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the WCT COMMENTATOR

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Thinking of Retiring?

Preretirement Planning Seminars

These meetings help NYSTRS members age 45 and older prepare for retirement. Topics include System benefits, financial planning, legal affairs, adjusting to retirement, and Social Security. Seminars run 8:30 a.m. to 3 p.m.; registration begins at 8 a.m. There is no fee to attend and your spouse/companion is welcome too, but you must make a reservation in advance. (Note: Seminars are not designed for 1-on-1 retirement counseling).

You can register online through the MyNYSTRS area of the web site at www.nystrs.org, or by calling NYSTRS at (800) 356-3128, Ext. 6180 weekdays from 8:30 a.m. to 4:15 p.m. When calling, you must provide your EmplID or Social Security number, date of birth, address, and home phone number. If your spouse/companion will attend and is also a member, please provide this information for him/her, too. Please bring a photo ID and your last Benefit Profile with you to the seminar.

If you make a reservation but then cannot attend, please call to cancel. This reservation can be offered to another member.



2009 Winter / Spring Schedule

Albany - NYSTRS Headquarters

January 23 (Friday)
March 25 (Wednesday)
May 11 (Monday)

Fishkill - Holiday Inn

January 30 (Friday)
March 20 (Friday)

Tarrytown - Westchester Marriott

February 17 (Tuesday)
April 8 (Wednesday)

News from the Welfare Trust Fund

There are three new dental providers as of January 1, 2009...

Northern Westchester County Dental
2649 Strang Blvd – Suite 300
Yorktown Heights, New York 10598
(914) 245-7977

County Dental at New City
151 North Main Street
New City, NY 10596
(845) 634-4342

County Dental at Fishkill
200 Westage Business Center, Ste 233
Fishkill, NY 12524
(845) 897-2097



We are pleased to announce that effective immediately, the Wappingers Congress of Teachers Welfare Trust Fund (“Fund”) has added a new benefit entitled “*Prenuptial Agreement Benefit*” to its comprehensive legal services benefit program.

The following is detailed description of the new benefit:

Who is Eligible: Any covered member who desires to seek a Prenuptial Agreement from his or her intended spouse mutually agreed upon by the parties.

What is the Benefit [*]: The Fund provides coverage through a panel law firm for all necessary legal services, which the negotiation and preparation of a Prenuptial Agreement may require. The Prenuptial Agreement may be prepared and executed with a minimum of consultation/negotiation or it may necessitate extensive negotiation with opposing counsel and intended spouse. The following schedule indicates the possible legal services and the amount to be paid by the member in each circumstance:

Coverage Provided by the Fund Through a Panel Law Firm	Amount Paid by Fund Member
Consultation	None
Uncontested or Cooperatively Agreed Prenuptial with minimal negotiation	\$70
Prenuptial Agreement with extensive negotiation	\$250

How to Obtain the Benefit: To obtain the Prenuptial Agreement Benefit, contact the Fund office to request an appointment. At the time of the appointment, you and an attorney from a panel law firm will complete the appropriate forms.

If you have any questions regarding this new benefit, please contact the Fund Office.

[*] [Some persons contemplating marriage may wish to minimize legal uncertainty concerning the disposition of assets in the event of divorce or death. In the event of divorce, a prenuptial agreement may be used to address rights with regard to separate property; spousal support; management of monthly expenses; debts; distribution of property, including academic degrees and licenses earned during the marriage; and protection of children from first marriages. In the event of death, the agreement may be used to address the right to dispose of property on death to a person or persons other than the spouse.]

AFT: Fight For America's Future

It's Dollars and Sense

Join the Fight Today: <http://www.aft.org/fight4america/>

The AFT's Fight for America campaign is bringing together the union's 1.4 million members to advocate at the national, state and local levels for smart investments in public education and other essential services. It's about protecting and strengthening America's future.

Campaign Overview: Our schools and colleges, our healthcare and public safety systems, and vital government services-these are the core of our democracy. Their strength is fundamental to America's strength. But with the national economic crisis, these essential services face draconian cuts. We must fight for them, and in so doing, fight for America's future.

That means strongly supporting efforts like a national economic recovery plan and actively challenging proposed cuts to vital public services. A child is five only once; she

doesn't get a second chance on her education. When a patient needs healthcare, he can't wait for a better economic climate. And government services are necessities the public requires now-from clean air and clean water to the highways and transportation systems that keep our economy moving.

Our message in every community in which we live and work must be clear. Strengthening education, healthcare and public services are crucial in order to restore and preserve opportunity in this country.

Take Action!: <http://www.unionvoice.org/campaign/EconRecovery0109>

Visit the AFT Legislative Action Center to send a message to your Congressperson and/or Senator. You can send the AFT endorsed letter created by Working Families e-Activist Network or type in your own message.

Good News!

FROM VASSAR ROAD:

• **Ken Licari** (psych.) and **Kathleen** (Skidgell) Licari (3rd gr.) were married on Aug. 24, 2008 in a beautiful ceremony overlooking the Hudson River. Best wishes to the newlyweds!

• **Andrew Nikola** (3rd gr.) and **Heather Troncillito** became engaged on Dec. 3rd, 2008. They are planning a 2010 wedding. Congratulations!

• **Rosalia Gasperini** became a grandmother on Nov. 4, 2008 to **Anthony Joseph Gasperini**, 6lbs. 14oz. and 20 in. long. Rosalia's son Anthony and wife Amy live in Texas and Rosalia was finally able to meet her new bundle of joy over the Christmas break. Congratulations to Grandma Rose!

+

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AFT has an expense reimbursement and/or endorsement arrangement for marketing this program. For more information, please contact AFT Financial Services at 800/238-1133, ext. 4493; send an e-mail to disclosureinfo@aft.org; or visit www.aftplus.org/disclosure.

Members' Classified Ads



KEEL SYSTEMS, LLC

Computer (PC/Mac) Setup / Repair / Improvements Software Setup and Instruction

- Virus/Spyware Protection, Detection & Removal
- Data Backup & Recovery
- Networks: Wired/Wireless
- Mobile Computing (Laptops/PDAs)
- Digital Photography/VHS to DVD

Ed McKenna - 845-471-7607

EdmundTMckennaJr@gmail.com



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see us at:

WCTeachers.org

FOR SALE: *Antique oak child's school desk - top that is removable - can be positioned on an angle or flat for writing - pull out drawer on the right side underneath the chair. The drawer has a unique old metal Victorian drawer pull - a very functional, fully usable & very decorative piece of furniture. Asking \$100. ***Unique antique learning toy** - Chautauqua Industrial Art Desk by the Lewis E. Myers Company - child's portable lap desk - converts into a chalk board, easel, map and multi-subject picture-information that scrolls on top - scroll features a variety of vibrant illustrations on a variety of subjects - © on one of the pics is 1913. The bottom right knob on the scroller is missing (there are three, there should be four) - doesn't affect the scrolling mechanism. There is a small, old tension crack on the bottom edge of the map section of wood. It is incidental, old and doesn't affect the integrity. Asking \$50. ***Full box of six glass antique fire grenades in their original metal box** - both are in good condition - a rare, complete set - quite collectible considering the difficulty in finding these intact and complete. Bottle collectors and vintage firefighter collectors would love this set! Asking \$100. If interested in any items, please call 845-661-2567. Leave a message.

FOR RENT: 1 bedroom apartment in Hopewell Junction. Beautiful, quiet neighborhood, close to many district schools. Large closets, great outside deck, pool. \$900 a month includes everything. Contact Carrie -505-7444. Available January.

FOR RENT: Eastham Cape Cod, 4 bedroom, 2 bath, minutes from National Seashore, bike trails, more. \$1500/week - July/August. Call 297-1837.

FOR RENT: LAKEFRONT RENTAL: Lake Wallenpaupack, PA. 1.5 hrs from Fishkill. Swim, fish, motorboat. House on level lot sleeps 8. BBQ, bicycles, HDTV, A/C & new EZ dock \$1,200/wk. For photos & details call Gary 845-462-4686.

REAL ESTATE

RENTALS

SALES

Board of Education Meetings

Schedule (*meetings are held at the District Offices at 8:15 PM*)

- January 26, 2009 - Fishkill, Fishkill Plains, Wappingers
- February 9, 2009 - Evans, Myers, Van Wyck
- February 23, 2009 - Brinckerhoff, John Jay, Orchard View
- March 9, 2009 - Gayhead, Sheafe, Vassar
- March 23, 2009 - Ketcham, Kinry, Oak Grove
- April 6, 2009 - Evans, Fishkill, Wappingers
- April 26, 2009 (TUESDAY) - Fishkill Plains, Myers, Van Wyck
- May 4, 2009 - Brinckerhoff, John Jay, Vassar
- May 18, 2009 - Gayhead, Orchard View, Sheafe
- June 8, 2009 - Ketcham, Wappingers