As a teacher it is never too early to start planning to make retirement the best years of your life. According to Mark Lipina, who presented at the 94th NYSTRS Meeting, there are several areas one needs to cover when planning for retirement. His presentation while humorous at times was loaded with important information for those planning to – as he says, “live twice.”

**Planning is Key:** Lipina began his presentation by quoting Benjamin Franklin, “If you fail to plan, you are planning to fail.” He cautioned members to find the time to plan and asked us to think about the time we put in prior to buying a car, a TV or to planning a vacation. The question arises, “Why don’t we do the same for our future retirement?”

**Show Me the Money:** Can I afford to retire? In order to get the answer, members have many resources. They can call NYSTRS, use the NYSTRS website, attend seminars throughout the state and make individual appointments with delegates. Lipina pointed out that “Every additional year of work for a higher pension may actually be one year less of a healthy retirement.”

**Binoculars and Rearview Mirrors:** Members need to ask themselves “What will I miss most from work?” A recent survey showed that pre-retirees THINK they will miss income, social connections, health insurance, work goals and mental stimulation in that order. Actual retirees REPORT missing social connections, income, work goals, mental stimulation, and health insurance in that order. Another question members need to ask, “What am I looking forward to?” Members report looking forward to: no longer being on the clock, freedom to choose, time to nurture the creative you, refocusing on good health, focusing on family and friends and traveling. It is important not to just fill up your free time.

You will want to really think it through. In other words, “look before your leap.” There is another view to retirement: What if you don’t want to retire because you’re already doing what you want to do? You still need to look at the income situation. At a certain point you may actually be working for less money.

Lipina gave the example of a Tier 2, age 62 person with 35 years of work experience with a working income of $100,000 vs a retirement income of 70,000. When all was said and done (taxes, social security benefits, etc), the retirement income ($74,320) was worth more than the working income ($61,500).
Anastasia Demetros – RCK Special Education Certification – Professional Students with Disabilities 7-12 Generalist

Anastasia went to Liberty University in Virginia for her undergraduate degree in Elementary and Special Education, Dual Certification. She is currently working on her Masters in Science, Math, and Technology for Childhood at SUNY New Paltz. Anastasia is no stranger to Wappingers Central School District since she did her student teaching at RCK and Brinckerhoff in the Spring of 2013. She also worked as a leave replacement at Todd Middle School in Spackenkill from December 2013 till June 2014. Anastasia is most looking forward to getting a full time job in the district.

Anastasia’s favorite food is homemade Taco’s, favorite book is *Hinds’ Feet on High Places* by Hannah Hurnard, and favorite movie is *Breakfast at Tiffany’s*.

Kerry Conway – RCK Mathematics

She taught at Arlington HS for 5 years. She has a BA in Mathematics from SUNY Binghamton and an MEd in Secondary Ed from Marist.

She loves ice cream, her favorite food book is *The Princess Bride*, and her favorite movie is *Robin Hood: Men in Tights*.

This year she is looking forward to working with her new colleagues and planning her wedding!

Michelle Sasso – Myers Corners Grades 4 and 5

Graduated from St. Thomas Aquinas College and she is certified in general education and students with disabilities 1-6. She is currently obtaining her Masters Degree in Literacy at SUNY New Paltz. Her previous experience consists of student teaching in WCSD as well as several leave replacements.

Her favorite food is pizza.

Her favorite book(s) and movies are the Harry Potter series.

She is most looking forward to sharing her enthusiasm with her students and hopes to inspire them to be the best that they can be on a daily basis. She feels that learning is a life-long process and she plans to not only teach, but learn from her students too!
**Matt Frey** - JJ and Van Wyck Math

This is his second year of teaching after a career change of working in commercial photography for 9 years. Last year he taught in the Chicago Public Schools District.

His favorites include cheeseburgers, *Cat's Cradle* by Kurt Vonnegut and the movie *Rushmore*.

He is looking forward to getting to know his students in a new district and doing everything he can to help them succeed!

Matt has also taken on the role as Advisor to the John Jay Math Team and in addition, he will be the Winter Track coach along with Coach Lee this year. He is already a great asset to our department!!

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**Ian Freedman** – JJ Physics

He studied Physics and Astronomy at the University of Michigan and Astronomy and Astrophysics at the University of Virginia.

Ian taught physics for a year at Lakeland High School and also taught Physics and Astronomy at Dutchess Community College for 3 1/2 years.

His favorite food is a good cheese, he enjoys reading, creative writing and photography.

He is looking forward to meeting all the wonderful people in the district.
**Alison Keller** - RCK, Design Works and Photo Media

Alison has worked in Wappingers previously as a substitute and home-school teacher, as well as at the Hayes School for Special Children. She is currently working on her Master's in Visual Arts Education at SUNY New Paltz.

Her favorite food is sushi; her favorite book is Game of Thrones (do I NEED to pick just one?); her favorite movie is *Lord of the Rings* and *Avatar*.

She is most looking forward to meeting people.

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**Yesenia Barca** (photo above) - Social Worker Wappingers Junior High

She is a long term stay at home mom returning to the field of social work now that her children have started school. “I love working with children and adolescents and am eager to pick up where I left off when working within the foster care system.”

Her favorite food is pizza and she enjoyed reading *When God Doesn't Make Sense* and watching the movie *While You Were Sleeping*.

“I am most looking forward to becoming someone that my students remember as helpful and supportive of them.”

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**Samantha Fulton** (photo right) - Physical Therapist

Samantha is from Hopewell Junction originally. She lived all over the country after college, and came back to the Hudson Valley. She is a certified yoga instructor and uses yoga in her treatment of children.

Samantha did her undergrad and Masters at Quinnipiac University. She has worked in many fields such as outpatient orthopedics, acute care, rehab, and pediatrics. She worked as a traveling therapist, and has been around the country in different settings with different patient populations.

Her favorite food is anything with hot sauce. Her favorite book is *The Tree of Yoga*, and *A Thousand Splendid Suns*. Her favorite movie is *Annie* and *A Bronx Tale*.

She is looking forward to getting acclimated to the school setting and seeing children’s’ smiling faces every day!
**Collateral Damage:** How will retirement impact the ones you love? Statistics show that divorce is higher in retirement as routines are disrupted and social connections from work fade.

**Location, location, location:** Are you planning to move? Did you know that 80% of retired teachers continue to live in NY and only 9% move to Florida? Things to consider are indoor/outdoor recreation, educational and work opportunities, shopping, hospitals, senior centers, new homes, change in expenses, climate, etc. In NYS, your pension is NYS tax free, but this isn’t true of all states.

**NYSTRS Help:** The 2014 Benefits Statement will be mailed in the next few days and also be available online in a few weeks. The profile can be used as a self-auditing tool. View the Profile Tutorial on MYNYSTRS. Also, PREP (Pension and Retirement Education Program) seminars are free (see schedule) and available to all members. Go to [http://www.nystrs.org/](http://www.nystrs.org/) to register.

### Fall 2014 Schedule

<table>
<thead>
<tr>
<th>Location</th>
<th>Date(s)</th>
<th>Address</th>
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<tbody>
<tr>
<td>Albany</td>
<td>Friday, Nov. 14,</td>
<td>NYSTRS Headquarters&lt;br&gt;10 Corporate Woods Drive&lt;br&gt;Albany, NY 12211</td>
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<td></td>
<td>Wednesday, Dec. 10</td>
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<tr>
<td>Buffalo</td>
<td>Thursday, Dec. 11</td>
<td>Millennium Airport Hotel&lt;br&gt;2040 Walden Avenue&lt;br&gt;Cheektowaga, NY 14225</td>
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<tr>
<td>Fishkill</td>
<td>Thursday, Dec. 4</td>
<td>Ramada&lt;br&gt;542 Route 9&lt;br&gt;Fishkill, NY 12524</td>
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<tr>
<td>L.I. – Melville</td>
<td>Thursday, Nov. 13</td>
<td>Melville Marriott&lt;br&gt;1350 Old Walt Whitman Road&lt;br&gt;Melville, NY 11747</td>
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<tr>
<td>L.I. – Plainview</td>
<td>Saturday, Dec. 6</td>
<td>Residence Inn&lt;br&gt;9 Gerhard Road&lt;br&gt;Plainview, NY 11803</td>
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<tr>
<td>L.I. – Ronkonkoma</td>
<td>Friday, Nov. 14,</td>
<td>Courtyard by Marriott&lt;br&gt;5000 Express Drive South&lt;br&gt;Ronkonkoma, NY 11779</td>
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<td></td>
<td>Friday, Dec. 5</td>
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<tr>
<td>Mount Kisco</td>
<td>Saturday, Nov. 15</td>
<td>Holiday Inn&lt;br&gt;1 Holiday Inn Drive&lt;br&gt;Mount Kisco, NY 10549</td>
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<tr>
<td>Owego</td>
<td>Friday, Nov. 21</td>
<td>Owego Treadway Inn and Conference Center&lt;br&gt;1100 State Route 17C&lt;br&gt;Owego, NY 13827</td>
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<tr>
<td>Rochester</td>
<td>Friday, Dec. 12</td>
<td>Radisson Hotel Airport&lt;br&gt;175 Jefferson Road&lt;br&gt;Rochester, NY 14623</td>
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<tr>
<td>Syracuse</td>
<td>Saturday, Nov. 22</td>
<td>Holiday Inn&lt;br&gt;441 Electronics Parkway&lt;br&gt;Liverpool, NY 13088</td>
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New for the NYSTRS Website 2014

1. Redesigning the website from its 2008 design with the intention to streamline content and optimize across multiple platforms (computers, tablets, phones).
2. Randomly selecting members for feedback about the website.
3. A 2-tier security enhancement system to protect members.
4. Fillable and printable retirement forms, which will be intuitive to prevent common errors.
5. Retirees direct deposit form goes live in 2015.
On November 20th the Oak Grove Peer Mediation Club held their 8th annual Little Doctors Blood Drive Event. The group of 4th & 5th grade students, along with their club leader Mrs. Turpin-O, volunteered to provide a community service by hosting this yearly event. One of the goals of the Oak Grove Peer Mediation Club is to reach out into the community and to help those in need. They decided to host a blood drive in order to help alleviate the blood shortage in our area.

They learned that about 350 pints of blood are needed everyday and that only 2% of the population donates. The club members were able to help by greeting donors at the door, escorting donors to registration, helping at the canteen, and babysitting. This year the amount of blood that was donated will save 57 lives. The club would like to thank all of the teachers, staff, and community members that helped make this year’s blood drive a success. Thank you for your support of the New York Blood Center.

FOR SALE

Imperial Upright Piano in excellent condition. Perfect for a new student plus wonderful light oak wood finish. $1,400. Call Suzann 845-667-4212
Kinry Road Elementary School won the 10-Day walking challenge! The goal was to motivate students to increase their level of physical activity outside of physical education class. Physical Education teachers, Anne Seymour and Dawn Turpin-Orgetas coordinated a plan to challenge Oak Grove and Kinry Road students, staff, members, and their families to compete in a contest to see which school could do the most walking over the ten day period from October 14th-23rd. The total after ten days was Oak Grove walked 7,079 miles compared to Kinry’s 8,015 miles. The championship trophy is on display at Kinry Road Elementary School this year.

Thank you to everyone who participated in this fun event. Oak Grove had 113 walking logs returned. Kinry Road Elementary had 121 walking logs returned. Those forms contributed an average of 50 miles per day to the each school’s total. Shoelace tokens were distributed during P.E. classes to all students who turned in a family walking log forms.

What the Healthy Steps Program did for our schools:
1. Brought the school community together to achieve a common health goal.
2. Increased students’ math skills as they added up their daily miles.
3. Allowed opportunity for classroom teachers to incorporate geography via the virtual hike, as students track their school’s progress across North America. Oak Grove made it to California and Kinry Road stopped in New Mexico on the virtual hike.
4. Increased energy levels of students and staff.
5. Increased school spirit and teamwork.

Thanks again to everyone who participated and keep walking.
Three local schools participated in World Speed Stacking Day on November 13, 2014. Students from Kinry Road, Oak Grove, and Brinkerhoff Elementary Schools in the Wappingers Central School District joined over 2,800 other schools in 36 countries in an attempt to set a Guinness World Record for: “The Most Students Stacking For 30 Minutes in Multiple Locations.”

Sponsored by the World Sports Stacking Association (WSSA), the 9th annual Stack Up Day was held on November 13, 2014. Speed stacking, also known as cup stacking, is a fast paced activity in which cups are stacked upside down and balanced on top of one another in various patterns. Each participant agrees to stack as fast as they can for 30 minutes or more during the Guinness World Record Day. WSSA has verified that the world record has been broken with 589,289 students confirmed so far in this year’s competition. Results continue to pour in and the final number of stackers should be determined within the next week. Kinry, Oak, and Brinkerhoff helped achieve this record by submitting 164, 175 and 398 student participants, respectively.

Janet DiLascio and Kathleen Landry developed activities that combined cup stacking with geography, graphing personal best times, and various fitness components. The students also "Stacked Up Against Hunger" by collecting cans of soup for donations to House Of Hope. P.E. Teachers Dawn Turpin-Orgetas of Oak Grove and Anne Seymour of Kinry Road offered activities such as relay races, jumbo stacking, pyramid building and timed stacking stations as students worked and played to help break the record during their Physical Education classes.

To follow the results of the 2014 WSSA STACK UP or learn more about Sports Stacking visit the WSSA web site at: www.speedstack.com

Mike Ramos – Oak Grove School record holder for the cycle
TECH CORNER: CHECK THESE WEBSITES

ProfessorWord is a free bookmarklet that will improve your vocabulary as you search the web. It highlights all the SAT/ACT words automatically while reading the webpage. In addition, click on any word and view a definition along with it. ProfessorWord works on your computer, iPhone, and iPad.

Website http://www.professorword.com/

Rewordify is a free online software that works on your computer, tablet or smartphone. It teaches vocabulary and helps students understand what they read. You can copy and paste sentences, paragraphs or documents. In addition, you can input a website URL. The reworded words are highlighted, just click and hear the words. Teachers are able to select different styles. Website https://rewordify.com/.

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DIRECTIONS TO WCT OFFICE
2537 ROUTE 52, SUITE 15
HOPEWELL JUNCTION, NY 12533

- Heritage Square complex east of Rt 376 and 52 and west of the Taconic
- Enter parking lot and make second right
- Use front entrance
- Go to 2nd floor, door at the end Suite 15

THE WCT WELFARE TRUST FUND
Trustees:

Flip Gertler Chairperson
Theresa Stowel Treasurer
Erin Mulligan Secretary
Kim Mahusky Trustee
Pasquale Delli Carpini Trustee
Ronnie Dwyer Administrator

IMPORTANT PHONE NUMBERS:

WCT OFFICE: 845-227-5065
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MIRKIN & GORDON (LAWYERS) 914-997-1576
DAVIS VISION 800-999-5431
STACY BRAUN ASSOC (FINANCIAL) 888-949-1925
HEALTH ADVOCATE 866-695-8622


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<td>December 17</td>
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<td>June 17</td>
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Protecting your family for the future

It’s important that your family members are financially protected throughout their lives. Have you stopped to consider what would happen to your spouse and/or children if you were to suddenly pass away?

Would your loved ones be able to continue to live in their home, pay regular bills and maintain a comfortable lifestyle? What about your final medical, burial or funeral expenses?

And it’s not a question of just having a life insurance policy... make sure you have enough coverage to provide for your family. Find a plan that’s right for you and your specific financial situation.

Plans designed specifically for NYSUT members
As NYSUT members, it makes prudent sense to look into the Term Life or Level Term Life Insurance Plans endorsed by NYSUT Member Benefits. Both of these plans offer specific terms and rates designed exclusively with NYSUT members and their families in mind.

The Term Life Plan is available for NYSUT members and their spouses/domestic partners under age 85. If you are under age 65, you can apply for coverage from $25,000 up to $1 million at premiums negotiated specifically for NYSUT members.

Meanwhile, the Level Term Life Plan offers terms for 10, 15 or 20-year periods. The premium that you start with is projected to remain the same and the benefit amount will not decrease throughout the term – regardless of your age or health condition.

You can enjoy an additional savings of 15% on published rates if your local association has approved automatic deductions from your paycheck or pension check and you sign up for that benefit.

To learn more about the Member Benefits-endorsed Term Life or Level Term Life Insurance Plans, call 800-626-8101 or visit memberbenefits.nysut.org.

Member Appreciation Month is coming!

NYSUT Member Benefits wants to start the New Year off right with a celebration of the entire NYSUT membership.

It’s the strength of the more than 600,000 NYSUT members that makes it possible for Member Benefits to offer approximately 50 endorsed programs & services designed with you in mind.

This special celebration will be kicking off in January 2015 with the arrival of your new membership cards. This mailing will include a variety of special offers only available to NYSUT members.

These offers will continue into February 2015, which has been designated as Member Appreciation Month!

This will be a month filled with a series of special prize drawings for items donated by our endorsed program providers. To be eligible for these drawings, all you need to do is be a participant in our voluntary MAP Alert email service.

We will announce the winners of these special prize drawings exclusively on the Member Benefits website throughout the month of February.

For more details about this exciting event, visit the Member Benefits website at memberbenefits.nysut.org or call 800-626-8101.

For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.