The NYSTRS’ Convention
By Ellen Korz

November 8-9 was the NYSTRS’ Convention in Saratoga Springs, NY. What a beautiful place to be for an unusually Spring-like two days. The NYSTRS’ Convention gives those delegates who attend a chance to learn about the status of our retirement system, including the stability of our pensions, upcoming legislation, new services and the year in review. We always come back with lots of information to report to our members through the Commentator. This time though, I’ll leave that to my colleagues. I’d rather have you read about the more subtle perk of attending the convention.

Attending an event such as this, I get to spend time with colleagues I don’t work with, but who share the experience of being educators and union activists. It always renews my love for teachers who are some of the most critical thinkers, humane individuals, innovative minds and most entertaining. What other group would be so concerned about one another and even strangers that we met? The wit and the tomfoolery I believe separated us from all the rest. We were enjoying each other so much that when we saw someone alone we just welcomed them into our Wappingers circle.

Thank you all again for electing me to represent you and spend time with these wonderful people. Talking about our experiences, our philosophies, and our expectations gave me insight into what makes them at the top of their game. I know we have some of the best people in the WCT.
also from the Welfare Trust Fund ......

The attorney will be in the WCT offices to meet with members on the following dates:

December 16  Times - 2 p.m. to 6 p.m.  
January 20  Please call  
February 17  227-5065 to schedule an appointment.  
March 17  
April 21  
May 19  
and June 16.

Important Information about the WCT Welfare Trust Fund....

Trustees:  
Christine Romano, Chairperson  
Betty Seifert, Treasurer  
Erin Mulligan, Secretary  
Philip Gertler, Trustee  
Pasquale Delli Carpini, Trustee  
Ronnie Dwyer, Administrator

WCT Telephone Number:  
845-227-5065  
Daniel H. Cook Telephone Number:  
1-800-342-6651

- You must let the WTF know of any changes in your personal information ASAP
- Student verification forms must be sent to Daniel H. Cook every semester
- Dental & prescription reimbursement forms are on-line at the WTF website
- Please direct all questions & concerns to the WCT office or directly to Daniel H. Cook

from the... WCT Welfare Trust Fund

A financial consultant from Stacey Braun Associates, Inc. will be in the WCT office on the following dates:

December 9th  
January 13 & 27  
February 10 & 24  
March 10 & 24  
April 14 & 28  
May 12 & 26  
June 9 & 23

Appointments are (1) hour blocks available between 2pm & 6pm on a first come first served basis.  
When you call the office to schedule an appointment, we will forward a questionnaire to you.  
Please complete it and bring it with you to the meeting.

Since these slots fill up very quickly CALL AS SOON AS POSSIBLE.  The WCT office number is 227-5065.

If the above dates are not convenient for you, call Stacey Braun Associates, Inc. directly at 1-888-949-1925 and other arrangements may be possible.
My Fellow Colleagues and Retirees,
As educators we consider ourselves to be very blessed. At this time of year and in this depressed economy there are so many people in our community who will not be able to give their children a happy holiday. Last year several of you generously donated to a needy family in Dutchess County. The holiday season was so much brighter for the children in those chosen families.

The Wassaic Fire Company Ladies Auxiliary sponsors the Adopt A Family Program. You may choose to be recognized or remain anonymous. You will be given information regarding your family enabling you to shop for them. If you do not wish to personally shop there is a team of shoppers who will use your donations to purchase clothing, coats and toys for children ages newborn through fourteen.

We estimate that a small family will require a $350 donation, $450 for a medium family and $550 for a large family. Perhaps several of you would prefer to jointly adopt a family. Any and all donations are greatly appreciated. Please remember to include your return address information so that you will receive a tax deductible receipt for your generosity. If you have any questions or concerns please contact Clarice Murphy at 845-832-9572.

Please make your checks payable to Adopt A Family Program. Send them to Adopt A Family Program, PO Box 353, Wassaic, NY 12592

Thank you so much.

Happy Holidays
Gail Buckle (Brinckerhoff Retiree)
Why did the police arrest the turkey?

They suspected it of fowl play.
TIER V MYTHS AND FALLACIES

MYTH #1: A Tier V plan will achieve immediate cost savings for taxpayers.
FACT: The enactment of a Tier V plan does not produce any immediate savings for the State, municipalities or school districts.

The State has the legal and ethical responsibility, as do all private businesses, to fund the retirement obligations that they have accrued to date. Article V, Sec. 7 of the NYS Constitution prohibits the state from diminishing the retirement benefits of any current employee. Any legislation enacted to diminish the benefits already in law can only be applied to employees hired after the effective date of the law. As such, if the legislation were to enact a Tier V plan that increases employee contributions and/or diminishes their retirement benefits, it will not save any money for many years.

MYTH #2: Public pensions only benefit public employees.
FACT: Public pension plans are important to the economy of our state (Especially Upstate)

New York’s public pension plans work for the benefit of our communities and our local businesses, as well as for the benefit of our friends, neighbors, and family who are or were public servants.

Almost 80% of these retired public employees stay in New York, shop at local businesses and pay their property and school taxes. Since 1998, the New York State and Local Employees’ Retirement System (ERS) and the New York State Teachers’ Retirement System (STRS) have paid over $114 billion in benefit payments to retired public employees. Of the over $114 billion that has been paid out to retirees over that 10 year period, public employers have contributed approximately $16 billion or around 14%. In 2007 alone, the STRS and ERS provided over $9 billion in disbursements to retirees across the State of New York.

**Figure 1:** NYSLERS and NYSTRS Employer and Employee Contributions and Payouts to Annuitants 1998-2007

![Graph showing NYSLERS and NYSTRS contributions and payments 1998-2007](source: 2007 New York State Teachers’ Retirement System and New York State and Local Employees’ Retirement System Annual Reports)
Get Your WCT Gear

Short sleeve tees, long sleeve tees, and lanyards are available for purchase at the WCT Office. Shirts range in size from small through 3X. Please stop by the office to make your purchases. Payment for these items must be a check made out to WCT - cash will not be accepted.

WCT Gear is available at the WCT Office:
• $9 for short sleeve tee
• $12 for long sleeve tee
• $2 for lanyards

2009-2010 Newsletter Schedule

October 2, 2009 | February 19, 2010
October 16, 2009 | March 5, 2010
November 6, 2009 | March 19, 2010
November 20, 2009 | April 9, 2010
December 4, 2009 | April 23, 2010
December 18, 2009 | May 7, 2010
January 8, 2010 | May 21, 2010
January 22, 2010 | June 4, 2010
February 5, 2010 | June 18, 2010

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**MEMBERS’ CLASSIFIED ADS**

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**For Sale:** Definitive Technology Speakers. Pro Cinema C2 Center, (2) BP-10 Tower Speakers. Check Quality at definitvetech.com. $250 or Best Offer. Call Steve at (845) 440-8274.

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**For Rent:** Southwest Gulf of Mexico coastal 2BR, 1 BA home with boat dock in backyard for seasonal rental by owner. Visit link for further details: http://www.vrbo.com/268706.

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**Free:** Gulbransen Upright Piano with Bench Seat. Contact Bev at (845) 297-1880.

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*Special 20% discount to WCT Members*

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