone coordinators are currently reaching out to the members in their zones to make sure you receive our communications. Please help us update our records.

We would love to see you at our Zoom meetings on the first Friday of each month. Our next ROSE meeting will be Friday, May 3, at 2 p.m. Most meetings last a little over an hour and when adjourned, we stay on the call to catch up and discuss current concerns of retirees. If you have a chance, please join us and let us know how you are doing and how ROSE can help keep you informed. We would love to see you!

Election Results Officers

CHAIR: Bonnie Luisi

SECRETARY-TREASURER:
Tim Stoelb

Conference Delegates

ZONE I: Missy Johnson

ZONE II: Vicky Poyser

ZONE III: Michelle Yantz

ZONE IV: Marilyn Moss

ZONE V: Kathryn Riegger

ZONE VI: Bob Bradetich

ZONE VII: Delores Piersol

GET CONNECTED AND STAY CONNECTED

Like and follow OSEA and ROSE on Facebook



OSEA: www.facebook.com/osea6732
ROSE: www.facebook.com/RetiredOregonSchoolEmployees

Visit our website

OSEA: www.osea.org
ROSE: rose.osea.org

A Cautionary Tale of Fraud

By TIA CALL
ROSE Member

I recently joined ROSE upon my retirement from Oregon City Chapter 14. I am excited to be able to keep the benefits of union membership, including the friendships I have made within OSEA. I have a cautionary tale for you of something that happened to me.

Fraud is an epidemic that is untraceable for the average consumer like us, and it's easy to fall victim to these criminals.

You may say "I have been so careful with my information! How could this still happen?" That is what I said to my husband, family and friends when it all happened to us.

I am quite sure my ordeal occurred because I ordered something off the internet from a site that was not safe. Advertising on social media does not mean the site is safe!

First I noticed a pending charge of \$0 on our checking account. I called the bank and was told that I could file a fraud claim when the dollar amount posted. The pending charge fell off.

I began getting phishing texts from people that just said, "Hi this is (name)" and of course I thought, 'I do not know you!'

Then I noticed five pending charges from a store in another state. This time one of them went through, so I filed a claim with my bank's fraud department. Next came a Venmo charge on my credit card. I filed another fraud claim.

At that point, the bank shut down our credit card and mailed us another card. I also went into the bank and got a new debit card. Our account was now unavailable for use.

I started to receive texts asking if I had approved three charges. No! Then the scammers called saying

they were from my bank. The caller was very professional and assured me that they would reverse the charges. I had forgotten that my bank would never call asking for personal information. They gave me a case number and phone number to refer to and asked that I wait for the fraud department to call me back. They told me my accounts would be frozen for 24 hours and I would not be able to log in online.

Soon, my friends began receiving texts saying that it was me, that I was "dropped" from the group chat in Facebook Messenger and asking them to click a link to add me back in. Thankfully, no one clicked on those links. If they had, the criminals would have scored another potential fraud victim. I called my phone carrier and got a new phone number.

I was advised to see The Geek Squad and have them check my phone for any suspicious apps. They deleted some apps and pointed out that phones can be hacked, and all your stored passwords and accounts are valuable to hackers. They advised me to always check an app's rating before downloading. The higher the score, the safer it is.

When I later went to log in to my accounts, I found that they had not been frozen! I called the number the fraudsters gave me, and it didn't even have voicemail. I called my bank and spoke to the fraud department. I was assured that the bank would never call me to ask for any personal information about my account. They started closing all of our accounts. That's when I found out that while the fraudsters had me on the phone, they were getting into our account and had transferred \$25,000 from one of our loan accounts.

I closed all my cash apps. I put a freeze on all our credit reports and opened a new account with a new debit card. I had to contact all the businesses that auto deposit retirement funds into my accounts and all the businesses that had my card on file to update my information. My husband had to go through the same process. It was all very stressful and time consuming.

I asked the bank how someone could transfer up to \$25,000 in one day without confirmation that it was me. Because of my lack of judgement when I gave the fraudsters my information, they were able to take over our bank accounts and my phone.

Luckily, all stolen funds were restored to the proper accounts. After the dust had settled, I received a call from the collections department from our bank telling me that our house payment failed to post. They asked for my banking information! I responded that I would not give them any information because I was told my bank would never call me for any of my personal information for any reason concerning any of my accounts. I went into the bank personally and found they were pulling from the closed account, so it was returned as a failed attempt. They assured me that it would not be a problem going forward.

I currently do not use any cash apps, Venmo, PayPal or Zelle. I deleted all my autofill for passwords and usernames on my phone. I set up two-step authentications. And I now check all apps for their safety rating. I am being overly cautious, but for a good reason. I do not want this to ever happen again.

Fraud: it is not IF it will happen. It is when it will happen.

ROSE Recipe: Italian Cream Cake with Cream Cheese Frosting

Back in the day, when traveling salespeople knocked on your door and sold everything from encyclopedias, cosmetics, brooms, pastries, vacuums, and various other things big and small, the man from J.R. Watkins knocked on my door selling, among other things, seasonings and flavorings. He provided samples and trial sizes. I bought a variety of flavorings which came with a cookbook. The Italian Cream Cake was in that little book and I had the almond and coconut flavorings to use. This recipe has been part of my repertoire since the early 1970s and is the favorite of our family and friends. It has been served at happy and sad occasions and has memories attached to every bite.

Ingredients:

- 1 cup salted butter, room temperature
- 2 cups granulated sugar
- 5 eggs
- 2 cups all-purpose flour, sifted twice
- 1 teaspoon baking soda
- 1 cup buttermilk
- 1 cup coconut, shreds or flakes, sweetened or unsweetened, toasted or untoasted
- 1 cup toasted nuts, chopped (pecans are the original choice, but I have used almonds, walnuts and black walnuts)
- 1 teaspoon vanilla extract
- 1 teaspoon coconut extract

Directions for the cake:

1. Grease and flour three 9 inch cake pans. Preheat oven to 350 degrees F.
2. Separate eggs, putting the yolks in a small bowl and the whites in a separate bowl to beat with a whisk or a hand mixer until stiff. Set aside the beaten whites.
3. In a large mixer bowl, cream the butter and then add the sugar and continue to cream until fluffy.
4. Add egg yolks, one at a time, beating well after each addition.
5. Dissolve the teaspoon of baking soda into the cup of buttermilk.
6. Add the flour and the buttermilk mixture alternately to the creamed butter mixture. Beat well each time.
7. Add the vanilla and coconut extracts.
8. Now, fold in by hand (with a spatula) the stiffly beaten egg whites.
9. Using a measuring cup, fill the prepared pans with 2 cups batter into each pan. You may need to adjust any leftover batter and use your best judgement about filling the pans evenly. Bake for approximately 25 minutes or until a toothpick comes out clean. Let cool on wire racks for about 10 minutes and then remove the cakes from the pans and let them continue to cool on the wire racks. They must be completely cooled before frosting.



Frosting:

- 1 8-ounce package of cream cheese, room temperature
- ½ cup salted butter, room temperature
- 1 pound box or 4 cups (approximately) sifted powdered sugar
- 1 teaspoon almond flavoring

Directions for frosting:

In a medium mixing bowl, combine all ingredients and mix with a hand mixer. Beat until smooth and creamy. Spread on cooled cake.

Note: I add toasted coconut shreds and nuts to the cake recipe and to the frosted cake.

-Everice Moro, Zone II Coordinator

Calendar

All ROSE members are invited to our monthly meetings!

ROSE Meetings

- Friday, May 3, at 2 p.m.
Remote via Zoom
- Friday, June 7, at 10:30 a.m.
State Office
- Friday, Aug. 2, at 2 p.m.
Remote via Zoom

The Adventure of Union Organizing

By SUSAN HARDY

ROSE Secretary-Treasurer

I came to union membership late in my life, never having had a union job before I was 60 years old, when I went to work for Head Start of Lane County as a Family Advocate in 2004. I was not a very active member for the first couple years, in part because it was a 45-mile drive to attend the chapter meetings. As I became more active, I discovered trainings offered by OSEA, our annual Conference, and the excitement of meeting and working with other union members.

In 2012, my position at Head Start was cut and I was pushed into retirement due to a sequester, an agreement to cut certain spending to avoid a government shutdown. The good news, for me, was that I could continue my union activities by joining ROSE, which I did right away. At the 2012 OSEA Conference, another member and I challenged each other to sign up for the AFT Back-to-School program, which was

sending people to Alabama to work in schools with local staff as they were setting up classrooms for the coming year. We would be helping with the work they were doing and recruiting new members to AFT.

Seeing the work conditions in another state was very eye-opening. It's hard to believe how hard people must fight to get even a fraction of what we take for granted as OSEA members in Oregon until you see it for yourself. Collective bargaining is one of those things. As a union member I came to realize how important union representation is and how hard I am willing to fight for those rights. The more voices we have speaking together, the more people standing together for our cause, the stronger we are.

As retired people it is easy to feel outside the mainstream of the vital work that unions do. Thanks to ROSE, this does not have to be so, as OSEA has

leadership that encourages involvement and values our experience.

Elissa Edge, OSEA Lead Organizer, says "OSEA members and staff attended a record number of back-to-school events and new hire orientations in August, resulting in lots of new members." I was lucky enough to be part of just such a back-to-school event in Roseburg and got to see them sign up 10 new members.

Elissa, OSEA staff and our leadership are eager to involve our activists in the important chapter development actions OSEA holds throughout the year. Folks who are still working may have the option of OSEA time release for this work (talk to your field representative or other leadership). There are many opportunities for people, retired or still working, who are interested in doing this valuable work.

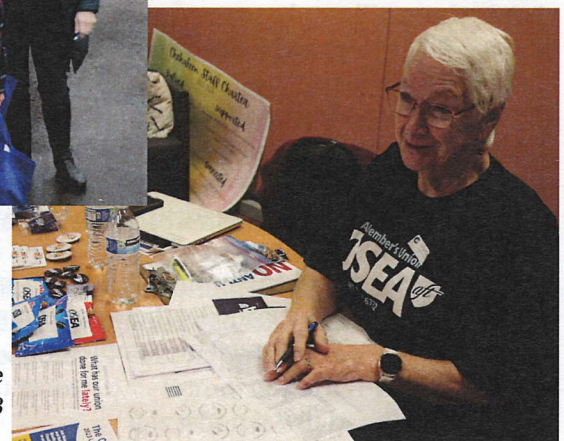
Who to contact: Chapter leadership, ROSE leaders



Susan Hardy (second from the left) at a back-to-school event in Eugene Chapter 1



Susan Hardy (left) at the Intensive Membership Drive in North Clackamas Chapter 71 in January 2024



Susan Hardy at November's Intensive Membership Drive in Beaverton Chapter 48