

TOGETHER

Eden Teacher's Association - Nov/Dec 2017

Acts of Kindness

Everyone can participate in acts of kindness! Mrs. Falkides', Mrs. Durringer's, Mrs. Laedke's and Mrs. Heidt's classes are trying to give back to the community by participating in acts of kindness. In November, the classes made "Thank you" cards for the veterans to show their appreciation for all that they have done for us. In December, the classes made Christmas/Winter decorations for the residents' room doors at Absolut Care in Eden. The classes hoped to spread a little holiday cheer with their hand made decorations. Next month, the classes plan on making small fleece blankets and edible treats for rescue animals. If anyone has any coupons for Joann Fabrics or Michaels, please send them our way. We could use them to purchase fleece to make the blankets. Remember to make the world a better place by being kind to one another!



Retirement FAQ

1. I had a membership in another NYS public retirement system before I joined NYSTRS. How will that affect my retirement?

If you held an earlier date of membership in any New York State public retirement system, your current membership may be reinstated to the earlier date. Doing so could significantly change the calculation of your retirement benefit; you should investigate this possibility before filing for retirement. It may not always be in your best interest to reinstate, so contact NYSTRS before making the decision. (Tier 3-6 members reinstating to Tier 1 or 2 must repay any outstanding loan balance before their date of retirement.)

2. When do I file for retirement?

You can file your retirement application up until your effective date of retirement, but no sooner than 90 days before your retirement date. If the application is sent to NYSTRS by registered or certified mail, it will be considered received on the date it was postmarked. Please call (800) 348-7298, Ext. 6250 if you need help completing your retirement application.

3. May I cancel my retirement application once it's filed?

Yes. If you file for service retirement, you may withdraw your retirement application – or change your retirement date – by notifying NYSTRS with a signed request within 14 days from your effective date of retirement. If you file for disability retirement, you may withdraw your retirement application by filing a signed request any time before the latter of: a) the date the Retirement Board acts upon the application; or, b) the date the retirement becomes effective. If the letter is sent to NYSTRS by registered or certified mail, it will be considered received on the date it was postmarked. Your employer's policy for withdrawing a retirement application or changing a date of retirement may differ from NYSTRS' policy. Some employers, for example, may consider a letter of resignation or retirement irrevocable. You should consult with your employer's Human Resources or Business office, or with a representative of your bargaining unit, to determine the local policy on filing for retirement.

4. May I change my benefit payment selection?

NYSTRS must receive any change in your selected benefit payment type within 30 days from your effective date of retirement. If you do not make an election on your retirement application, you will be retired under the Maximum benefit payment.

5. May I withdraw my contributions at retirement?

Tier 1 and 2 members may withdraw the balance of their Annuity Savings Fund (ASF), if any, in lieu of receiving a monthly annuity. To withdraw these funds, please check the appropriate box on page 1 of the retirement application or notify NYSTRS within 30 days of your retirement date. We will deduct any outstanding loan balance from your ASF. For Tier 3-6 members, required contributions help fund your pension at retirement. They do not provide you with a separate annuity or any other retirement benefit.

Retirement Cont'd

6. What is the difference between the date of resignation I provide my employer and my date of retirement from NYSTRS?

For NYSTRS' purposes, the effective date of retirement you enter on your NYSTRS retirement application must be at least one day beyond the last date you earned salary under contract. For example, if you last earn salary under contract on June 30, the earliest effective date of retirement you could select is July 1.

7. When will my benefit payments begin?

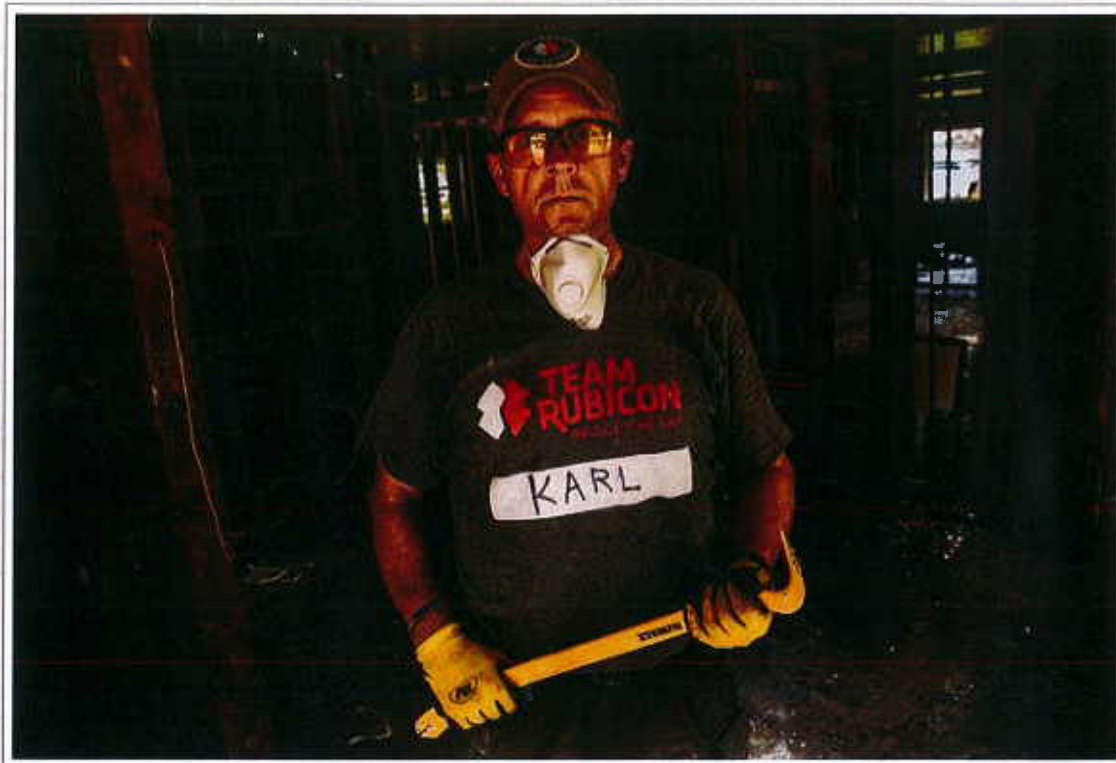
Your first benefit payment date depends on the date you file your retirement application and your effective date of retirement. For example, if your retirement date is July 1, you will generally receive your first payment at the end of July if you file your retirement application at least 30 days in advance. Your initial retirement benefit payments, which are based on unaudited data available to NYSTRS at your retirement, usually represent 95% or more of your final benefit. It typically takes approximately nine to 12 months to complete the processing of a retirement application. This allows the necessary time to receive and analyze relevant salary and contract information from employers, resolve any service credit issues, and calculate the final benefit. When we have completed processing your application, you will receive your full benefit, plus any necessary adjustment retroactive to your date of retirement. Please also note that they cannot begin your retirement payments until your Direct Deposit Authorization Agreement is on file. Benefit payments are directly deposited on the last business day of each month.

8. What is the Post-Retirement Paragraph 2 Death Benefit?

A Paragraph 2 Death Benefit would be paid to the beneficiary of a Tier 2-6 retiree whose Paragraph 2 Death Benefit was in effect at retirement. The post-retirement benefit is 50% of the death benefit in effect at retirement if the member dies in the first year after retirement, 25% of the death benefit at retirement if the member dies in the second year after retirement, and 10% of the death benefit at retirement for ensuing years. To be eligible for the continued coverage in retirement, you must retire within one year of leaving the payroll and not be employed (other than NYSTRS service) between your cease-teaching date and retirement date.

Team Rubicon

Karl Walker joined Team Rubicon, a disaster response group about 18 months ago. Team Rubicon is made up of approximately 70% Veterans and 30% civilians. When disaster strikes, Team Rubicon assesses the situation, working alongside FEMA, to see if they can help. They do not go into a region to pass out water, they go to get dirty, to help muck out houses and tear down walls and ceilings, a step towards making houses livable again. When Hurricane Harvey struck Texas at the end of August, it was pure devastation. The water did not just flood the area and go back out to sea. The water stayed for over a week ruining personal belongings, walls and ceilings. Along with a storm surge of at least 4 feet of water, they also received 51 inches of rain, which could equal over 40 feet of snow. A message went to over 50,000 members of Team Rubicon that help was needed and American Airlines was donating 11 flights to and from Houston. He was able to catch a seat on one of the charter flights and went to Houston.



When he arrived in Houston, they were tasked with working in Beaumont, Texas, about 1 ½ from Houston, closer to the coast. Entire neighborhoods had been submerged over an hour from the coast. Some of the drainage ditches were more that 20 feet across and over 6 feet deep, yet the water rose high enough to flood the nearby houses. Karl was made a Strike Team Leader due to his experience in construction. Each strike team was made up of 6 people and a pick-up truck loaded with tools and wheelbarrows for the long days ahead. Each day started with a leader brief at 7:30 AM, group meeting at 8, and working at a house by 9. The temperature was in the 90s, with a feel in the 100s. The teams returned about 5, and would spend another hour decontaminating their tools, truck and boots. They were lucky to have a shower trailer on site, then dinner and a meeting at 8 PM, to debrief from the workday. The work was difficult and exhausting, but the purpose overpowered all of it. Karl worked with and for people from all walks of life. His first house he worked at was for a 70 year-old woman who still did barrel racing on horses. There were houses belonging to policemen, first responders, and many who would never have the means to do this labor themselves. The final house was a disabled Veteran, and the only thing he wanted found was his Army uniform. Karl said he didn't expect this level of devastation he found in Texas, "You can't see the reality by watching TV. The houses were marked by FEMA on the roofs because in the initial assessments there was still so much water, it was done by boat. That was tough to imagine. Entire homes were submerged in water. We carried all of their belongings to the curb and stripped their house down to the studs. There were streets where as far as you could see, were lined on both sides with all of their belongings, and also the walls, cabinets, and even the kitchen sinks." He knows that's the first step in helping them rebuild, but it was still tough. Team Rubicon also does more local support, too, such as the recent tornado that went through Erie, PA, and various rebuild projects that help Veterans across the country. Hurricane Harvey saw over 2,000 volunteers from Team Rubicon. All of that is possible through donations and sponsors, they are listed as one of the best non-profits in the USA.

NYSUT Member Benefits... more than just insurance!

As an additional benefit to NYSUT members and their families, your union membership allows you to participate in more than 40 programs & services endorsed by NYSUT Member Benefits.

These offerings include crucial products that you may already purchase such as life, auto & homeowners insurance, unbiased financial services and expert legal advice. But your NYSUT membership also allows you to participate in a variety of shopping, travel and personal programs that can help you save on everyday purchases and those special occasions.



Our endorsed shopping/travel/personal programs offer savings on numerous online purchases, including:

**Theme Park & Movie Tickets
Hotel & Vacation Discounts
Car & Truck Rentals**

**Office Supply Discounts
Retail Store Discounts
Concerts & Sporting Events**

**Electronics Discounts
Ski Tickets
Car Buying Service**

Participation in Member Benefits-endorsed programs also gives you a trusted advocate ready to assist you with any issues or concerns with any of our programs.

Member Appreciation Month coming in February 2018!

As a show of thanks to the more than 600,000 NYSUT members that comprise this labor union, NYSUT Member Benefits will once again be holding our annual Member Appreciation Month celebration in February 2018.

Special prize drawings will be held each day of the month. To be eligible to win, you must be a member of our voluntary MAP Alert email service.

Sign up any time through the end of February 2018 to be eligible to win... but if you join MAP by January 31, 2018, you'll have the most chances to win!

To learn more about Member Benefits-endorsed programs & services, visit ***memberbenefits.nysut.org*** or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

President's Message

This time of year brings many things: treacherous road conditions, freezing cold temperatures, whiteouts, dashed Bills playoff hopes, and the Holidays. It also brings the spirit of giving. As educators, we are all well versed in giving. We give all year round. We give to the community we work in. We give to the Board of Education we work for. We give to the students we teach. It's a minor miracle that we can find time to give to our friends and families with all the other obligations we have. Over the Christmas break, I would encourage you to sit down and take time for yourself. Relax, reflect, rejuvenate, refresh your batteries and come back ready to give more than you already have. I know it sounds crazy, but we will soon be heading into the home stretch and after the Holidays, time flies and our students, BOE, and community will need us more than ever. I also ask that you consider ways to give a little time to the ETA. Whether it's giving a link to a labor article you read, passing out info to other members, getting involved in negotiations, or just saying "thanks for all you do" to other ETA members, get involved. Every little bit helps us become more united and helps us grow stronger. Constant giving can be exhausting, but the more we give now, the more we receive later. Enjoy the Holidays and a well-deserved break!

Yours in Solidarity,

Kevin Witman