

The New York State  
Retired Teachers' Association, Inc.

# YORK state

## Highlights

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Working together to support and strengthen the quality of life for all retired educators, their families, and communities.

As this is my last report as an elected officer of NYSRTA (after 15 years), it will be full of "thank you" messages to many individuals and all Association members. Your contributions as officers, chairs, committee members, office staff, and friends are greatly appreciated and enjoyed! I'm sure many members have little idea of the amount of work and time you dedicate to this organization.

My goal as President was to assure the unity and support of this group for the benefit of all retired educators and our educational policies in New York State. By working cooperatively, we have solved some issues and had great input on some topics that affect these benefits. My favorite task was the opportunity to express some thoughts in the *YORK STATE*. Even more appreciated were the positive phone



## President's Message JUDIE BYNDAS

calls, emails, and comments received after you read the articles. I really appreciate the calls and messages from two long time, hardworking members, **Al Colina** and **Al Ciejska**.

Much appreciation goes to several individuals who stepped in at the last minute to take on a job responsibility that they were not planning to do. This does not exclude the many of you who are long time workers for this Association. Zone Presidents who not only support their unit groups but spend valuable time at these meetings as well are incredible allies and thought provokers.

I didn't plan to mention individual

names but I must admit my admiration for six women who have done incredible things and possibly unappreciated things for NYSRTA. **Anne Flansburg \*CR**, **Mary Johnson**, **Doris Kirsch**, **Mary Ella Moeller \*CR**, **Janice Mullins**, and **Lois Thornberg**. No way does this diminish the work done by other men and women but these ladies have carried some tremendous responsibilities and dedication to our group. Our office staff belongs in this category as well.

Finally, I would like to thank my mentors that have advised me and assisted me since the year 2000. Two of them are now deceased but I would never have carried out this work without **Barrie Fleegel**, **Ross Hudson \*CR**, and the wonder of all NYSRTA officers, **President Emeritus Terry Trudeau \*CR**. If anyone has all the answers, it's Terry!

*Thank you all so much.*

*Sincerely,  
Judie*

**If you haven't registered for the NYSTRA Convention from October 27 to October 29 held at Turning Stone Resort, Casino in Verona, NY, why not do so now?**

**There is still time! Registration Forms were in the summer issue of *YORK STATE* and can be found on our website at [www.nysra.org](http://www.nysra.org). You do not need to be a delegate to attend.**

**Why not come and join other retirees and have a great time? We would love to have you with us.**



# Annual Convention and Workshop Committee Update

Angelo Grande \*CR, Senior Vice President and Chair of the Workshop Committee

## NYSRTA – 65<sup>TH</sup> WORKSHOP AND ANNUAL MEETING TURNING STONE RESORT AND CASINO, VERONA, NEW YORK HOSTED BY THE EASTERN ZONE

### TUESDAY, OCTOBER 27<sup>TH</sup>

Registration and Vendor Exhibits – 2:00 p.m. – 5:00 p.m.  
Welcome Reception – Coffee, Tea and Danish Pastry

Theme: “The 65<sup>th</sup> Anniversary”- The color is “Sapphire”.

4:00 – 5:30 p.m. NYSRTA Workshops: All New Delegates are encouraged to attend. Each presenter will give a ten minute summary of what his/her committee does.

- New Delegate Orientation:  
Angelo Grande \*CR, Senior Vice President
- Bylaws: Charles Peszynski \*CR, Chair
- Membership: Salvatore Sedita, Vice President for Membership
- Community Service: Pat Dietrich, Chair
- Health: Gwynne Bodle, Chair
- Public Relations: Robert Mooso, Chair

6:30 p.m. Dinner

8:15 p.m. Certificate of Recognition

(Immediately following the Certificate of Recognition)

Introducer – Jack DeWeese \*CR  
Keynote Speaker – Tor Shekerjian



Tor Shekerjian, grandson of Robert R. DeCormier, will provide us with an overview of his grandfather's legacy as well as “How the New York State Retired Teachers' Association came into existence”. Tor Shekerjian has had a student financial aid background of over 30 years. Mr. Shekerjian is an experienced Financial Aid expert and Functional Consultant/Project Manager. He has proven leadership capabilities in full life cycle Datatel implementations and experience in Higher Education Management as a leader with both functional and technical expertise. Shekerjian has delivered workable strategies and solutions and has experience in building teams for maximum effectiveness. In addition, he possesses a proven record of accomplishments of compliance requirements of Title VII Student Financial Aid regulations.

### WEDNESDAY, OCTOBER 28<sup>TH</sup>

Breakfast Buffet – Starts @ 7:30 a.m.

#### SESSION 1

9:00 a.m.–10:00 a.m.

Choose one of the five offerings.

##### 1. Silver Sneakers

Introducer: Diane Hahn \*CR

Presenter: Jody Satalin

Description: Silver Sneakers Classic Class is the Silver Sneakers Core Class and is designed to increase strength, range of movement, agility, balance and coordination to improve the participants' functional capacities and physical fitness level. (limit of 20 participants due to equipment limitations.)

Note: Attendees should sign up by contacting Lillie at [lruby@nysrta.org](mailto:lruby@nysrta.org) or by calling 518-482-3509 to ensure getting into the class. Wear sneakers or other comfortable shoes.



##### 2. Columbia County Historical Sites

Introducer: Jane Dwy

Presenter: Sally Naramore

Description: A historical tour of Columbia County focusing on the county's social and cultural heritage.

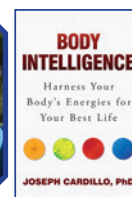


##### 3. Body Intelligence

Introducer: Pat Newell

Presenter: Joseph Cardillo, Ph.D.

Description: Have you ever hit the figurative physical, emotional, or mental wall? What about having a worn down feeling at the same time each day? Find the best physical and psychological you. Live a vibrant life with the revolutionary matter over mind methodologies of Body Intelligence.



##### 4. Drilling for Hope – Humanitarian Work in Developing Countries

Introducer: Rosalie Oliver

Presenter: Karen Flewelling

Description: Karen Flewelling discusses the inception of her humanitarian work in developing countries. Karen will also describe her travels to underdeveloped countries, wherein she helps villages set up various life-saving water systems.



on FaceBook: [NYS Retired Teachers Association](#)

## WEDNESDAY, OCTOBER 28<sup>TH</sup> (con't)

### 5. Public Education Enemy #1

**Introducer:** Angelo Grande \*CR

**Presenter:** Kevin Mulligan

**Description:** This workshop will include a recap of Governor Andrew Cuomo's first term and his actions against public education (Tax cap, Tier 5 and 6, self-proclaimed advocates for the students etc.) The workshop will take a close look at Cuomo's impact on the Budget of 2015-16. Throughout the workshop there will be an examination of his personality and how that plays out with public education and the proponents of public education. Michael Shnayerson's book "The Contender" will provide much insight into the complexities of Governor Andrew Cuomo.



### SESSION 2

**10:15 a.m. – 11:15 a.m.**

**Choose one of the five offerings.**

#### 1. Archeological Excavation at the Dutch Fort Orange Site

**Introducer:** Antoinette McEvoy

**Presenter:** Paul Huey

**Description:** Mr. Huey will use a Power-Point presentation to discuss the history of the Dutch in 17th-century New York, especially his discovery and excavation of part of Fort Orange, the 1624 Dutch fort in Albany.



#### 2. Writing History for Kids

**Introducer:** Marjorie Leibowitz

**Presenter:** Lois Huey

**Description:** Mrs. Huey will discuss the process of writing children's books with a PowerPoint presentation concentrating on her latest two books: *Ick! Yuck! Eew! Our Gross American History* and *Forgotten Bones: Uncovering a Slave Cemetery*.



#### 3. Your TRS Pension - 2015

**Introducer:** Tom Campany \*CR

**Presenters:** Don Ampansiri

Suzanne Warner

Theodore Todorov

**Description:** This workshop replaces the Annual Report made by TRS Personnel in the past during the regular session of the Convention itself. You will be brought up to date on such issues as projected Pension Funding, Investment Performance and Projected Employee Contribution Rates, Recent Legislation and Retiree Member Services. Note: Members having questions and concerns regarding any TRS matter should plan to attend this session as no other presentation by TRS Personnel will be made.



### 4. An Armchair Tour of Rensselaer County

**Introducer:** Pam Love

**Presenter:** Kathy Sheehan

**Description:** This illustrated lecture will explore the 14 towns and two cities of Rensselaer County. Formed in 1791 from Albany County, Rensselaer County became one of our nation's leading centers of agriculture, commerce and industry in the 19th century. From the milk trains in Stephentown to the Arrow collars and Burden's horseshoes in Troy we will explore the many highways and byways that linked Rensselaer County to the rest of the world! We will also talk about noted residents who have made lasting contributions: from Emma Willard and Uncle Sam to Pulitzer Prize winning author William Kennedy, who all call Rensselaer County home! Once you take the armchair tour you will want to take a real tour of the county!



### 5. Munson-Williams-Proctor Arts Institute

**Introducer:** Pat Newell

**Presenter:** Meg Gianetti

**Description:** This presentation will acquaint the audience with the museum's permanent collection. It will also focus on its special exhibit "Monet to Matisse", which is open from May 16<sup>th</sup> to November 29<sup>th</sup>.



**11:15 a.m. – 12:00 p.m. Vendor Exhibits**

**12:00 p.m. – 1:00 p.m. Lunch - Speaker - Thomas DiNapoli, New York State Comptroller**

**1:15 p.m. – 5:00 p.m. Session 1 Annual Meeting**

**5:45 p.m. – 6:45 p.m. Cocktail Party: 65th Anniversary, the color is "Sapphire". Wear apparel to match the color blue.**

**7:00 p.m. – 8:00 p.m. Dinner**

**8:15 p.m. Musical Entertainment with William Locke**

## THURSDAY, OCTOBER 29<sup>TH</sup>

**7:30 a.m. – 9:00 a.m. Breakfast**

**8:00 a.m. Annual Workshop Committee Breakfast Meeting to include a representative from the Eastern Zone, Central Western Zone, the Northern Zone as well as the 2015 workshop committee.**

**9:15 a.m. Session II Annual Meeting Executive Board Meeting Annual Meeting Ends**

**11:30 a.m. Box Lunch pick up. Eat at hotel or take and go.**



## Membership *Salvatore Sedita, Chair of Membership*

At the July 2015 meeting of the NYSRTA Executive Board, the Board passed a motion that the ad hoc committee on Marketing develop and implement a marketing plan for NYSRTA mem-

bership recruitment. It is envisioned that this marketing plan will support, not replace, the recruitment efforts of the zones and units.



Some members of the ad hoc committee have marketing experience and knowledge while others do not. If any NYSRTA members have marketing experience or knowledge and would like to be a part of this effort and would like to help out, please contact me at [sjsedita@roadrunner.com](mailto:sjsedita@roadrunner.com).

Beginning with the spring 2016 issue, the spring, summer and fall editions of *YORK STATE* will no longer be printed and mailed. They will only be available electronically. The winter issue is the only issue that will be printed and mailed.

If you would like to receive *YORK STATE* electronically before spring of 2016, you can submit your email here:

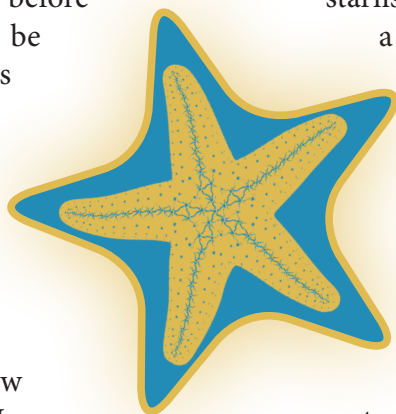
[www.nysrta.org/submit](http://www.nysrta.org/submit)

## Friendly Service

### YOU CAN MAKE A DIFFERENCE

*Mary Ella Moeller, \*CR, Vice President*

I live on the very east end of Long Island and we have some of the nicest beaches. This summer, when I was walking early in the morning before the crowds arrived, I happened to be reminded of the "Starfish Story." This story was adapted from the *The Star Thrower* by Loren Eiseley and tells about a young boy throwing starfish back into the ocean. The young boy was approached by an older man, also walking the beach, who asked why he was doing this. The young boy answered that if he did not throw the starfish back, they would die. Upon



hearing this, the older man said. "Do you realize that there are miles and miles of beach and there are lots of starfish along every mile? You can't possibly make a difference!" With that, the young boy picked up yet another and threw into the ocean saying, "I MADE A DIFFERENCE TO THAT ONE!"

The Friendly Service Zone Chairs, Unit Chairs and Key Workers make a difference in our members' lives by sending cards, going on visits, making calls, assisting where needed, and helping financially. The Friendly Service Committee makes a difference in the lives of our members which is much appreciated, like the young boy throwing starfish back into the ocean. In reality, we don't have to be rich, talented or even particularly intelligent to make a difference in the life of another. We just need to remember that we are here for a purpose, and that making small efforts eventually add up to something bigger in the life of another. If you would enjoy making a difference in someone's life, please contact your Zone Friendly Service Chair and become part of the "HEART" of NYSRTA.

Source: [www.bellaonline.com](http://www.bellaonline.com)

#### YORK STATE

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For a complete listing of NYSRTA contacts, please visit our website at [www.nysrta.org](http://www.nysrta.org)



## Long-Term Care Insurance Program

The NYS Retired Teachers' Association has approved a discounted Long Term Care Insurance Program to be offered to its members and their family members.

This program is designed to help protect you, your family and your retirement security. Protection is available should you need care at home, in an assisted living facility, or nursing home.

This program offers special discounts not available to the general public for you and your family members including:  
spouse / partner • children • parents • grandparents

Please feel free to forward this to a family member.

To request information on this program  
visit [www.nyltcb.com/nysrta/](http://www.nyltcb.com/nysrta/) or call (800) 695-8224, ext. 154.

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## YORK STATE DUE DATES

ISSUE COPY DUE

**SPRING MAR. 9**

**SUMMER MAY 11**

**FALL JULY 13**

**WINTER NOV. 14**

Please help your Editor  
meet this schedule by  
submitting articles on or  
before the copy due date.

**THANK YOU**



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# State Community Service Report

State Community Service Chair, Patricia Dietrich (NCZ)

On June 11<sup>th</sup>, your Community Service Chairs were involved in a teleconference. Those unable to participate were e-mailed or sent information and minutes. The focal point of our meeting was our NYSRTA WALKERS joint project with the Health Committee, and clarifications to questions that needed to be made regarding this project.

Here are some clarifications and answers that were given:

**1.** It is not required that you purchase a shirt to be a NYSRTA WALKER, but since part of the reason for having the shirt is to promote our organization and perhaps through inquiries from others about our shirts, we can spread the word about our organization and zone; they are a great promotional tool!

**2.** Also, we are receiving 50 cents per shirt purchased to help us in costs that may be involved, such as making certificates for participants and so forth, and if not used will be split equally between State Community Service and State Health projects in the future.

**3.** There was concern with some about the cost of shipping. Let me explain that Kovach Imprints mails these by USPS and puts tracking on each package. In addition, the packaging is secure. Keep in mind that you are encouraged to have your orders sent to one address if a group of individuals is

ordering, that way the shipping can be divided to be less costly. If you speak to “Kelly” herself, she is easy to work with and will try to give you the most inexpensive cost. With large orders, she may even be able to offer free shipping.

**4.** We will have a NYSRTA WALKERS table at the convention and Kovach Imprints plans to be there. You may put your order in ahead of time to Kovach Imprints or put your order in to me at least two weeks in advance (and I will relay it) and either way, if you pick them up at the Annual Meeting/Convention at this table, you do not have to pay shipping/handling or you can have someone pick them up for you, if we know who in advance. They will need to be prepaid through Kovach Imprints.

**5.** Each NYSRTA member or team finds their own local benefits to walk for with a health related theme. You are encouraged to walk for as many as possible, but only one is fine, too. It is the responsibility of each NYSRTA WALKER to report their miles walked or if reporting as a team, select one person to be in charge of reporting each member's stats.

**6.** Please wear your shirts to events then see what the rules are for that event. Some events have their own special shirts to wear in the event, some award shirts for the amount of money collected.

**7.** The only reason the amount of money members collect is recorded is to see how we are doing as a whole in our contributions. They will only be reported as a whole figure for NYSRTA, so we can see how generous our members are in contributing to health causes of all kinds. If you are a team, report your total collected as a team. It may be that you only have the amount that you paid to walk in the event. In addition, members who do not or cannot walk may be involved by donating to another member's walk. All checks should be made out to the event the walkers are supporting.

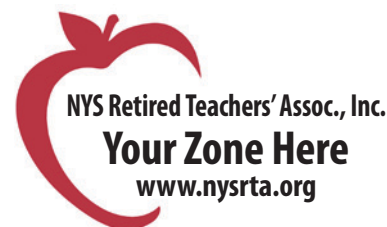
**8.** Yes, you can just report your individual miles walked to Gwynne Bodle or your local health chair when walking solely for health benefit and not an event.

Please feel free to contact me at  
pdietric@twcny.rr.com or  
315-376-6689.

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## Resolutions Committee Report Doris R. Kirsch, Chair

The Resolutions Committee reviewed the ten proposals that were submitted by five different zones. These proposals appear below. Seven of the proposals are recommended for consideration by the delegates at the 2015 Annual Meeting. Any proposal that is not recommended by the committee may be brought up for consideration by

an approval of 2/3 of the delegates. All NYSRTA members should review these proposals and make their feelings about them known to their zone president, Resolutions Chair and delegates. A complete listing of the resolutions that have already been adopted can be found on the NYSRTA website.

### Resolution A-15-1: Increasing COLA Cap to Reflect Inflation (Southern Zone)

WHEREAS, the COLA Cap on our pensions was set over ten years previously; and

WHEREAS, there has been no increase in the COLA Cap during that time; and

WHEREAS, the inflation rate has increased during those years; and

## Resolutions Committee Report *continued from page 6*

WHEREAS, the COLA Cap does not now reflect the increase in inflation that has occurred over the past years;

Therefore, be it RESOLVED, that NYSRTA support and promote legislation to increase the COLA Cap to account for the rate of inflation that has occurred since the inception of the COLA Cap.

*Reference: NYSRTA Bylaws, Article II, Objectives 1 & 3*

**The Resolutions Committee voted “To Recommend”.**

### **Resolution D-15-1: Common Core (Long Island Zone)**

WHEREAS, Common Core was initiated and processed by corporate sponsorship with minimal input from teachers and many of the materials are sold from this company; and

WHEREAS, this was thrust upon teachers and pupils with no advance training or preparation regarding its goals, purposes and outcomes; and

WHEREAS, the tenth amendment to the Constitution states “The powers not delegated to the United States by the Constitution, nor prohibited by it to the States are reserved to the States respectively, or to the people”; and

WHEREAS, in addition, federal authority over education is regulated by the following laws: The General Education Provisions Act of 1965, The Dept. of Education Organization Act of 1979, The Elementary and Secondary Act of 1965, as amended by the No Child Left Behind “Notwithstanding any other provision of Federal Law, no state shall be required to have academic content or student achievement standards approved or certified by the Federal Government, in order to receive assistance under this act” and the restrictions are applicable to all programs administered by the federal Dept. of Education; and

WHEREAS, there is controversy concerning the curriculum – concerns that it is not aligned with traditional values of our Founding Fathers, as patriotism, sacrifices made by our leaders, their leadership abilities and positive attributes, for example of Washington and Madison, and instead fosters highlighting race, gender, ethnicity and negative aspects of our country; and

WHEREAS, there is no realization that each class is unique unto itself pertaining to ethnicity, mental

*on the web: [www.nysrta.org](http://www.nysrta.org)*

abilities or lack thereof, affluence, and parental background or dysfunction and no consideration for special educational students or language barriers; and

WHEREAS, it stifles creativity and innovation for the classroom teacher, its long-term effects as yet unproven;

Therefore, be it RESOLVED that NYSRTA disapprove of the Common Core as written and promulgated.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “To Recommend”**

### **Resolution D-15-2: Common Core – Evaluations (Long Island Zone)**

WHEREAS, there has been a large opt-out movement in NY State testing for literature and mathematics questioning the validity of the test for student and teacher evaluation; and

WHEREAS, many students do not have the advantages possessed by others upon entering school, such as pre-school, participation in privately-secured instruction, educational advantages provided by some homes and not included by others; and

WHEREAS, the results of Common Core testing are not released until after students have moved to the next level and are never used by the teacher being evaluated to improve instruction with that set of students; and

WHEREAS, a California bill gives teacher unions a say in how much student test scores are factored into teacher evaluations cleared the California State Senate Education Committee; and

WHEREAS, the reliance in standardized testing and the time consumed hampers educators’ efforts to focus on the broad range of learning experiences that promote innovation, creativity, problem-solving, collaboration, communication critical thinking and deep subject-matter knowledge; and

WHEREAS, the over emphasis on standardized testing has caused damages in many schools that include narrowing the curriculum, teaching to the test, reducing the love of learning, and driving excellent teachers out of the profession; and

WHEREAS, it is widely recognized that not all school districts are able to provide the same resources and learning experiences to these students;

Therefore, be it RESOLVED that tests be recognized as tools and scores should not be used as a criteria for teacher evaluation, bonuses and school closings.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “Not to Recommend”** (Duplication of Current D-9)

### **Resolution D-15-3: Charter Schools (Central Western Zone)**

WHEREAS, Charter Schools reduce the funding of the public schools that they encompass; and

WHEREAS, Charter Schools don’t have all the mandates that public schools have;

Therefore, be it RESOLVED, that we do not support legislation in any form or name, which promotes public tax dollars to Charter Schools.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “To Recommend”**

### **Resolution D-15-4: S.O.S: Support Our Public Schools (Western Zone)**

WHEREAS, retired teachers or educators have emotional and physical connections to public schools; and

WHEREAS, many retirees have retired from public school education; and

WHEREAS, the New York State government, particularly the governor, is making an attempt to replace some public schools with Charter Schools; and

WHEREAS, Charter Schools are privately owned schools that are publicly funded; and

WHEREAS, there is a movement to privatize schools and decrease the number of public schools; and

WHEREAS, many citizens in the public domain are being sensitized against public schools and teachers;

Therefore, be it RESOLVED, that NYSRTA support

*continued on page 12*



## Central Zone

Mary Radloff, Public Relations

County units have been actively planning and presenting fall meetings. New retirees have been contacted and many for the first time will attend local events. A warm welcome by all members will go a long way to encourage long and active participation in both local and state membership with NYSRTA.

Madison County's Jane Hicks gives the following account of plans for the zone Annual Meeting:

"Madison County Retired Teachers' committee is busy preparing for the Central Zone annual meeting. Rusty Rail in Canastota is our meeting place for September 14, 2015. Our program *Trunks & Travel...A 19th Century Journey* will be presented by Mary Jeanne Bialas, a developer of traveling multimedia exhibits. The audience is part of this program, which will bring to life the customs, sights, and sounds of travel in late 19th century New York State."

Officers for 2015 will be elected and congratulations are in order to all those who so willingly take on the responsibilities of leadership. Also in order is a hearty expression of gratitude to the current team that has so efficiently guided the zone for the past several years: William Tenitii, William Cline, Charles Ernst, Annette Shaffer, Mark Granan, Tom Parsnick and Catherine Margrey.

## Central Western Zone

Phyllis Dunlap, Public Relations

Welcome to the tourist destination for Autumn.

Orleans County has been busy learning a lot of history about their area this year according to Frank R. Berger, President. On April 28, 2015, President Frank Berger was the host for a meeting at the Masonic Temple in Albion, NY. After the meeting and lunch, the past county historian, Bill Lattin, presented a description and tour of the "7 Churches in the Square". ALBION is situated in the center of Orleans County on the Barge Canal midway between Rochester and Buffalo or 18 miles north of Batavia.

The historic district is located on Rt. 98 just off Rt. 31. The second meeting will be August 27, 2015. Mary Ellen Dale will host the meeting at St. Peters Lutheran Church in Medina, NY. After the meeting and lunch they will have a program on the Orleans County Historical Markers (erected during the 19th century) by Dr. Neil Johnson, one of the authors of the County Book.

Sandra Kushner from Wyoming County wants us to know about Marcy VanZandt, a member of the Wyoming County Retired Teachers' Association. She is the volunteer, Board President of the ARC of Livingston-Wyoming, a not-for-profit agency that supports individuals with intellectual and other disabilities. VanZandt became involved with the ARC because of her daughter, who receives services there. She ensures the prosperity of several programs, including Residential, Transportation, Service Coordination, Children's Services, and Vocational Services, which collectively serve 900 individuals locally. She is also active on the state level, through the agency's parent organization, NYSARC.



Marcy VanZandt

Betty Weber Worden, our Health Care chair and Elaine Leasure, chair of Community Service for CWZ encourage us to keep track of the miles we walk and how much money we have raised and to report this to them for NYSRTA.

## Eastern Zone

Pamela Love, Public Relations

For this issue, I would like to concentrate on some of Eastern Zone's unit activities involving projects which help students, area active teachers, area animal shelters, the Robert R. DeCormier Memorial Fund, and Walks to keep members healthy. Margaret King, Co-

President of the Albany Unit, said their unit honored two Guilderland H.S. seniors with a \$1000 scholarship to each at Albany's Spring Luncheon and next year they plan to give two scholarships to seniors from another Albany County H.S.

Pat Reynolds, President of the Delaware Unit said that their unit collected food, toys, money, and needed supplies for an area animal shelter in the spring, and will have a drive to collect food and money so that Food Packs can be given to children in need in that area.

Irene Hauser, President of the Fulton Unit said that their unit has collections for area food pantries, area animal shelters and gives children's books to the Gloversville Library so that these books can be distributed at places where children in the community can read them or take them home.



## FOOD DRIVE

Marge Leibowitz, President of the Rensselaer Unit said that their unit has recently given a Hoosic Falls Central H.S. senior who plans to pursue a teaching degree in elementary education a \$500 scholarship, sent \$100 to The Robert R. DeCormier Fund in June in memory of Helen Gardner, contributes money and pet supplies to an area animal shelter, and has scheduled a Walk For Health in October for members.

Ken Bollerud, President of the Saratoga Unit, said that a good chunk of the treasury's money at the end of the 2014-2015 year was sent to The Robert R. DeCormier Memorial Fund except for needed operating money to continue the unit's needs.

Rosalind Carron, President of the Upper Montgomery Unit, said that their unit gave \$500 to a graduating H.S. senior in May, contributed money and supplies to an area animal shelter, and will give a \$200 Outreach Grant to an active teacher for a special project involving students in an area school.



# ZONE NEWS

## Long Island Zone

*Eileen Holmes, Public Relations*

The Long Island Zone held its Spring Luncheon on May 20<sup>th</sup> at Lombardi's on the Bay in Patchogue. The guest speaker was Susan Shiebler, daughter of the late Jack Ellsworth, a Long Island radio icon who was known as "The Silver Fox". She gave a wonderful talk about her father's devotion to keeping "Big Band" music alive. He played his huge collection of records on a show called *Memories in Melody*, the longest continuously running radio program on LI. With his daughter's help, he published a book of memoirs and she and her four children spoke of the positive benefits that came from working together as a family to keep the show on the air for so many years. His grandson, Matt Taylor continues to host the program on WHLI at 11 AM and WALK 1370 AM on Tues.-Thurs. from 5-6 PM.

Springtime was scholarship time for both units on LI. At their June 16<sup>th</sup> luncheon, WERTA President Evelyn Paola presented the award to Alexandra Cimino, a student in the Education Department of Adelphi University. At their June 24<sup>th</sup> Flag Day luncheon, EERTA'S Scholarship Chair Larry Strickland presented a scholarship to Robert Chituck. He is pursuing



WERTA President Evelyn Paola and scholarship winner Alexandra Cimino

a teaching career at Long Island University. At this meeting, EERTA enjoyed having NYSRTA member Joel Reitman of Southold, retired teacher and former journalist, discuss his published book of memories, *B is for Brooklyn, D is for Dog*.

As we laze away the days of summer, the upcoming convention is on our minds. Fred Conway is signing up delegates, the bus to take us to Turning Stone is being arranged and Evelyn Paola and Eileen Holmes are putting together gift baskets for the raffle. See you in October!



Jack Ellsworth's daughter Susan Shiebler, her 4 children and LIZ President Kathy Grande

on the web: [www.nysrta.org](http://www.nysrta.org)

# ZONE NEWS

## North Central Zone

*Nancy Roberts & Patricia Newell, Public Relations Co-Chairs*

North Central Zone's Scholarship Luncheon on June 4<sup>th</sup> at the Ramada Inn in Watertown proved to be a delightful and inspiring event. Several of our past NCZ Presidents were in attendance: Bev Company, Dr. George Forbes, Marianne Malatino, Ron Roch, and Bill Skye. It was a great time for greeting dear friends and making new acquaintances. Sue Gamet, Valerie Muncie, and Mary Ellen and Ed Wallace were new NCZ members in attendance. George R. Demass gave a moving presentation on the 982 Jewish refugees who were housed at Fort Ontario in Oswego, NY during WWII.

Scholarship winners, Mariah S. Abel and Miranda R. Brenon, and their parents were honored guests at the luncheon. Miss Abel plans on attending SUNY Cortland, majoring in Physical Education on the secondary level. Miss Brenon will be attending Jefferson Community College, majoring in Mathematics on the secondary level. Both of these outstanding students were awarded \$500 NCZ Scholarships for Future Educators. NCZ President, Doug Dietrich, presented the awards. Many thanks to John Gaffney, Scholarship Chair, and his committee for the challenging task of selecting the winners from a wide field of talented applicants.



Scholarship Awards: (L to R) Miranda Brenon, NCZ President Doug Dietrich, Mariah Abel

Patricia Dietrich, local and state Community Service Chair, organized a collection of non-perishable food items for the Jefferson County food pantries at the spring luncheon. NCZ members generously contributed to this campaign. Pat, together with NCZ Healthcare Chair, Mary Lee O'Brien, introduced members of the audience to the

exciting NYSRTA Walkers program. Pat and Mary Lee proudly modeled T-shirts designed to be worn by NCZ walkers. T-shirt orders are being taken. Hopefully, we will all lace up sneakers and walk in health events that support our favorite causes. It's a great way to have fun and improve your own health at the same time. You will feel like a kid again!



NYSRTA Walkers: (L to R) Patricia Dietrich, Mary Lee O'Brien

Pat also introduced and organized our first ever "Love Your Public Library" raffle. Tickets were only one dollar. Burt Phillips' ticket was selected in the drawing. He designated that the first \$50 donation should go to Flower Memorial Library in Watertown. The next library raffle will take place at the fall luncheon in September.

Yes, we are already looking forward to our fall luncheon when Diane Ferrucci will be our featured speaker. She will present her program for creating a successful strategy in mind, body, and spirit in order to fully enjoy retirement. We can all use that! Many of you may remember Diane's dynamic presentation at the 2014 NYSRTA Convention in Verona. The fall luncheon will also support another community service project, Coats for Families. NCZ members will be asked to bring gently used winter wear so everyone can stay warm in the chilly months to come.

### Preview of coming NCZ events:

\* Executive Council Meeting,  
August 6, 2015  
at the Teachers' Center

\*Fall 2015 Annual Meeting/  
Luncheon. September 17, 2015  
at Ramada Inn, Watertown

\*2015 NYSRTA Convention,  
Oct. 27-29, 2015  
at Verona, NY

## North Eastern Zone

*Marti Martin, Public Relations*

While teachers in the trenches are returning to their classrooms after a much needed respite over the summer, there is a contingent of educators who have not gone back to school but are enjoying other pursuits and giving back to their communities. Let's hear it for the Retirees!!

At a recent meeting of the Northeastern zone of the NYS Retired Teachers' Association which has 677 members, a survey was taken by attendees to see just what the once 'active' professionals are doing these days. After reading through the responses, it became very clear they are not resting on their laurels. Rather, they are as involved as ever!

In addition to promoting activities that benefit its members, the local chapter of NYSRTA has its own service projects during the summer months which involve performing three roadside clean-ups in the 4.7 mile stretch along Route 9 south just north of the Ausable Point State Park, and collecting approximately 800 pounds of food for the Peru, Plattsburgh, Ausable Forks and Mooers food banks. Additionally, the knitters in the group make lap blankets for members who are hospitalized, in nursing homes or at home. During the holidays, members donate cash and toys for the Christmas Bureau which is collected at the December meeting. For every 80 year old in the membership, a one dollar contribution is made in their honor to add to individual contributions for the two scholarships that are awarded to graduating seniors each year. This year, members are asked to consider donations of personal care items for the various food banks.

Retirees are involved with activities as varied as the individual, ranging from special interests involving clubs such as Adirondack Mt. Club or Bridge Clubs, to active sports such as Bowling and Tennis, or service organizations such as Make-A-Wish, Habitat for Humanity, Kiwanis, K of C, Relay for Life, Champlain Valley Physicians Hospital, and Operation Christmas Child.

Other folks belong to Hobby groups such as Clinton County Canine Club, Quilting, College Club, Red Hatters, Cha-

teaugay Lakes Association, and Chazy Lake Environment Committee, Friends of the Library, Genealogical Society, reading to the blind, Clinton County Visually Impaired or groups who support Veterans such as the VFW and The American Legion.

Most garden to raise and preserve their harvest for their families, with a few participating in the Master Gardener Trainee program affiliated with the Cooperative Extension. One member of NYSRTA has put her horticultural skills to work in her part time gardening business. Several individuals have plots with Community Gardens and donate their excess harvest or an additional plot to local food pantries. People also serve in various capacities at the Interfaith Food Council or their local church to meet the ever growing needs of fellow citizens.

The majority of the former teachers surveyed, serve now, or once served, in leadership positions as officers of organizations they belong to, or on committees, some as chairpersons, or as members of Board of Directors. The organizations range from varied Church groups to Stop DWI, Credit Union Boards, Republican or Democrat Committees, the Advocacy and Resource Center, active teacher and administrator groups such as the Delta Kappa Gamma, North Country Teacher Center, and the School Administrators' Association of NYS not to mention those organizations whose missions are to support and advocate for the retirees themselves, such as NYS Retired Teachers' Association and the Champlain Valley Retiree Council

And finally, there are those who continue to teach, in the capacity of docents, for various museums such as the Babbie Farm Museum in Peru, the SUNY Plattsburgh Art Museum, the Kent Delord House, Battle of Plattsburgh, as Friends of the Library, or as substitutes in local school districts or in church Sunday school classes, classrooms of their grandchildren or in classrooms in the school districts in which they once taught.

So while September has been busy for present dedicated Educators and students getting back-to-school, those not going back to school, the retired teachers who have dedicated themselves to teaching the children of the North Country for careers spanning three decades, are still active and giving of themselves in their former professions and in their communities in local districts throughout the neighboring counties.

## Southern Zone

*Mary Lou Wood, Public Relations*

It's almost fall, but Summer was such a beautiful time of year. Our retirees were enjoying visiting, eating, talking, and exercising together. We missed our snowbird friends and were happy for their return.

The Cortland Area Retired Teachers Association will be hosting the Southern Zone meeting on Wed., September 16, 2015. It will be held at Tanellis in Solon. This is a great time for socialization, education, and information on important topics. Hope you will join us.

September meetings bring beginnings of another retirement year packed with accepting and welcoming new members, voting in new officers, and reviewing old policies. Some of us will be enjoying another year of freedom from the classroom and educational politics.

At the July meeting the Corning Area Retired Teachers presented gifts to the Corning Historical Society (Browntown School House) and the Southeast Steuben County Library Children's Center. Sheri Golder, treasurer of the Historical Society, and Sue McConnell, director from the library's children's center, were present to receive the gifts. Both agencies provide worthwhile programs for children within our area.

CARTA (Corning) recognized two long time members who have played an integral part in their organization. For many years Bea Humphrey has kept track of the numerous members, informing them of future meetings and important information. For eighteen years Marie BeGell developed and wrote the "CARTA Crier" hoping to keep all members informed of



## *Southern Zone continued*

those out-and-about, and those in nursing homes, home-bound, or in the hospital who need a friendly call. The CARTA Crier informs us of health issues, legislature information, important meetings, and special occasions. Marie was a past president for CARTA, and continues to be the Southern Zone Historian. CARTA would like to thank these wonderful ladies for their many years of service to their group.



Marie BeGell (established CARTA Crier & So. Zone Historian) and Bea Humphrey (in pink plaid, is member contact for CARTA).



Sheri Golder (treasurer of the Historic Society) with John Roy



Sue McConnell (director of the Children's library program) with John Roy (CARTA Treasurer)

*Hope everyone is enjoying the warmth of the sun, the beautiful array of blooming flowers, and the enchanting songs of the many birds that inhabit the North.*

On the 10th day of June 2015, James Nolan a second grade teacher, at the B. C. Cate Elementary School of the Odesa-Montour Central School District received the Ross C. Hudson Grant of one thousand dollars. This Grant is given by the New York State Retired Teachers' Association. One of the objectives of the NYSRTA is to work toward the advancement of education in the State and Country. In an attempt to help meet that objective, NYSRTA has developed a \$1000 grant to assist full time educators with an innovative program or project. To be eligible for this grant an educator must be a full-time teacher/administrator in a public school system in the Southern Zone of the New York State Retired Teachers' Association.

Mr. Nolan's project is to bring to life a garden in the courtyard of the B. C. Cate School in full view of the 200+ students in their classrooms. The B. C. Cate Elementary will soon be implementing a new inquiry-based skills curriculum,

through F. O. S. S. (Full Option Science Systems). This new science curriculum is focused on inquiry-based learning which involves modules such as air and weather, insects, and plants and animals. Mr. Nolan's garden will provide student



Left to right: Chris Wood (Superintendent), Vince Smith, James Nolan, Veronica Lewis (Principal), Donald Cutton

studies in New York native plant species, planters, gardening materials for upkeep, a weather station which will track, measure, and record data on temperatures, precipitation, and weather trends. Bird feeders and habitats to support our current animals and insect population will also be a part of the garden.

Officers of the NYSRTA Southern Zone were present to present the grant to Mr. Nolan. They were Vince Smith (President), **Donald Cutton \*CR** (Scholarship Chair), Mary Lou Wood (Public Relation Chair), Lois Cutton (Treasurer), Debbi Deats (Secretary), Bonnie Stratton (Membership Chair), and Helene Combiano (Health Care Coordinator).

## *Western Zone*

### *Irine Denis Zinter, Public Relations*

The Ad Hoc committee of Scholarships and Incentives, chaired by Ronald Czapla is elated to announce that the winning teachers of our \$500.00 grants, Kelly Fronczak and Helen Williams were able to bring their entries to a successful conclusion at the end of the school year.

Special education teacher, Kelly Fronczak, the recipient for her entry "Youth Gardening for Students with disAbilities" was able to present a garden planted and attended to by her students at East Elementary School in Eden, NY. Her class planted tomato and vegetable seeds and through the summer nurtured their garden looking forward to harvesting their labors. This project ended up as a community effort. A high school tech class built garden beds and a local farmer delivered topsoil for the project. Everyone is hoping for Mother Nature to cooperate and result in a healthy salad to eat. Kindergarten Teacher, Helen Williams, the recipient for her entry "Geometry, Shape It Up" had her students present a highly attended and well-presented musical at Springville Elementary School, Springville, NY in June. Congratulations from parents, students and the community showed great appreciation for the method chosen to teach the children that learning math is fun! Mrs. Williams has retired from teaching this year and has joined NYSRTA.

WZ welcomed Mrs. Carolyn Normile on June 17 at the Directors meeting at Asbury Pointe. Mrs. Normile recently moved to WNY to be with her daughter, after her husband Gerald, passed away at the age of 101 years. Both she and her husband were active in the Northern Zone and Central Zone where she was president and a committee member of the De Cormier Fund.

### **Dates to remember:**

**September 16, 2015** – Annual meeting of WZ at Salvatore's with guest speaker, David Keefe, member of the Pension Board who will present "How Safe Is Your Pension".

**September 29 - October 1, 2015** – Trip sponsored by WZ to "Hudson Valley, New York". Contact Judy Klug at jklug16@verizon.net or Betty Browne at buffalo.bettybrowne16@gmail.com for details.

**October 27-29, 2015** - NYSRTA Annual Meeting at Turning Stone, NY.



## Resolutions Committee Report *continued from page 7*

and rally against any efforts to destroy public school education.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “To Recommend”.**

### **Resolution D-15-5: Educational Tax Credits (Central Western Zone)**

WHEREAS, any public funding given private schools decreases that which is available to public schools; and

WHEREAS, public schools are having more trouble meeting their financial needs;

Therefore, be it RESOLVED, that NYSRTA opposes legislation in any form or name, which promotes Tax Credits for Private Schools.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “Not to Recommend”.** (Duplication of Current D-8)

### **Resolution D-15-6: UNITY to Save New York’s Public Education System (Northeastern Zone)**

WHEREAS, active educators have additional stress with pressures on their performance reviews tied to standardized tests, no freedom to stray from scripted texts for “teachable moments”, little time or training for the Common Core, and dealing with flawed and misleading test questions; and

WHEREAS, because active educators are burdened with excessive amounts of paperwork related to the teacher evaluations, good school administrators and teachers are retiring before they had planned; and

WHEREAS, many school boards and superintendents must put off budget planning as the Governor has tied tentative school funding to other education reforms that are on his agenda; and

WHEREAS, parents have encouraged students to opt out of these common core standardized tests by staying home from school on the test days; and

WHEREAS, teachers are no longer active participants in the process of making state assessments that would be more aligned with the curriculum. Instead the work is being done by corporations making a profit and producing very flawed tests; and

WHEREAS, the Governor’s agenda includes schemes to make the public school system fail so that he can increase the number of charter schools administered

by corporate investments that yield huge profits for hedge fund operators; and

WHEREAS, the Governor and legislators are not addressing the real issues of hunger, poverty, dangerous neighborhoods, volatile households and inadequate supplies that students are facing every day; and

WHEREAS, several generations of our retired educators were very instrumental in advocating for and helping to build the great public school system that is being threatened at the highest levels of state government; and

WHEREAS, the New York State United Teachers takes a very active role in working with the Board of Regents and the Legislature on behalf of in-service members;

Therefore, be it RESOLVED that we encourage retired educators across the state to reach out to their in-service former colleagues and work with them in their fight to save our public education system;

And, be it further RESOLVED, that the leaders of the Zones of the New York State Retired Teachers’ Association reach out to the leaders of the NYSUT Retiree Councils to find joint activities that they may do together in support of our in-service educators and the institution of public education;

And, be it further RESOLVED, that the Officers of the New York State Retired Teachers’ Association reach out to the Officers of NYSUT to plan joint activities that they may do together to support our in-service educators and the institution of public education.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “To Recommend”.**

### **Resolution D-15-7: Safe Behavior in Teen Relationships (Western Zone)**

WHEREAS, there are too many instances of domestic violence in teen age relationships; and

WHEREAS, “The National Youth Violence Prevention Resource Center in its 2001 report concludes that each year far too many teens commit acts of violence . . .”; and

WHEREAS, teenagers lack experience and development in relationships and values; and

WHEREAS, there is a concern among retirees

that safe relationships should be taught not only in parenting, social behavior and in school; and

WHEREAS, all children in their development should be taught safe relationships;

Therefore, be it RESOLVED, that NYSRTA support the Teach Safe Relations Act which supports teaching safe relationship behavior in high school health classes;

And, be it further RESOLVED, that NYSRTA add its support to Senators Tim Kaine (D-Va) and Clair McCaskill ((D-Mo) who have recently introduced the Teach Safe Relationships Act;

And, be it further RESOLVED, that NYSRTA support any bill that would result in the teaching of safe relationship behavior in high school.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “To Recommend”.**

### **Resolution D-15-8: Recommended Reading (Long Island Zone)**

WHEREAS, high school students study world regions and cultures, including US relationships with other foreign countries and the effects on political decisions; and

WHEREAS, high school students read related books to gather insights on the [people and political institutions, such as “The Diary of Anne Frank”; and

WHEREAS, “I Am Malala” by Malala Yousafzai, a teenager and Nobel Prize winner, wrote her biography on life in Pakistan with the Taliban, an international terrorist group, and this is a present reality;

Therefore, be it RESOLVED, NYSRTA endorse this book as recommended reading for high school students.

*Reference: NYSRTA Bylaws, Article II, Objective 4*

**The Resolutions Committee voted “Not to Recommend”.**

(It is not the duty of NYSRTA to dictate such specific curriculum.)

### **Resolution E-15-1: Bullying as a Crime (Western Zone)**

WHEREAS, bullying comes in many forms, occurs at every level and is often unaddressed; and

*continued on page 16*

*on Facebook: NYS Retired Teachers Association*

# The Robert R. DeCormier Memorial Trust Fund and Education

*David S. Mapes, Treasurer*

For many of you readers the name DeCormier Memorial Trust Fund is very familiar yet you may not know some the people who are behind the scenes and their reasons for being part of the Trust. There are six trustees elected to the board of directors of the DeCormier Memorial Trust Fund. They form a group that finds great reward in serving members of the NYSRTA who are in need of assistance. Each member of the board brings with him or her a vast knowledge of educational experience and leadership qualities, that when added together are a powerful force for helping others. In our midst are former Presidents of NYSRTA, former editors of *YORK STATE* magazine, Legislative leaders, NYSRTA Executive Board members, some of us former administrators, and all of us former teachers who still have the desire to share knowledge. With this combined force of knowledge we hope to give of our collective group (all NYSTRA members included) the resources needed, to members, who would like a hand up.

Each month, I have the opportunity to interact with several members of NYSTRA who are receiving assistance from the DeCormier Memorial Trust

Fund. Letters are sent to each receiving member and correspondence comes back from our stipend recipients to us, on a regular basis. In the letters we write to our members it is always our goal to be positive in our outlook on daily activities and the future. Our letters are full of thoughts and ideas to encourage and motivate. In this way we hope to keep spirits uplifted and to share our mutual love for education and life.

The letters we receive in return are the most amazing of all as they are filled with the hopes of each member, regardless of financial situation and health concerns, as they tell of their children, grandchildren and even great grandchildren, whose lives they share and the wonderful family experiences they have. Some of our recipients are still very active in community organizations, religious outreach and counseling programs; all have been or still are volunteers in their communities. How fortunate we are to get to know these extraordinary individuals and in some small way help them navigate the concerns financial hardship.

When you, your unit or zone

meet please consider helping the DeCormier Memorial Trust Fund with your donation. Every penny you give goes to help members. There are no administrative fees for this organization as we, like many of you, give our time, and materials without cost, for the purpose of supporting retired educators. No one expects to be in financial need but it could happen to any of us; that is why our giving to the Trust Fund is like an insurance policy for each. As a gift, an honorarium, or a memorial, it just makes sense to donate to the DeCormier Memorial Trust Fund through the central office in Latham, NY. The Association will transmit all donations to the Trust Fund Trustees, and from there your money is put to work. Through the 20,000 of us, the strength of education is still felt.

**Please make the check payable  
to Robert R. DeCormier  
Memorial Trust Fund and mail to  
DeCormier Memorial Trust Fund,  
New York State Retired Teachers'  
Association, 8 Airport Park Blvd,  
Latham, NY 12110**

## Nominations Committee *Emily Castine \*CR, Chair*

The Nominations Committee of NYSRTA met in Utica on Monday, July 13, 2015, in the Board Room of the Radisson Hotel at 2 PM.

In attendance were: Gwen Bodle (CZ) substituting for Bill Cline, Julie Wunder (CWZ), Diane Hahn (EZ) substituting for Doris Bedell, Jola Marcario (LIZ), Shirley Parker (NCZ), Bob LaFontaine (NEZ), **Terry Trudeau \*CR** (NZ) substituting for Rae Louise Tate, Ray Leduc (SEZ), **Don Cutton \*CR** (SZ), and Mary V. O'Leary (WZ).

The committee met for the purpose of introducing and interviewing four

candidates for four different positions within the organization. They are: **Angelo Grande \*CR**, President; Kevin Mulligan, Executive Vice-President; Harriet Beers, Vice-President for Friendly Service; and Brian Sherman, Vice-President for Legislative Action.

Unfortunately, due to a travel predicament, Harriet Beers, applicant for the Friendly Service position, could not attend. Each candidate had a slot of fifteen minutes in which to answer questions posed by committee members. All letters of intent, resumes and supporting letters had been sent to the chair before the deadline.

After hearing each person, a ballot sheet was given to each committee member. Tellers were Mary O'Leary and Gwen Bodle. All four applicants were unanimously recommended

to the Executive Board for the above positions of leadership in NYSRTA for 2016.

**There is one position that remains unfilled, and that is secretary for the organization.** Current secretary Nancy Roberts indicated a few weeks before the deadline that she would not be continuing after October 31, 2015. This position will need to be filled at the Convention by nominations from the floor and a vote by the membership. In fact, any of the above positions may have nominations from the floor at the Annual Meeting.

The meeting was adjourned at 3:30 PM.

*Respectfully submitted,  
Emily Flachbart Castine,  
Nominations Chair*



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## Ask Bill Losey, CFP®

**QUESTION:** I just inherited \$50,000. If I put it in a bank CD, how many years will it take before it's worth \$100,000?

**ANSWER:** 48 years – assuming your interest rate is 1.5%.

In the financial planning world there is something called the “Rule of 72”. It’s a very simple way to compute and determine how long it will take \$1 to double to \$2 at various rates of return. This rule can be used regardless of where you invest your money (CDs, stocks, bonds, REITS, etc.). All you have to do is take any percentage return and divide it by 72 to find out how many years it will take to double your investment. For example:

- An investment earning 6% will double in 12 years (72 divided by 6)
- An investment earning 8% will double in 9 years (72 divided by 8)
- An investment earning 10% will double in 7.2 years (72 divided by 10)
- An investment earning 12% will double in 6 years (72 divided by 12)
- An investment earning 20% will double in 3.6 years (72 divided by 20)

On another note, a CD should be a temporary parking place for monies earmarked for your emergency fund or earmarked for upcoming expenses in three years or less. For example, if you know you’ll need the money for a home down payment or college costs, it makes sense to save the money in a CD. However, if you know you will not need to touch this money for longer than three years, you may want to consider other investments with a greater potential for return (and a greater level of risk). For example, if you wish to earmark this money for retirement or a long-term goal in 10 years, a diversified portfolio of low-cost index funds and exchange traded funds may be appropriate.

**BILL’S BOTTOM-LINE:** CDs are a short-term savings vehicle, not a long-term investment.

Bill Losey, CFP®, counsels teachers and administrators with their retirement planning, Social Security claiming strategies, and investment portfolios.

He is the author of *Retire in a Weekend!*® The Baby Boomer’s Guide to Making Work Optional and also publishes Retirement Intelligence®, a free weekly award-winning newsletter. Formerly, Bill was the “resident retirement expert” on CNBC’s “On the Money” and a freelance contributor to the AARP and the Wall Street Journal’s Marketwatch.com website. Bill owns Bill Losey Retirement Solutions, LLC, an independent fee-only registered investment advisory firm and can be reached online at [www.BillLosey.com](http://www.BillLosey.com) or by calling 518-855-4065.



WHEREAS, bullying demonstrates a lack of regard for others (students, workers, family members, etc.); and

WHEREAS, bullying exists in schools, the workplace, homes and care facilities; and

WHEREAS, schools are mandated to establish guidelines to prevent bullying at all educational levels; and

WHEREAS, families utilize paid health aides for the care of handicapped and elderly; and

WHEREAS, nearly ten million adults age 65 and older receive care at home or in residential settings; and

WHEREAS, financial, physical and emotional abuse is on the rise; and

WHEREAS, lawmakers across the United States are recognizing the need to insure appropriate action to curtail bullying at all levels;

Therefore, be it RESOLVED, that NYSRTA support future proposed legislation to make bullying a crime;

And, be it further RESOLVED, that NYSRTA support the improvement of interactive training for all employers and employees who handle bullying situations.

*Reference: NYSRTA Bylaws, Article II, Objective 1, 3 & 5*

**The Resolutions Committee voted “To Recommend”.**

The Resolutions Committee is required to annually review the adopted resolutions and recommend rescission for those which are no longer legal, timely, relevant or have been accomplished. Following is a list of those resolutions which the committee recommends to be rescinded. The full text of these resolutions can be found on the NYSRTA website. The vote on these recommendations will occur at the Annual Meeting.

**The Resolutions Committee recommends that the following adopted resolutions (or part of a resolution) be rescinded:**

**A-5 - Defined Benefit Pension Plan - paragraph #2 (2006) - redundant**

**C-9 - Identity Theft/Medicare – Medicare Correspondence (2006, 2013) - accomplished**

**D-12 - NYS Education Dept. and the Pervasion of NCS Pearson’s Inc. Control (2013) - accomplished**

**D-13 - CPR Training for High School Students (2014) - accomplished**