NY is still the best state to be a teacher! For how long?

Editor's Note: At its Jan. 3 meeting, the WCRT Executive Board decided to reprint this Commentator article by Pasquale Delli Carpini, WCT president, because of the number of issues retirees must remember.

One of the most important reasons why NY is still the best state for teachers is the New York State Teachers' Retirement System (NYSTRS). At the November 2016 Annual Delegate Convention, NYSTRS Retirement Board President David P. Keefe said it best, "Tier 6, as bad as we think it is, the benefits are still better than the other 49 states." Our pension is guaranteed by the NYS Constitution Article V, §7.

State of New York Constitution Article V, §7

{Membership in retirement systems; benefits not to be diminished nor impaired.} §7. After July 1, 1940, membership in any pension or retirement system of the state or of a civil division thereof shall be a contractual relationship, the benefits of which shall not be diminished or impaired.

(New. Adopted by Constitutional Convention of 1938 and approved by vote of the people Nov. 8, 1938.)

Executive Director and Chief Investment Officer Thomas K. Lee's business acumen and expertise—as well as those of his team—help NYSTRS remain among the best-funded public retirement systems in the nation, and it may be the best-funded teachers' plan.

With $107.5 billion in assets at the end of its 2016 fiscal year, the Retirement System was 104.1% funded using a market value of assets and 94.2% using an actuarial value of assets. This information is among the many positive details found in NYSTRS' recently released Comprehensive Annual Financial Report (CAFR) for the Fiscal Years Ended June 30, 2016 and 2015. (NYSTRS Nov., 2016)


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<th>Year</th>
<th>Contributions $22.7 Billion</th>
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<td>2017</td>
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A recent study by the National Conference on Public Employee Retirement Systems (NCPERS), NYSTRS defined benefit plan is managed cost effectively, with investment fees and expenses averaging 24 cents per $100 managed, compared to 70-78 cents per $100 managed for the typical defined contribution plan, such as a 401(k) or mutual fund.

NYSTRS currently serves 426,173 active and retired members, including beneficiaries. Benefits paid to retirees in 2015 totaled approximately $6.7 billion. More than 80% of these benefits are paid to NYS residents which significantly impact state and local economies. As benefit recipients spend their money in local communities, one person's spending becomes another person's income, creating a multiplier effect. According to the National Institute on Retirement Security (NIRS), expenditures stemming from New York's state and local pensions support:

- More than 270,000 jobs that pay some $17 billion in wages and salaries;
- $7.4 billion in federal, state and local tax revenues; and,
- $44.3 billion in total economic output. (NYSTRS Nov., 2016)

NIRS also estimates that in New York each dollar paid in pension benefits generates about $1.70 in total economic activity. As of June 30, 2016, the distribution of benefits paid to 3,072 retired members and beneficiaries of Dutchess County totaled more than $135.4 million, generating approximately $230.2 million of total economic activity in Dutchess County. Can we fathom what the economy of our county would be without the aforementioned economic infusion from the retirees that live here?

Unfortunately, public employee pensions face a wide range of assaults on many

see COVER STORY on page 4

POLITICAL ACTION COLUMN
Spring Luncheon Flyer
Jack's Devine Intervention
From The President

**SUSAN ROGER**
**WCRT President**

**Dear WCRT Members,**

I hope you are enjoying the winter weather to get inside projects done. I have a list longer than winter, but I managed to get two accomplished.

During the fall I received a call from Jeanette Straebl, who is in charge of the Work Based Learning Program at Dutchess BOCES. She is looking for some retired teachers who would like to be Job Coaches for their students. She feels that the Youth Aid Job Coach position would be great for teachers who have experience working with young people.

The students go into the local work force Mon.-Thurs. for about three hours a day for their students. She feels that the Youth Aid Job Coach position would be great for teachers who have experience working with young people.

The students go into the local work force Mon.-Thurs. for about three hours a day during the school year. Every student is met at the work place by a Job Coach who serves as a mentor for the student. This may be one or two days a week. The starting pay rate for the coach is $14.25 an hour, and there is a training program.

If you are interested in this program, I will list the name and number below. They also need substitute Job Coaches who may be called if the regular coach has a conflict. This program helps the students to set career goals, gain experience, learn new skills, and connect with area employers. I sincerely hope some of you will consider this program. It seems to be such a worthwhile one for our young people.

Jeanette Straebl
Work Based Learning Program
Dutchess BOCES
900 Dutchess Turnpike
Poughkeepsie, NY 12603
(845) 486-4840 ext. 3052

Susan Roger
send your comments to
johnrogerjr@yahoo.com
or call (845) 227-5065

Protect your WCRT, NYSUT membership

Members with email addresses registered on the website wcteachers.org will receive publications and notices by email. Please keep email information up to date on that site.

Our files are not linked to that site, so please notify the WCRT office of any changes in address, phone, or email, etc.

Prohibitive U.S. Mail costs may soon force us to cancel postal mailings, so please consider going green to save money.

The Commentator and PostScript may be viewed at www.wcteachers.org once a member registers.

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**WCRT Officers and Board of Directors**

**July 1, 2015-June 30, 2017**

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**2nd. V.P.: Leslie Leventhal 297-4430**
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**WCTR Rep. to WCT Representative Assembly: Ellen Korz 297-9713**

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- **Mary Ann Moran:** 297-4785

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- **Political Action:** Cliff Foley
- **Constitution/Bylaws:** Jane Stockslager
- **Gifts and Contributions:** Mary Coiteux

**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**

280 New Hackensack Rd.
Wappingers Falls, NY 12590
(845) 227-5065


*Editor: Bill Dourdis*
williamdourdis@gmail.com
(845) 266-0430

The WCRT PostScript is a 2016 NYSUT United Communications Competition Winner with two awards:
- **1st Place, Best Column/Blog, „We’re at War in New York”** by Cliff Foley;
- **Award of Distinction, Devine Intervention: A lofty look at retirement** by Jack Devine.

**SAVE THESE DATES**

(future details coming soon)

| Jan. 31 | Deadline for February 2017 PostScript |
| Apr. 1  | Deadline for April PostScript         |
| Apr. 6-8| NYSUT Rep. Assembly, NYC              |
| Apr. 18 | WCRT executive board meeting, 10:00-12:00 |
| May 18  | Spring Luncheon, Christos, 11:30, $23, elections, upcoming events announced at luncheon |
| May 25  | Capasso Scholarship Reception, 7:00, RCKHS library |
| June 1  | RC13 Luncheon, Christos, 11:30 |

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*PostScript*

Send your comments to
wct@frontiernet.net or
www.wcteachers.org

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[Image of the WCRT Officers and Board of Directors]
A FUTURE OF CHARTER SCHOOLS, PRIVATE SCHOOLS, AND VOUCHERS

“Upon the education of the people of this country the fate of this country depends,” stated Benjamin Disraeli.

This quote most certainly can be applied to the United States. How we go about educating our society is our big concern today. There is worry about whether we will strengthen our public schools or divide our system using charter schools, private schools, and a system of vouchers.

Private schools are pretty straight forward. You decide to send your child to one of these institutions and you pay for it. Currently school tax money cannot be used to finance them, though some areas are paid for by the public such as transportation. Many religious schools fall into this category.

Next we look at charter schools in New York. An application to establish a new authorized charter school may be submitted by one or more individuals who are teachers, parents, school administrators, or community residents. The Board of Regents will only approve applications that clearly demonstrate a strong capacity for establishing and operating a high quality charter school. This standard requires a strong educational program, organizational plan, and financial plan, as well as clear evidence of the capacity of the founding group to implement the proposal and operate the school effectively. Even though there is often big money behind many charter schools, all New York institutions must be set up as non-profit 501(c)(3) organizations.

Charter schools are funded by tax money from the various public school systems, including the state and federal aid attributable to each student. All our state’s charter schools must meet the same health and safety, civil rights, and student assessment requirements applicable to all public schools. They are subject to the financial audits set forth in the charter and shall be subject to audits of the comptroller of the state of New York. They must design their educational programs to meet or exceed the student performance standards adopted by the Board of Regents.

School vouchers are certificates of government funding. It is tax money that is used by parents to send their children to a non-public school. We are seeing vouchers being proposed in New York State. Governor Cuomo has pushed the Parental Choice in Education Act for the past two years. This would give $150 million in tax credits to assist private schools. In March of 2016 the New York Civil Liberties Union took a strong position against this proposed dollar-for-dollar tax credit. In part they stated, “Providing tax credits to education ‘investors’ represents a bold step toward the further privatization of public education in New York State.” The Americans United for Separation of Church and State put it this way in May of 2015, “The “Parental Choice in Education Act,” a bill pushed by New York Governor Cuomo, would create a tuition tax credit program—which is nothing more than a backdoor voucher program that would cost the state millions of dollars.”

New York checks up on charter schools. In February 2017, the State University of New York is looking for applications for the taking over of two charter schools “due to academic underperformance.” In January 2017, news release SUNY announced it was seeking the taking over and restructuring of two high schools in New York City. Interestingly there are about 236 charter schools in NYC and no charter schools in Dutchess County.

Charter schools, private schools, and vouchers will most likely remain a part of the future of American education. We do not know how this will impact the future of public education in the Mid-Hudson Valley and throughout New York State. We need to monitor this through the coming years.
NY is still the best state to be a teacher! For how long?

continued from page 1

fronts. These attacks are not based on facts. For the most part, these arguments are myths used to undervalue the vital public service teachers and other public employees provide to our communities. Public retirees should not be subjected to these fronts for collecting a pension they earned after decades of hard work and wanting to live with dignity in retirement.

A veritable threat to not only our pension, but also our constitutional rights, is the Constitutional Convention that comes up every 20 years and the voters are asked: “Shall there be a convention to revise the constitution and amend the same?” These 12 simple words will appear on the top of every resident in the state. We must vote NO and reject the redrafting of the state’s charter document. (NYSUT 2016)

The constitution establishes the fundamental rights we enjoy as citizens of NYS and as public employees. A constitutional convention could easily assuage or eliminate these rights:

- Guaranteeing the right to a free public education (Article 11, §1)
- Prohibiting reductions in public pension benefits (Article 5, §7)
- Rights to workers’ compensation (Article 1, §18)
- Rights to be a member of a union and bargain collectively (Article 1, §17)
- Requiring the state to provide for social welfare needs (Article 27, §1)

If some of these rights are simply altered, we have the making of a Right-to-Work state that would take away many of the benefits perhaps we take for granted. The false slogan known as “right to work” will push unions out of the state, drive down wages, diminish retirement benefits, levy high percentage for subpar health insurance and much more.

Presently there are 26 Right-to-Work states where Right-to-Work laws prohibit agreements between employers and labor unions. These laws do not aim to provide general guarantee of employment to people seeking work, but rather are a government regulation of contractual agreements between employers and labor unions preventing them from excluding non-union workers.

I suggest the reading of How to Kill the Middle Class: Strangling public-sector unions in Wisconsin has shrunk teachers’ pay and benefits. Who’s next? https://www.theatlantic.com/business/archive/2016/12/unions-wisconsin/509798/

How ironic Wisconsin has become: it was the first state in 1959 to allow collective bargaining for government workers!

Another threat to our profession is the nomination of billionaire anti-public school activist Betsy DeVos as U.S. Secretary of Education. The DeVos foundation spent nearly $1.5 million to persuade the Michigan legislature to kill a bill to regulate charter schools. As a result of her efforts, 80% of charter schools in Michigan operate for profit, without accountability. Her

The next generation

Charles Emerson McKenzie
Born 12/8/16 to Robin Sue Roger and Roger Charles McKenzie in Ithaca, NY.
Grandparents are John and Susan Roger.

Skyler Bridget Dwyer
12/19/16, 8 lbs., 20 inches
Parents: Belinda and Daniel Dwyer.
Poughkeepsie, NY
Grandparents: Dan & Ronnie Dwyer.

New Grandson: Asher James Leventhal
Born 10/26/16, Mt. Sinai Hospital, NYC.
Parents: Dr. Jeremy Leventhal and Dr. Adriane Bilous
Brother: Dylan Anatoli Leventhal
Ecstatic Grandparents: Leslie and Bernie Leventhal. Asher is the 4th grandson!
**REPRESENTATIVE ASSEMBLY**

**WCRT’s watchdog about “insider information” affecting WCSD retirees**

ELLEN KORZ
WCRT Rep. to WCT RA

It must have been the upcoming holidays, or the threat of snow, but this was a quick meeting to mostly update the issues from the last meeting.

✔ A final document for evaluations from observations (APPR) was completed for distribution to all the WCT members and administrators.

✔ The update on the number of sections for Elementary Special Area teachers was decided to be 19.

✔ A committee is in the process of being formed to discuss a 9-period day at the high schools and the Advisory* for all the secondary buildings. This committee will meet with the District to work these issues out.

**RA Meeting for Dec. 13, 2016**

Professional Development is still a problem. Not enough courses are being offered for the required hours. Pasquale will be looking into this.

✔ Jim Marrinan, Director of Political Action, attended the ED 13 meeting. It seems NYSUT is not taking a stand on the education issues facing the new administration. Despite busloads of people planning to go to protest President-elect Trump’s inauguration on January 20, NYSUT will not sponsor this event. Although they do not support his policies, they are not against Trump.

✔ Lastly, the NYS Winter Special Olympics are being held in the Hudson Valley again this February 17-19. LAP is going to try to get a volunteer group organized. Any retirees interested are encouraged to join. More information should be forthcoming.

Happy New Year Everyone!
Ellen

**Here’s how to register your email with the website:**

1. Go to [www.wcteachers.org](http://www.wcteachers.org)
2. On the right-hand side, go to the “Member Login” module
3. Click on the “Click Here to sign-up” link (It is yellow)
4. Enter all of your information on the form. This is the information that we will use to maintain our records and to send email and/or text notifications. Make sure that you choose a username and password that you will remember.
5. Click submit
6. Review all of your information
7. Click Submit again
8. Wait 24-48 hours for us to verify your membership. You will receive an email advising you that you are good to go. At this point, you can come back to the website and login.

Hope this helps. Thanks, Nancy

**Financial Report available**

As a service to any interested WCRT member, our union’s financial report is always available upon request.

Address your questions or concerns to [tderito@verizon.net](mailto:tderito@verizon.net) and we’ll make arrangements to satisfy your numerical curiosity.

We provide communicative services to our former colleagues, philanthropic support through student academic scholarships, and donations to community libraries and Meals on Wheels.

[www.WCTeachers.org](http://www.WCTeachers.org) or [tderito@verizon.net](mailto:tderito@verizon.net)

**JANE STOCKSLAGER**

WCRT Constitution, By-Laws

**CONSTITUTION ON WCT WEB SITE:**

The WCRT Constitution/By-Laws is now available on the WCT web site under the Retirees section.

This is the Constitution that was voted on at the May 2015 Spring Luncheon.

If you have any questions, please contact me at the address below.

[www.WCTeachers.org](http://www.WCTeachers.org), [sundancewf@aol.com](mailto:sundancewf@aol.com)

**Enjoy some of what NYC has to offer.**

**Sign up to receive the monthly Plum Benefits Guide.**

Send an e-mail to [jtkorz@optonline.net](mailto:jtkorz@optonline.net) to be added to our list.

Ellen Korz

**TOM DERITO**

WCRT Treasurer

[www.wcteachers.org](http://www.wcteachers.org)
Heroes

When John Glenn died on Dec. 8th of last year, he was described in some accounts as “the last American hero.” That really got me thinking. Who are my heroes? Or more perplexing, what is a hero?

John Glenn, no doubt. A Marine fighter pilot in WWII and Korea, a test pilot, one of the original seven astronauts, and the first American to orbit the earth. And a solid citizen. But if he was the last, who came before him?

I did some major pondering. Who are my heroes? Two that popped up quickly were actually heroines: Eleanor Roosevelt and Amelia Earhart. If Amelia Earhart, why not Charles Lindbergh? But wasn’t Lindy connected to the America Firsters and an early admirer of Hitler? Does this disqualify him? (He later redeemed himself).

It’s hard to come up with a lot of sports figures. Jackie Robinson jumps quickly into mind. Some would disagree, but Muhammed Ali’s speaking out against the Viet Nam War when he did makes him look mighty heroic. It would also include single parents who hold down two or three jobs to keep their kids clothed, housed, and fed.

And we have to look at police, firefighters, and EMTs. They are often referred to as heroes, but that honor is not automatic. Men and women who have struggled to get their lives back together after horrendous injuries and the professionals and family members who help them in their struggle. I’m sure you can think of your own worthy additions.

And we have to look at police, firefighters, and EMTs. They are often referred to as heroes, but that honor is not automatic. Men and women who have chosen these dangerous careers are courageous, and many are called upon to do heroic deeds. This includes saving people from burning buildings and being shot at, but it also includes responding to a domestic abuse call at 3:00 a.m. or delivering a baby on the way to the hospital. It’s impossible to imagine the emotional distress put upon the first responders at Sandy Hook, but we can always be grateful for their first responses.

Quick! Name five politicians you admire. Four?... Three?... Two?... One?... It’s not easy. There are some “profiles in courage” out there, but not many. Looking back, I have always admired Harry Truman and John F. Kennedy (yes, I know), but too often our heroes turn out to have feet of clay. It is easy to be cynical when much of our politics and many of our politicians are mired deep in the equivalent of the Augean Stables*. Should we blame ourselves for the mess we’re in? We elected them! My favorite possum (“Pogo”) is credited with this memorable quote: “We have met the enemy and it is us.” Out of 231,556,622 eligible voters (give or take), over 95,000,000 individuals stayed home. But hopefully — I say hopefully — there is a person out there who — in the near future - will light a fire under us and help us aspire to the heights. That person would have to be heroic and inspire us to be heroic.

Actually it will take many persons. We have to find them.

*A literary conceit here. Hercules’ fifth labor was to clean up the Augean Stables. They were in b-a-a-d shape.

Peanuts

by Charles M. Schulz

*JE SWALLOWED THE ORRIDGE BAGGIE* HE EXPLAINED THAT HE HAD AVOIDED THE WRITING DATE ON HIS CALENDAR, THE WRONG CITY AND THE WRONG EVENT..." HE’S YOUR HERO, CHARLIE BROWN!
In Memoriam
Mary Neborak

Mary Elizabeth Neborak (nee Sprenkle), 85, a longtime former resident of Poughkeepsie, NY, peacefully passed away Tuesday, January 3, 2107 at Willow Towers in New Rochelle, NY.

Born on November 19, 1931 in York, PA, she was the eldest of two children of the late D. Elton and Naomi Frey Sprenkle. She was a 1949 graduate and valedictorian of Wrightsville High School and a 1953 graduate of Ursinus College where she met her loving husband, Michael Neborak, whom she married August 20, 1955. They raised two children, Michael Kent and Connie.

Mary taught fourth grade at Oak Grove Elementary School in the Wappingers Central School District for 24 years, until her retirement in 1987.

She enjoyed playing bridge, quilting and sewing, playing piano, and skiing with her family. As an avid sports fan, she cheered for the NY Yankees, Mets and the Philadelphia Phillies, and attended many West Point football games.

Her generous nature was shared with others through volunteerism at the First Presbyterian Church of Poughkeepsie, where she served as both a deacon and an elder, and Meals on Wheels. Above all else, Mary’s family and friends were most important to her.

Mary is pre-deceased by her beloved husband, Michael, and brother Elwood. She is survived by her son Michael Kent and wife Melissa of Westchester County, NY; daughter Connie and husband Tim of South Carolina; and four grandchildren, Allison, Jaclyn, Mikey and Margaux who were the lights of her life.

A service celebrating her life will be held at 12:30pm Friday, January 13, 2017 at Etzweiler Funeral Home, 700 Hellam Street, Wrightsville, PA, 17368. Burial will follow at Fairview Cemetery, Wrightsville, PA.

Stanley Kaminski


After retiring in 1980, Stan moved to St. Petersburg, FL before returning to Accord, NY in Ulster County last year.

As per his wishes, there was no obituary printed.

Photo from RCKHS Portico

Prescription & co-insurance reimbursement is due by March 31, 2017. The forms are on the WCT web page. www.wcteachers.org

WCRT by the numbers:
WCRT membership as of Nov. 10, 2016:
633 WCRT members
170 yearly members
380 Lifetime members
56 Complimentary Lifetime members
12 Complimentary members
55 retirees don’t belong to WCRT & not entitled to NYSUT benefits
15 about to be deleted from our files for not paying dues this year.

*145 members receiving publications & notices by U.S. mail down from *232 postal subscribers
*232 email subscribers.

*Notice the reduction in printed newsletters. We encouraged members to “go green” and help us save on mailing costs. We all benefit from their cooperation.

Register on the website wcteachers.org

If you know a retiree who is not a member, please encourage them to reconsider joining WCRT/NYSUT for their benefit and ours.

Middle Age:
That time when you finally get your head together—then your BODY STARTS FALLING APART!

-Unknown Author
You asked for it... and you got it!

Third Annual Member Appreciation Month set for February 2017

Don’t miss out... join MAP!
NYSUT Member Benefits and our endorsed program providers will once again be teaming up for the Third Annual Member Appreciation Month set for February 2017 in recognition of all you do to make NYSUT union strong.

To be eligible for these drawings, you simply need to be a member of the voluntary MAP Alert email service or sign up before January 31, 2017.

MAP Alerts are a convenient way to learn about new endorsed programs; updates to current programs; and special offers unique to MAP Alert participants -- without being inundated with emails.

Prize drawings will be held each day, with the winners announced exclusively on the Member Benefits website throughout the month of February.

Win prizes such as Best Buy, Amazon or American Express gift cards; car rental certificates; wireless speakers; an i-Pad Mini; and many more.

Last year Grand Prize winner received a free vacation to Orlando, FL!

We encourage you to spread the word to your colleagues about this special event. So if you see a phone call or email from us, make sure you answer it!!!

For more details about this exciting event, visit the Member Benefits website at memberbenefits.nysut.org or call 800-626-8101.
Thursday, May 18, 2017   11:30 a.m.

Christos Restaurant,
155 Wilbur Blvd.  Poughkeepsie, NY 12603

Huge Hot and Cold Buffet Lunch served at 12:00noon
Cost per person is $23.00.
Soft drinks included.  Cash Bar.
Free parking on the premises.
All facilities ground floor accessible.  No steps or stairs.

A short business meeting and a 50-50 raffle will be held.
Bring non-perishable food items (cans, boxes, bags) and/or shampoo, soap,
and other personal care items to be donated to local food pantries.

Please send check payable to WCRT to
new office address:  attn: Leslie Leventhal,  WCRT,
280 New Hackensack Rd.  Wappingers Falls NY 12590
(and must be received no later than May 11, 2017.
Luncheon for WCRT members and their guests.)

WCRT FALL LUNCHEON
$23.00 Per Person

Thursday, May 18, 2017
Guests are welcome with a member

Name(s):________________________________________________  Phone Number:_________________

Address:_________________________________________________________________________________

Number of Reservations: _____  Amount Enclosed: $ _______________