

THE UNITED NEWSLETTER



LOCAL 15-175 NYSUT LOCAL 3072 AFT

June 2014

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From The Desk of the President:

June has arrived, one of my favorite times of the year. A time of transition: students are graduating; teachers are preparing to end the school year. We now look forward to summer recess, rest, and reflection.

Thanks to voters in our component districts, school budgets have almost unanimously passed. This is great news! Voters understand the importance of a well-funded public education system. Although

there is more funding for education from Albany, the two percent tax cap still looms large. Every board member of our districts knows the importance of staying under the cap. Every financial decision is based on this artificial target. NYSUT has been and continues to publicize the inequities of the tax cap and the harm it causes smaller less funded districts.

Now to our local, the last six months for me have been very interesting. I am absolutely awed at what we accomplish here at BOCES. Every building I enter I find staff engaged and dedicated to our profession of working with students.

Administration has been very receptive and cooperative

with our union's leadership. When problems arise, administration has respectfully listened and where possible has implemented solutions suggested by your union leadership.

We are a union of professionals. We all share the same goals: a safe, respectful work environment, support from administration, fair compensation, and benefits. Your union leadership is here not only to run the day to day business of our union but to protect those benefits we have worked so hard for.

Enjoy your summer.

In Solidarity,
Doug Andreotti



Welfare Fund Information:

As a reminder.....

The Westchester Putnam Teachers Legal Services Fund provides a Legal Services Plan Benefit to all members of the United Staff Association Welfare Fund. The attorneys are available for consultation on the first Monday of each month during the school year. The plan includes, but is not limited to, preparation of Wills, Health Care Proxies, Living Wills, Powers of Attorney, and representation in Real Estate Transactions. Certain legal benefits are extended to parents and/or parent-in-laws of covered members.

If you need to update/create a Will, if your parents need to update/create a Will, if you are buying/selling a home, etc....please take advantage of this benefit by calling the attorney today to schedule an appointment.

Consultations and select legal services (e.g. Simple Wills, Document Review, Identify Theft Protection Benefit, Living Will/Health Care Proxy) are at no charge to members with very low fees for other services (e.g. Simple Personal Bankruptcy - \$75.00, Change of Name - \$45.00, representation in Real Estate Transactions for primary residence - \$60.00, Uncontested Divorce - \$60.00, Uncontested Legal Separation - \$45.00- \$75.00) .

COMPREHENSIVE LEGAL PROGRAM

There is a separate booklet available that describes your Legal Services Fund benefits.

You should be receiving an updated booklet at your home address within the next few weeks.

The booklet is also available on-line at www.teacherslegalfund.com . To schedule an appointment with a legal service plan lawyer, call (914) 997-1576.

As a reminder, the trustees of the Welfare Fund are available as a resource and can be reached at their BOCES email: Dawn Wargula, Nancy Finsmith, Jenn Guifree, Doreen Trani, Cindy Flynn, and Doug Andreotti.



APPEALS PROCESS:

If your claim is rejected in whole or in part, you may appeal the rejection. Please note, that the **MEMBER** must write the appeal to the Fund, not the provider of service.

RIGHT TO APPEAL

If a claim for any of the self-insured benefits described in your USA Welfare Fund Benefit Booklet is rejected in whole or in part, you may appeal the rejection to the Trustees by following these procedures.

1. Appeals must be made in writing by the member.
2. Appeals must be made within 90 days of the date of the rejection of a claim for benefits.
3. Appeals must include a copy of the rejection and should include any documentation which you feel will help the trustees review your appeal.
4. Mail appeals to:
Board of Trustees, USAWF
C/O Daniel H. Cook Associates, Inc
Fund Administrator
253 West 35th Street, 12th Floor
New York, NY 10001-1907
5. Appeals are reviewed at regularly scheduled Trustees' meetings.



STUDENT LOANS: COLLEGE, CAUTIONS AND CONSEQUENCES

By: Mirkin & Gordon, P.C.

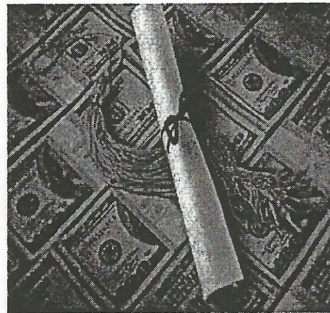
A college education generally leads to greater employment and earnings potential. However, it comes with a price. In 2012, approximately 70% of college students graduated with student loan debt that, nationally, averaged nearly \$30,000.00 per student. There was between \$900 billion and \$1 trillion in outstanding student loan debt in 2012.

Although they generally have lower loan limits, federal student loans which account for almost 80% of all loan debt offer a number of advantages over private student loans. Federal Student Loans offer:

- o Fixed interest rates generally ranging from 3.4% to 7.9%;
- o Repayment is deferred and interest does not start to accrue until after graduation;
- o Interest can often be deducted for income tax purposes;
- o Consolidation of multiple loans to afford the borrower a single payment; and
- o There are no pre-payment penalties.

There are a number of programs aimed to assist you in repaying your Federal student loan debt including:

- o Deferment (interest does not accrue) and forbearance (interest continues to accrue) programs for financial hardship, illness and other criteria;
- o Loan forgiveness for teachers and public service employees; and
- o Income Based Repayment (15% of discretionary income) and Pay as You Earn (10% of discretionary income) programs based upon financial hardship.



Repayment, however, is key to avoiding significant financial consequences. A default in repaying student loans can result in:

- o Automatic intercepts of income tax refunds and certain Federal benefits such as Social Security and disability;
- o Wage garnishment of up to 15%;
- o A negative impact on one's credit score which will result in higher credit based costs such as auto insurance; and
- o Harassment by debt collectors.

Significantly, there may be consequences to persons other than the borrower. For example:

- o A co-signor (e.g. a parent) will be liable for the loan if the borrower defaults; and
- o Student loans may be considered *marital debt* in the event of a divorce thereby affecting the non-borrower spouse's overall

financial settlement/obligation.

Discharge of Federal student loans is not common but is available in limited instances such as:

- o Death or total and permanent disability of the student;
- o If a Victim of 09/11; and
- o Bankruptcy (very rare).

Understanding student loans is a daunting task. Under the Benefit Fund's Legal Plan a covered member may schedule an appointment with an attorney to discuss available legal measures if confronted with a student loan collection issue.

MIRKIN & GORDON, P.C.
98 Cutter Mill Road, Suite 310N
Great Neck, NY 11021

(516) 466-6030 • (718) 895-7160 • (914) 997-1576



Know Your Contract:



SECTION XXXIII - HEALTH INSURANCE Active Employee

Health Contribution Increases (all members)

2014-15 - 1%

2015-16 - 1%

What this means:

Next year all members' contribution will increase by 1% and will be impacted by the increase in the premium charged to the district.

SECTION XVII: Salaries:

2014-15: Defer step movement to February 1, 2015; as of Sept 1, a 2% non-recurring increase based on the 14/15 step.

What this means:

There will be a 2% non-recurring salary increase starting in September 2014. That amount would be based on the 14/15 step even though the step is deferred until February 1, 2015.

SECTION XIII - OBSERVATION & EVALUATION OF TEACHERS & TEACHING ASSISTANTS & TEACHER AIDES

C. The Section 100.2(o) Annual Professional Performance Review Committee shall review the observation and evaluation procedures annually. The composition of the APPR Committee shall continue as originally structured during the 1999-2000 school year, including four Association representatives and the option of hiring an outside facilitator. Association representatives shall be selected by the bargaining unit.

What this means:

At the end of this school year and subsequent school years the BOCES wide APPR committee will meet to review and discuss the APPR and make any changes it deems necessary.



Union Representatives

Putnam/Northern Westchester BOCES
Yorktown Heights, NY 10598
914-607-6736

Executive Board:

President	Doug Andreotti
1st Vice President	Catherine Armisto
2nd Vice President	Stephanie Buckhout
Secretary	Jenn Guiffre
Treasurer	Dan Gottfried
Membership Chairperson	Debra Haggerty
Grievance Chairperson	Carolyn Schneider
Negotiations Chairperson	Al Cotoia
Building Rep Chairperson	Judy Gillet

Program Representatives:

Administrator

Jim Bellucci
Michael Sowul
Steve Lowery
Marla Gardner
Fred Santoli
Bob Keldershouse/Sowul
Bob Keldershouse(Pinesbridge)
Kim Fontana

Representative

Lisa Tobin
Lynn Ammann
Marie Russo
Robert Angiello
Fatima Oliveira
Elisa Longo (CLASS Transistions)
Lisa Giocomini-Essell (Pinesbridge)
Margo Scheport

United Staff Association Welfare Fund

c/o Daniel H. Cook Associates
253 West 35th Street, 12th Floor
New York, New York 10001

Chairperson:	Dawn Wargula
Secretary:	Nancy Finsmith
Treasurer:	Doreen Trani
Trustees:	Cindy Flynn Jenn Guiffre Doug Andreotti
Retiree Liaison:	Janine deGrouchy-Hraska Janine is available by phone/email: (845) 735-4683 pnwboceswelfarefund@gmail.com
Consultant:	Flo Laicher
Administrator:	Daniel Cook Associates (914) 250-0700 FAX (212) 714-1455 www.dhcook.com

Upcoming Meetings:

Upcoming Executive Board Meetings:

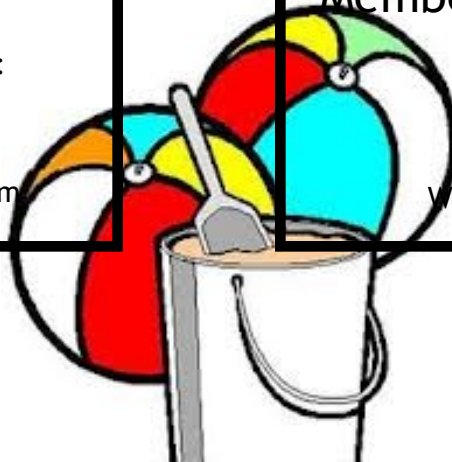
1st Tuesday of every month:
Tuesday, June 3, 2014

3:00 P.M.
Pines Bridge Conference Room

Upcoming General Membership Meetings:

June 10, 2014
Budget Vote

3:00 P.M.
Walden Adult Dining



Retiree News and Information:



The **Forbes** have been in Puerto Rico for the winter months and **Linda Bonavist** has been visiting. **Marsha Bend- Avid** has been to France and Israel this winter.

Donna Haas retired on August 9th (after a wonderful summer school experience) and became her mother's caregiver on August 10th. She passed away December 11th, three days after her 93d birthday. Donna and her mother had wonderful, joyful times together; Donna treasured each and every one.

Ray Brown & Eartha are involved annually for the Christmas Day Dinner sponsored by our church. We really look forward to this big event. The following is a link to an article regarding this year's dinner. <http://news.hamlethub.com/peekskill/charities/103-a-christmas-event-to-be-remembered>

MaryAnn Alvord has been in Delray Beach, FL and she made it up to see **Barbara Sinnott** in West Palm Beach.

George O'Brien was also in Delray Beach, FL and he had lunch with **Challis Thompson** in Lantana, FL.

Ginny Russell has sold up north and moved to the west coast of FL year round. She has a wonderful trip to NYC over Christmas with her son and grandchildren from California. She got her NYC fix after a visit to the World Trade Center site and a trip to Broadway to see Jersey Boys.

Linda Frankenberry has been visiting Ginny and Linda were all up to see **Marina Rea** in Largo, FL.

Irene Snow has been in Florida for February.

Gay O'Brien, Marion Connelly and Wynnie McCarthy have been at Fiddlers Creek in Naples, FL for the winter months.

Our Sympathy to:

The family of **Colette Vanderveer**. Colette died in early March. She had taught the hard of hearing for Special Education for many years and retired to Massachusetts.

We hope **Beth and Fred Maley** are feeling better. Beth had surgery in late January and has been recovering at her daughters house in Connecticut.

If you have news to share, please send it in.

Wynnie McCarthy, wam48@aol.com or 36 Cheshire Lane Yorktown, NY 10598.

HAPPY RETIREMENT!



A Bouquet from Us:

Our Sympathy to:

Marie Russo for the loss of her mother-in-law.



Send items for A Bouquet from Us to Elizabeth Bowler at ebowler@pnwboces.org



To schedule an appointment with the lawyer, members should call (914)997-1576.

IMPORTANT:

Carolyn Schneider is the Grievance Chairperson. She can be reached at cschneider@pnwboces.org or (914) 248-2764 (ext. 764).

We are on the Web!

Visit us at:<http://ny.aft.org/pnwb/>



Thanks to all:

Thank you to everyone who contributes to this newsletter by submitting articles, important information, bouquets, or helping with the printing and/or distribution throughout the school year.

Please send retiree news for the newsletter to Wynnie McCarthy, wam48@aol.com or 36 Cheshire Lane Yorktown, NY 10598. We want to reach out to more retirees.

Please send any information that you deem is newsletter worthy to Meredith Markolovic (Tech) at mmarkolovic@pnwboces.org.

