AFT Part of Coalition to Defend Professional Integrity

By Annette Licitra, AFT LeaderNet News

The AFT joined 18 other organizations on May 20 in launching Professionals for the Public Interest (PfPI), a coalition of unions and professional associations aiming to shield the integrity of their work against outside pressures.

The new group, whose members represent professionals in science, engineering, health, the arts and human services, takes its cue from President Obama’s March 9 memo on scientific integrity. PfPI has broadened the scope to include professional integrity across many fields and affecting workplace decisions that have a range of consequences, from how much a child learns in school to whether patients survive a hospital stay.

PfPI defines professional integrity as encompassing professional standards, knowledge and the common good. Workers’ integrity is compromised when external policymakers ignore the workers’ professional judgment and implement a decision that compromises public welfare. For example, patient satisfaction plummeted almost 20 percent at a hospital in Kalamazoo, Mich., after the number of patients per nurse was dramatically increased.

PfPI hopes to educate the nation about the importance of weighing professional expertise when making decisions that affect everyone.

“The simple fact is that the people who do the work care more than anybody else, know more than anybody else, and can do more than anybody else about improving public services,” said AFT president Randi Weingarten during a news conference at the National Press Club in Washington, D.C. “When professionals are left out of policymaking,” she added, “what we get is top-down, ivory-tower policies that don’t work. Worse, what we get is a stifling of the thought process and the freedom to speak.”

The coalition’s goals, Weingarten said, are to uphold the highest standards of personal conduct, professional practice and service to the community.

The coalition is being spearheaded by the AFL-CIO’s Department of Professional Employees. In addition to the AFT, charter members include the American Association for the Advancement of Science, American Chemical Society, American Library Association, American Public Health Association and National Association for the Education of Young Children.

As its first project, PfPI is kicking off an “Integrity at Work” contest, which seeks compelling stories and ideas about defending your professional integrity on behalf of the public good. For details, go to the coalition’s web site (http://pftpi.org/). The contest deadline is July 31, and finalists will be chosen by Labor Day.
I am completing 21 wonderful years in WCSD as a Library Media Specialist at Brinckerhoff Elementary Library. What I will miss the most is the interaction with students and the friendships with families in the community. What I will miss the least is having my plan book “underneath my pillow” at nights! Before coming to WCSD, I had worked in 3 other schools districts as a LMS, and as a teacher in a VA school. I had also worked for the Poughkeepsie Public Library System as a teen, during college summers and again before moving to WCSD. Future plans include working with children and senior citizens and staying local, as I grew up here.

2009 Summer Preretirement Planning Seminars

Make a reservation through the MyNYSTRS area of the NYSTRS web site at www.nystrs.org, or by calling (800) 356-3128, Ext. 6180.

- **Albany:** July 20 & August 25 at NYSUT Headquarters
- **Fishkill:** July 9 at the Holiday Inn
- **Middletown:** August 20 at the Crystal Run Holiday Inn

Scholarshop Winners Announced

The 2009 recipient of the Wappingers Congress of Teachers Scholarship is Katlin Geyson (John Jay HS).

The 2009 recipients of the Bernard & Leslie Leventhal Scholarship are Maura Danehey (attending SUNY Binghamton) and Cynthia Cohen (attending Cornell).

Congratulations!

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 though 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
What is the Wappingers Congress of Teachers Welfare Trust Fund (WTF)?

The Welfare Trust Fund was established to provide a variety of benefits for eligible bargaining unit members and their dependents. It was created as a result of Collective Bargaining between the Wappingers Congress of Teachers and the Wappingers Central School District. Employer contributions are based on the amount stipulated in the current Collective Bargaining Agreement and are provided at annual rates. Members, other than those on COBRA continuation coverage, part-time employees (more than .5), and retirees, do not make contributions to the WTF. The benefits presently offered by the Fund are as follows:

- Dental
- Optical
- Financial Planning
- Legal Services
- Life Insurance
- Health Advocate
- Prescription Co-Payment Reimbursement
- Hearing Aid

Who administers the WTF?
The Board of Trustees administers the WTF. It is made up of five persons, one of whom is the President of the WCT by virtue of holding that office, and the other four of whom are designated by the Executive Board of the WCT. The current Trustees are:

Christine Romano, Chairperson
Betty Seifert, Treasurer
Erin Mulligan, Secretary
Philip “Flip” Gertler, Trustee
Pasquale Delli Carpini, Trustee

The Board of Trustees employs a Fund Administrator who is responsible for the day-to-day operation of the WTF. The WTF also employs consultants who assist the Trustees and the Fund Administrator.

- Fund Administrator – Linda Leito
- Third Party Administrator – Daniel H. Cook Associates
- Fund Accountant – Gould, Kobrick & Schlapp
- Fund Legal Counsel – Mirkin & Gordon

The WTF Board of Trustees meets on a regular basis to discuss benefit improvements, concerns from members, legal issues, financial reports, third party administrator reports, and also addresses any other business/concerns that may arise.

How does it work?
The Wappingers Central School District (WCSD) makes a yearly payment for each full time bargaining unit member as per the negotiated contract. Based on the yearly increased contribution by the District, the Trustees, with the expert counsel of our advisors, recommend benefit improvements.

The Fund Administrator keeps and updates records for all members on file. It is very important that each member notifies the Fund Administrator of any change in personal status (marriage, divorce, adding/removing dependents, change in address, etc). Ms. Leito is the liaison between members and Daniel H. Cook, Davis Vision, Legal and Financial Services and is the person to contact in the event of any problems or concerns. She does the bookkeeping, manages accounts receivable/payable for the Fund, and takes minutes at all Fund meetings.

Please consult your benefit booklet (3 ring binder) to review your benefits. There is an explanation of each benefit and the procedure to follow. Any and all updates should be kept in this binder for future reference. You may also reference our WCT website (wcteachers.org) for information.

What do you do if there are problems with a claim?
The most effective way to deal with any problems or questions about a claim is to call, write, or email Linda Leito, WTF Administrator, at the WCT office:

Telephone number: 227-5065
E-mail: wct@frontiernet.net
Address: 2537 Route 52, Suite 15
Hopewell Junction, NY 12533
(or interschool mail for employees)
Do You Qualify for Refinancing or Other Assistance Under the New Homeowner Affordability and Stability Plan?

By: Mirkin & Gordon, P.C.

President Obama recently unveiled his Homeowner Affordability and Stability Plan as part of a comprehensive strategy to get the economy back on track. The Plan states that it will “help up to 7 to 9 million families restructure or refinance their mortgages to avoid foreclosure.” The key components of the Plan are:

Enable up to 4 to 5 million Responsible Homeowners to Refinance and Reduce Their Monthly Payments
Under current rules, most families who owe more than 80 percent of the value of their homes have a difficult time securing refinancing (For example, if a borrower’s home was worth $200,000, he or she would have limited refinancing options if he or she owed more than $160,000).

Under the Obama Plan, 4 to 5 million homeowners who took out conforming loans1 owned or guaranteed by Freddie Mac or Fannie Mae will be provided the opportunity to refinance through the two institutions over time. The Treasury Department has provided the following two examples to illustrate how refinancing through Freddie Mac and Fannie Mae would work:

Family A: Access to Refinancing
- In 2006: Family A took a 30-year fixed rate mortgage of $207,000 on a house worth $260,000 at the time. (The family put just over 20% down.) They received a Fannie Mae conforming loan with an interest rate of 6.50%.
- Today: Family A has about $200,000 remaining on their mortgage but their home value has fallen 15% to $221,000. – Their “loan-to-value” ratio is now 90%, making them ineligible for a Fannie Mae refinancing.
- Under the Refinancing Plan: Family A can refinance and obtain a rate of 5.16%. This would reduce their annual payments by nearly $2,350.

Family B: Access to Refinancing
- In 2006: Family B took a 30-year fixed rate mortgage of $350,000 on a house worth $475,000 at the time. (The family put just over 26% down). They received a Fannie Mae conforming loan with an interest rate of 6.50%.
- Today: Family B has about $337,460 remaining on their mortgage but their home value has fallen to $400,000. – Their “loan-to-value” ratio is now 84%, making them ineligible for a Fannie Mae refinancing.
- Under the Refinancing Plan: Family B can refinance and obtain a rate of 5.16%. This would reduce their annual payments by nearly $4,000.
Create a $75 Billion Homeowner Stability Initiative to Reach Up to 3 to 4 Million At-Risk Homeowners

The Treasury Department, working with other federal agencies, will undertake a comprehensive strategy to prevent millions of foreclosures and help families stay in their homes. This initiative is intended to reach millions of responsible homeowners who are struggling to afford their mortgage payments because of the current recession, yet cannot sell their homes because prices have fallen so significantly. The initiative helps those who commit to make reasonable monthly mortgage payments to stay in their homes – providing families with security and neighborhoods with stability. The Treasury Department has provided the following example to illustrate how this initiative would work:

Family C: Eligible for Homeowner Stability Initiative

- In 2006: Family C took out a 30-year subprime mortgage of $220,000, on a house worth $230,000 at the time (they put less than 5% down). Their mortgage broker – Mom & Pop Mortgage – sold their loan to Investment Bank. The interest rate on their mortgage is 7.5%.

- Today: Family C has $214,016 remaining on their mortgage but their home value has fallen –18% to $189,000. Also, in November, one parent in Family C was moved from full-time to part-time work, causing a significant shock to their income. Their loan is now 113% the value of their home, making them “underwater” and unable to sell their house. Meanwhile, their monthly mortgage payment is $1,538 and their monthly income has fallen to $3,650, meaning the ratio of their monthly mortgage debt to income is 42%.

- Under the Homeowner Stability Initiative: Family C can get a government sponsored modification that – for five years – will reduce their mortgage payment by $406 a month. After those five years, Family C’s mortgage payment will adjust upward at a moderate, phased in level.

Loan Modification Existing Mortgage
Balance $213,431
$213,431
Remaining Years 27
27
Interest Rate 7.50%
4.42%
Monthly Payment $1,538
$1,132
Savings $406 per month,
$4,870 per year

Treasury Department Guidelines

On March 4, 2009, the U.S. Treasury Department amplified the Plan by issuing Guidelines to enable lenders/loan servicers to encourage modifications of eligible mortgages. The Guidelines and other useful materials in connection with the Plan can be obtained at “FinancialStability.gov.”

Among other things, the Guidelines provide information on eligibility criteria for loan modifications and the terms and procedures participating lenders/loan servicers must follow under the Plan. Under the Plan, lenders/loan servicers are eligible for “Servicer Incentive Payments” for each eligible mortgage modification meeting the Plan’s standards. To be eligible for these incentives, loan servicers must enter into program agreements with the Treasury Department. Homeowners may contact their lender/loan servicer to find out if the homeowner is eligible to participate in the program.

Where You Can Get Further Assistance:

This article provides a preliminary and brief overview of President Obama’s Plan. As you know, assistance in connection with refinancing a home is available from attorneys under the Fund’s Legal Services Plan.

(Footnotes)

IA “conforming loan” is a mortgage that is equal to or less than the dollar amount established by the conforming loan limit set by Fannie Mae and Freddie Mac’s Federal regulator, The Office of Federal Housing Enterprise Oversight (OFHEO) and meets the funding criteria of Freddie Mac and Fannie Mae. Mortgages that exceed the conforming loan limit are classified as non-conforming or “jumbo” mortgages.
FOR SALE: 2 bedroom, 1 bath condo on the first floor. 1,030 square feet. Hardwood in dining room, ceramic tile in kitchen and bath. Nearly new everything: hot water tank (2 years), stove (6 months), dishwasher (2 years), master bedroom A/C (1 year), and windows have been updated. Use of club house, in-ground pool, playground, basketball & tennis courts included in the common charges. Convenient to Metro North, Taconic, I-84, shopping, schools. Asking $155,000. (845) 632-2164.


FOR RENT: Two - 1 Bedroom Poolside Units Available (each sleeps 4) $1000 apiece. Morritt’s Tortuga Club and Resort offers beachside vacation home on beautiful Grand Cayman Island. Relax on the silky sand or by the pool, dive into the crystalline offshore waters, and enjoy aquatic pastimes. The resort offers a complete diving, snorkeling, and windsurfing program plus an array of activities and nightly entertainment. David’s, the on-site restaurant, provides international and island cuisine. Email Lakelady50@comcast.net.


FOR RENT: By owner) Why rent when you can own? Spacious 3-bedroom condominium located on Rt.9W, Town of Newburgh, 3.5 miles north of Newburgh-Beacon Bridge in Parr Valley East, in Marlboro Schools. Excellent commuting location, close to train station, Stewart Airport and both I-84 or NYS Thruway. 1100 sq. ft., with a one-year old central heating, venting, air conditioning unit and condenser and a newly installed water heater, dishwasher, clothes washer/dryer in the condo, with a recently renovated bathroom. Ceiling fans in every room, and quiet surroundings for this ground level end unit. In-ground pool and child’s playground area on premises. Asking $159,000. Please call Joe at 845-590-2344.

Good News!

Congratulations to the GROWING families at Fishkill Plains:

- Nathaniel Jesse Feltman born July 31, 2008 - son of Kim and Ken Feltman
- Sophia Elizabeth Rescigno born January 8, 2009 - daughter of Kerri and Mike Rescigno
- Gabriela Irene Bruno born March 20, 2009 - daughter of Tiffany and Bob Bruno
- Calli McCaffrey born March 21, 2009 - daughter of Adam and Jodie McCaffrey
- Maddox Buckingham-Gallagher born May 10, 2009 - son of Amy Buckingham and Dave Gallagher
- Madison Elizabeth Otero born May 12, 2009 - daughter of Christine and Erwin Otero.

Congratulations! Nancy and Jim Weinrich welcomed their twin boys Braden James and Kyle William on April 27, 2009. Nancy is the Enrichment Teacher at Oak Grove and Jim teaches music at Van Wyck.
Members’ Classified Ads

KEEL SYSTEMS, LLC
Computer (PC/Mac) Setup / Repair / Improvements Software Setup and Instruction
• Virus/Spyware Protection, Detection & Removal
• Data Backup & Recovery
• Networks: Wired/Wireless
• Mobile Computing (Laptops/PDAs)
• Digital Photography/VHS to DVD
Ed McKenna - 845-471-7607
EdmundTMckennaJr@gmail.com

FREE ESTIMATES
CHRIS CAPASSO
Interior & Exterior Painting
Gutter Cleaning, Roofing, Siding, Windows
Power Washing & Staining
Phone: 845-242-8228

Never Clean Your Gutters Again!

Dutchess GutterHelmet Inc.
Gutter Protection Systems
The First. The Best. The #1 Gutter Protection System in the World.
Joe Schmid - (845) 297-0500
www.gutterhelmet.com
gutterhelmet@verizon.net
*Special 20% discount to WCT Members

STACY McCUSKER
Licensed Sales Agent & WCT Member
(845) 452-1156 BUSINESS
(845) 453-9113 CELL
(845) 452-1631 FAX
stacy.mccusker@coldwellbanker.com

CURRIER & LAZIER REALTORS®
4 Commerce Street, Suite B-2
Poughkeepsie, NY 12603
www.coldwellbankerhudsonvalley.com

SHIRLEY ROSICKE
PHOTOGRAPHY
PORTRAITS
Seniors, Families, Children
Created in the studio or on location
Specializing in WEDDING Photography.
Shirley Rosicke
845-226-5019
www.ROSICKE.com

O’Dell Painting
Interior / Exterior Painting
Pressure Washing / Water Proofing
Fire & Water Damage / Wallpaper Removal
Free Power Washing with every Exterior Paint Job
Over 20 years of Experience!
Call for a FREE ESTIMATE
Ray O’Dell
(845) 297-2341 or (914) 245-0001

STACY McCUSKER
Licensed Sales Agent & WCT Member
(845) 452-1156 BUSINESS
(845) 453-9113 CELL
(845) 452-1631 FAX
stacy.mccusker@coldwellbanker.com

CURRIER & LAZIER REALTORS®
4 Commerce Street, Suite B-2
Poughkeepsie, NY 12603
www.coldwellbankerhudsonvalley.com

SHIRLEY ROSICKE
PHOTOGRAPHY
PORTRAITS
Seniors, Families, Children
Created in the studio or on location
Specializing in WEDDING Photography.
Shirley Rosicke
845-226-5019
www.ROSICKE.com

O’Dell Painting
Interior / Exterior Painting
Pressure Washing / Water Proofing
Fire & Water Damage / Wallpaper Removal
Free Power Washing with every Exterior Paint Job
Over 20 years of Experience!
Call for a FREE ESTIMATE
Ray O’Dell
(845) 297-2341 or (914) 245-0001

STACY McCUSKER
Licensed Sales Agent & WCT Member
(845) 452-1156 BUSINESS
(845) 453-9113 CELL
(845) 452-1631 FAX
stacy.mccusker@coldwellbanker.com

CURRIER & LAZIER REALTORS®
4 Commerce Street, Suite B-2
Poughkeepsie, NY 12603
www.coldwellbankerhudsonvalley.com

SHIRLEY ROSICKE
PHOTOGRAPHY
PORTRAITS
Seniors, Families, Children
Created in the studio or on location
Specializing in WEDDING Photography.
Shirley Rosicke
845-226-5019
www.ROSICKE.com

O’Dell Painting
Interior / Exterior Painting
Pressure Washing / Water Proofing
Fire & Water Damage / Wallpaper Removal
Free Power Washing with every Exterior Paint Job
Over 20 years of Experience!
Call for a FREE ESTIMATE
Ray O’Dell
(845) 297-2341 or (914) 245-0001

STACY McCUSKER
Licensed Sales Agent & WCT Member
(845) 452-1156 BUSINESS
(845) 453-9113 CELL
(845) 452-1631 FAX
stacy.mccusker@coldwellbanker.com

CURRIER & LAZIER REALTORS®
4 Commerce Street, Suite B-2
Poughkeepsie, NY 12603
www.coldwellbankerhudsonvalley.com

SHIRLEY ROSICKE
PHOTOGRAPHY
PORTRAITS
Seniors, Families, Children
Created in the studio or on location
Specializing in WEDDING Photography.
Shirley Rosicke
845-226-5019
www.ROSICKE.com

O’Dell Painting
Interior / Exterior Painting
Pressure Washing / Water Proofing
Fire & Water Damage / Wallpaper Removal
Free Power Washing with every Exterior Paint Job
Over 20 years of Experience!
Call for a FREE ESTIMATE
Ray O’Dell
(845) 297-2341 or (914) 245-0001

STACY McCUSKER
Licensed Sales Agent & WCT Member
(845) 452-1156 BUSINESS
(845) 453-9113 CELL
(845) 452-1631 FAX
stacy.mccusker@coldwellbanker.com

CURRIER & LAZIER REALTORS®
4 Commerce Street, Suite B-2
Poughkeepsie, NY 12603
www.coldwellbankerhudsonvalley.com

SHIRLEY ROSICKE
PHOTOGRAPHY
PORTRAITS
Seniors, Families, Children
Created in the studio or on location
Specializing in WEDDING Photography.
Shirley Rosicke
845-226-5019
www.ROSICKE.com
Members’ Classified Ads  cont. from page 7

THINK SUMMER! FOR RENT: 4 bedroom beach house in Charlestown, RI, only 2 1/2 hrs from Dutchess Co. 1 1/2 baths, large screened-in porch, newly remodelled fully equipped kitchen, large rec room in finished basement with pool table, and outdoor shower. Sleeps 8 comfortably. Just bring your bathing suit! It is less than 1 mile to lovely beach with private beachside parking. It also is within 1/2 mile of stores and casual restaurant. Newport, Mystic, Foxwoods, and Block Island ferry are a short drive away. If interested, call Roberta at 221-9872.

FOR SALE: Candel Country Kitchen Table with leaf and 6 chairs (40x60 inches without leaf) - brown table with green back and chair legs - $800.00. 3 White Halcyon Serenity standard piano swivel chair with floral cushions. Call 845-471-3193.

FOR SALE: Verizon LG enV2 cell phone. No need to extend your contract just to upgrade your phone! Used three months; in perfect condition. Includes leather case, lucite cover, wall charger, 2 car chargers, 2 data cables/chargers, owner’s manual. $125 for everything. 845/297-6529.


McGUINEY FENCING
Mark D’Onofrio - Sean Keenan
914-490-5854
Free Estimates
Very reasonable prices.
Over 20 years of experience - specializing in pools and residential fencing. (wood, vinyl, aluminum, & chain link)
SUMMER RENTAL: 2 Bedroom duplex apartment near the bay and ocean beaches in Surf City, Long Beach Island, New Jersey. Walk to restaurants, stores or just relax on the large deck. Call Olga for more information - 226-8030.

FOR SALE:

Candel Country Kitchen Table with leaf and 6 chairs (40x60 inches without leaf) - brown table with green back and chair legs - $800.00. 3 White Halcyon Serenity standard piano swivel chair with floral cushions. Call 845-471-3193.

FOR SALE: Verizon LG enV2 cell phone. No need to extend your contract just to upgrade your phone! Used three months; in perfect condition. Includes leather case, lucite cover, wall charger, 2 car chargers, 2 data cables/chargers, owner’s manual. $125 for everything. 845/297-6529.


the WCT COMMENTATOR  June 5, 2009