POUGHKEEPSIE—Susan Roger, WCRT president, welcomed everyone to the Fall Luncheon at Christos Restaurant on September 25 and conducted a quick business meeting before lunch was served. Minutes of the Spring Luncheon Meeting were read and approved.

A moment of silence for deceased members since the spring luncheon honored John Zampino, whose obituary is included in this issue.

Attendees also brought in non-perishable food items (cans, boxes, bags) and/or shampoo, soap, and other personal care items to be donated to local food pantries.

Old business had three items:

- **Myers Corners Elementary School Math Tutoring Program** is looking for volunteers for 10 weeks on Tuesdays from 6:00-7:00 p.m. to help kids and their parents. Todd Mensch, Math Coordinator for WCSD, approved the program.

- **The Verizon discount program** for retired teachers no longer exists. Seems to be an arbitrary decision. Tom DeRito, WCRT treasurer, contacted Verizon to confirm the end of the discount.

- **Gift for Ronnie Dwyer**, WCT union secretary, who “greets you with a smile and helps the WCRT in numerous ways.”

Pasquale Delli Carpini, WCT president, reported on five major topics. The focal points of his remarks include:

**Negotiations:** the district is not coming to the table. After 27 years in the district, I can remember as dysfunctional as they were these [board reps] top them all....It is always a pleasure to work with knowledgeable people and move on, but I can’t be-

The thanks is priceless. Andrea Miller receives 50-50 winnings from Roger Higgins, WCRT VP.
From The President

Dear WCRT Members,

It seems like lots of things are happening this fall.

First, I would like to thank Kathie Munnie, our historian, for her many years of service and work on our scrapbooks. She has done a great job, and I hope you got a chance to look at her work at the luncheon.

Also, I would like to thank Judie Rubin, as Committee Chairperson of our Constitution and By-laws. She was truly an asset to our Board.

Second, at our first meeting of our Board of Directors Sydnie Goldstein-Vasquez, Principal of Myers Corners Elementary School, spoke to us about a free Math tutoring program after school at Myers. This once-a-week program is for students who are struggling with math.

Parents must attend with their children because the program focuses on helping both parent and child...teaching the student and educating the parent how to correct the child’s work. It will meet Tuesday evenings from 6:00 - 7:00 pm and will start October 8 for ten weeks. Another session will begin in January. She is looking for volunteers. If you are interested, please call Mrs. Vasquez at 298-5260.

Third, many of you received a discount on your Verizon cell phone bill for years. Now it seems they have arbitrarily decided not to offer the discount to retirees. Tom DeRito, our Treasurer, checked at a Verizon store and was told retirees were no longer eligible.

Have a happy fall!

Susan Roger

SAVE THESE DATES

(future details coming soon)

Nov. 15 High Line Park tour, NYC, 11a.m. sharp, $18 p/p, limited to 25 people, RSVP by Nov. 8.

(postponed from 10/10 due to rain)

Nov. 19 Executive Board mtg. 10:00am-12:00pm

Deadline for Dec., 2013 PostScript

Jan. 14 Executive Board mtg. 10:00am-12:00pm

Deadline for Feb., 2014 PostScript

WCT Officers and Board of Directors
July 1, 2013-June 30, 2015

President...................Susan Roger 226-8285
1st. Vice-Pres. Roger Higgins 297-8757
2nd. V.P. ..............Leslie Leventhal 297-4430
Rec Secy............Flo Mondanaro 454-0352
Corr Secy.........Barbara Stuck 896-9572
Treasurer..........Tom DeRito 440-3476
Post Pres..........Alice Baker 452-5793
WCRT Rep. to WCT Representative
Assembly....Ellen Korsz 297-9713

Directors
Ruth Ehlers ..........831-6390
Alice Heusinger ...226-8769
Judie Rubin .........297-9727
Jack Devine ........297-5032
Margaret Nikola ...221-3824

Committee Chairpersons
Political Action: ..................Cliff Foley
Constitution and Bylaws: .......
Historian: ....................Kathie Munnie
Gifts and Contributions...Mary Coiteux
Retiree Council 13 Liaison....Cliff Foley

WCRT Mission Statement:
To bring WCSD retirees together for mutual assistance and socialization, and to promote the best interests of retired educators.

Wappingers Congress of Retired Teachers Newsletter
Heritage Square, 2537 Route 52, Suite 15
Hopewell Junction, NY 12533
(845) 227-5065
www.wcteachers.org

Editor: Bill Dourdis
wdourdis@verizon.net (845) 473-1796

The WCRT PostScript is a 2013 NYSUT United Journalism Competition Winner with 3 awards.

(1st) Best Opinion Writing, by Cliff Foley; AoDBest Profile, by Pasquale DelliCarpini & AoDBest Publication, Bill Dourdis, Editor; AoD=Award of Distinction; & 1st=1st Place
CONCERN OVER HEALTH INSURANCE

CLIFF FOLEY
Political Action Chairperson

A headline on the front page of the September 25, 2013 issue of the Poughkeepsie Journal caught this writer’s attention. It read “Wappingers District Audit Good for Now.” While this was positive, the line under the headline was not. It read, “But long-term health care costs for retirees pose future threat.” The article went on to say that the overall results of the audit were “very favorable for Wappingers” except for the “district’s long-term liability of $134 million in future obligations to retirees.” This amount did not include pensions but is basically health care. An actuary determined these figures.

The Wappingers Congress of Teachers’ contract expired in 2012 and negotiations have not been successful in coming up with a new settlement. Our concern is with the possibility that retiree health insurance, currently provided through the Wappingers Central School District, will be drastically cut back or eliminated. These benefits are part of the bargaining agreement between the WCT and the school system. We can only wonder if the question of health insurance costs is a sticking point at the bargaining table.

Retiree health benefits could have been cut by the WCSD after 2012 except for the Triborough Amendment to the Taylor Law. This stops a school district from altering the expired agreement until a new contract is approved. When that finally happens, we may be required to pay a larger percent of our insurance premiums, greater co-pays, and increased drug costs.

A new contract must be approved by a majority of the school board. In the above quoted Poughkeepsie Journal piece, current school board member Norma Drummond, after talking with an auditor about the imbalance between District assets and the potential debt, stated that, “It’s something to consider with contract negotiations.” Board President Ved Shravah added, “We are in a tough situation and employees have to understand that times are different.”

Retirees need to be alarmed by the growing financial pressures on the school district caused by the 2% tax cap and the growing view that the former employees are a drain on the educational system. Add to this the increasing attacks on the Taylor Law and the Triborough Amendments and you begin to see a disturbing outlook for the future.

While the news media in recent weeks has mostly focused its headlines on the Affordable Care Act, known as Obamacare, there are less publicized efforts involving those who wish to reduce our benefits. We need to be ready to fight and this means looking to our state and national organizations to lead in the battle.

One way you can get directly involved is to make your donation to VOTE-COPE. NYSUT will send out a direct mailing to all members this fall seeking contributions. If you gave during the WCRT’s spring drive, we thank you, but if not, consider assisting now.

We all would like to enjoy our retirement without worry but we must remain vigilant.

NOTE:
If you are aware of a member’s illness, or the need to send a condolence card, please contact Ruth Ehlers at 831-6390.
A MOMENT OF SILENCE...

Today we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years.

No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape.

He will be remembered as having cultivated such valuable lessons as:

- Knowing when to come in out of the rain;
- Why the early bird gets the worm;
- Life isn't always fair; and
- Maybe it was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place.

Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot. She spilled a little in her lap, and was promptly awarded a huge settlement.

Common Sense was preceded in death, by his parents, Truth and Trust, by his wife, Discretion, by his daughter, Responsibility, and by his son, Reason.

He is survived by his 4 stepbrothers:
- I Know My Rights;
- I Want It Now;
- Someone Else Is To Blame;
- I'm A Victim.

Not many attended his funeral because so few realized he was gone.

If you still remember him, pass this on.

If not, join the majority and do nothing.

Submitted by Alice Baker from an OBIT in The London Times.

The Joys of Retirement: The Joys of Life!

Saranne Rap

A transparent view of issues

by Saranne Ratner

I love being retired!
It’s been 10 years since I left teaching and began to enjoy life in a different way. For example, today was a magnificent fall day—cloudless blue sky, shining sun, crisp air, and I was able to attend a fabulous “Field Trip” to Madava Farms in Dover Plains.

I got to see many colleagues and friends, spend some time learning something new, sample some delicious fare—especially the luncheon prepared by a CIA chef, and revel in the beauty of the Hudson Valley. These are all things I love to do and wouldn’t be able to do if I were still working.

I wake up smiling every day (well, almost every day!). It’s so wonderful to do what I want, when I want, to travel, to be able to be a couch potato on a rainy, miserable day, to schedule appointments when I want them, not after school. So when I’m asked, “What are you doing with yourself?” I can honestly say, “Whatever I want” or “As little as possible” and be happy about that.

I am grateful that my profession allows this freedom to be possible. I am also very grateful I don’t have to deal with pressure-filled tests, evaluations that defy reality, and the everchanging (and not necessarily for the better) education system, not to mention parents and administrators!

Life is GOOD!
More e-mail subscribers needed

Officers want mailing costs cut in half

Sign up for WCRT’s bi-monthly e-mail PostScript newsletter, produced in color—you’ll do yourself and WCRT a big favor. It saves us money and time—two critical factors for non-profit organizations.

Members may opt to receive the newsletter in color by e-mail or black and white by “snail mail.” Fonts and pictures can be enlarged on your computer as a .PDF. WCRT newsletters have become magazine quality!

Newsletters arrive sooner by e-mail than postal mail. More importantly, the WCRT can have immediate contact with the membership via e-mail at no cost.

With 579 members, WCRT prints and mails newsletters to 232 postal members, while sending 347 e-mails. That’s 40% reading hardcopies! WCRT officers want to cut that cost to half the current number. Officers think 20%-25% is a reasonable goal to strive for by December, 2013.

Members wishing to go green can e-mail your name, address, city, state, zip, phone number, and e-mail address to wdourdias@verizon.net or the WCRT office at (845) 227-5065 or www.wcteachers.org.

Your reply is appreciated and saves the WCRT money in mailings. It saves on printing, folding, paper, envelopes, mailing labels, and stamps. The volunteer crew would also thank you for cutting down on their time spent in preparation for the distribution process.

Look at our new website: www.wcteachers.org. Support the website and the WCRT by attending luncheons and tours, maintaining your membership, contributing to VOTE-COPE, and communicating with officers.

In Memoriam

John N. Zampino

HILTON HEAD ISLAND, SC • John N. Zampino, 70, adored father and teacher, residing on Hilton Head Island, SC since 2008, formerly of Fishkill and Hopewell Jct., NY, died on Friday, September 6, 2013 at Vassar Brothers Medical Center following a short battle with cancer.

Born in Cortland, NY on October 27, 1942, he was the son of John J. and Theresa Along Zampino. John was employed by the Wappingers Central School District for more than 30 years as a sixth grade teacher at Gayhead Elementary School, Van Wyck Jr. High and Myers Corners Elementary School [retiring in 1998]. He earned his Master’s degree from SUNY New Paltz in Elementary Education. In addition, he was a licensed real estate broker in New York having worked at Century 21 before partnering with Peter Saretto and opening Your New Home Development Corp. John was an avid golfer and moved to Hilton Head Island to pursue his love of golf. He coached the John Jay Sr. High School Varsity boys soccer team in the 1980’s, as well as girls travel soccer teams and boys little league baseball in East Fishkill, NY.

John is survived by his son, Sean A. Zampino and daughter- in-law Laura Notarbartolo of Wappingers Falls, NY; his daughter, Noelle Giachinta and her husband Michael of Cold Spring, NY; his grandson, Cameron R. Zampino of Cold Spring, NY; grandchildren Marissa and Michael Notarbartolo of Wappingers Falls, NY; his sister, Elaine Rappold and her husband Richard of Elma, NY; and his nephews, Jason and Jeff Rappold.

A family memorial service will be held at a later date. Arrangements are under the direction of the McHoul Funeral Home, Inc., Hopewell Junction. Memorial donations may be made to St. Jude Children’s Research Hospital. For online condolences and memorial donations, please visit John’s Book of Memories at www.mchoulfuneralhome.com.

Yellow Dot Program

Instructions:

1. To help emergency responders provide prompt care in the event of an accident, complete both sides of this card as fully as possible and place it in your car’s glove compartment. One card should be completed for each person who regularly occupies the vehicle.

2. Place the Yellow Dot decal on the rear driver’s side window to alert emergency responders to look in the glove compartment for your emergency medical information.

3. You should review the card annually and update any information as necessary, or complete a new card for your glove compartment.

NOTE: A Yellow Dot decal can also be used to alert those who respond to an emergency in your home. Simply place a Yellow Dot decal on or beside your front door and place a completed card for each occupant in the freezer compartment of your refrigerator.

The Yellow Dot Program acts to facilitate only. All information contained herein is supplied by the participant and is the sole responsibility of the participant.
NYSUT law, but they have no intention of settling a contract. I don’t back off because I’ve got the goods! Mediation is fine. I’m OK with that...They said I bullied them with an ultimatum to go to a mediator.

“APPR is a four-letter word. It’s disgusting how they’re trying to destroy teachers and education. Basically, it’s an attack on teachers...They put in ‘safety valves.’ Out of almost 900 WCSD teachers, only eight need Teacher Improvement Plans, while three or four of those have miscalculations...Compared to Beacon’s 270 teachers, 238 need TIPs.

“Albany: the governor wants to make a name for himself and wants to hold teachers accountable...On the exam last year, wrong answers were caused by stuff not taught because it wasn’t in the curriculum...given same test and grades went up 10%-15% and he says, ‘See what I did?’...The Commissioner is a highly educated man, but not in education. For example, if you put me in as a surgeon, I’m not successful.

“Pension: We’re [NYSUT] bigger than US Steel. We’re 100% funded. For the October 28 Board of Ed meeting, we’d like to pack the place and have a rally if possible.

“Health Insurance for retirees: In today’s [Sept. 25] Poughkeepsie Journal...Obamacare is a huge document, but not well thought out. It doesn’t affect us. Our consortium has afforded us five premium holidays for the past five Decembers, or $2.3million that the district didn’t pay. Our benefit level is too rich. We worked for it. We protected our benefits. We give back something else. We want them to take care of business at the table. You can’t close a deal with lies. We soften each other up and meet in the middle.”

Protect your WCRT, NYSUT membership
WCRT by the numbers:

WCRT membership as of Sept. 10:
608 retirees
575 WCRT members
177 yearly members
39 yearly members not renewed
341 Lifetime members
39 Complimentary Lifetime members
31 Complimentary members
81 retirees don’t belong to WCRT & not entitled to NYSUT benefits
24 not paid this year & soon deleted
334 members email subscribers
241 members postal subscribers

Please consider email subscription. It saves us considerable spending on postage. Checks must be made out to WCT not WCRT. We cannot accept checks made out to WCRT. Our chapter charter is with the WCT.

You MUST belong to the WCT to be eligible for NYSUT benefits. One retiree, just last month, had her NYSUT insurance cancelled due to lack of dues payment. She subsequently paid and was re-instated. Lifetime is the best deal. Pay once and forget about it!
The benefits of an online bank

*Have you heard of online banks? These are banking institutions that do not utilize actual “brick and mortar” branches; instead, they offer banking services that are predominantly done online.*

*So why consider using one of these types of banks? Online banks are often able to offer superior rates and incentives since they don’t have physical locations — thereby passing these savings along to their customers.*

*Many people decide to utilize online banks in conjunction with their current traditional bank to secure higher rates for supplemental accounts, such as term-based certificates of deposits (CDs), savings accounts or IRAs.*

*The Member Benefits Corporation endorses the GE Capital Retail Bank Deposit Program, which is an online banking service that allows NYSUT members and their families to take advantage of some of today’s most competitive interest rates.*

Learn how the GE Capital Retail Bank Deposit Program can help you save by calling toll-free 866-226-5638 or visiting geccbtwork.com (enter “NYSUT” in the company or association name box).

Financial expertise customized for your situation

*The program offers:*  
*Up to six hours of objective toll-free telephone consultations with a certified financial planner or registered investment advisor.*

*In-person consultations at least once per calendar year at your NYSUT Regional Office or Stacey Braun’s New York City office.*

*Access to Stacey Braun’s password-protected website and a 24-hour email helpdesk for basic financial questions.*

*NYSUT members can purchase the Financial Counseling Program for an annual fee of $260; a 403(b) Limited Plan is available for an annual fee of $185.*

For more information, call 800-626-3101 or visit memberbenefits.nysut.org.
This issue’s out-takes:
a bonus for e-mail subscribers

Dear readers,

This bonus page is for e-mail subscribers because they can handle whatever I send them.

I’d like some feedback on your thoughts about this concept. Printed hardcopies limit me to eight black-and-white pages. I can be more flexible electronically. You get the benefit. Let me know what that benefit is for you.

Let other retirees know about the color(s) and the convenience. Drop me an email note also. Tell me what you told them.

Enjoy the leftovers.

Bill Dourdis, PostScript editor
wdourdis@verizon.net

---

PostScript

Fall luncheon photos from page 1

Bernie Leventhal and Dan Hickey catch up on the state of the state.

Myers [Corners] Mamas: Feeding their common core are Sue Zak Litz, Mary Ann Moran, Jeanne Paino, Flo Mondanaro, Leslie Leventhal, and Ginny Marcus. “It’s a privilege to be among the district’s best again.” Sue Zak Litz (commenting on attending a retiree luncheon with colleagues and her former 10th grade English teacher and now PostScript editor.)

Leslie Leventhal, WCRT VP, raves about the recent Madava tour and promotes the upcoming NYC High Line trip.

At press time, NYC High Line trip was postponed from October 10 to November 15 due to bad weather.

Madava and High Line stories will appear in the December Post-Script.

Joan DeRito and Marilyn Walsh

Steve Ciaccio, Mike Pullar, and Bill Green talk baseball.

First-timer at a luncheon Mary Ann Moran, Jeanne Paino, and Andrea Miller. “Looking forward to the future and enjoying grandkids and making lunch and dinner dates without worrying about lesson plans. Supermarkets are less crowded at 10:00 in the morning.” Mary Ann Moran, newest retiree.