

The

# sta Open Line

Vol. 6 No. 8

669 Days Without A contract

April 2003

## AFT-Africa Aids Campaign

Building on a successful, groundbreaking pilot project with the Zimbabwe Teachers Association (ZIMTA), the AFT is launching a multiyear, multicountry project to give

African teachers resources and support to combat the spread of HIV/AIDS.

The AFT-Africa AIDS Campaign offers technical assistance and funding to help African teachers unions develop training materials and programs. Over the past year, the AFT and ZIMTA have created materials and conducted workshops in Zimbabwe for a specialized workplace-based training program to bring accurate information about AIDS to every school in Zimbabwe.

If you're interested in supporting this important endeavor, you can purchase a pin (shown above) for \$10 from STA. If you have any questions you may call Rita Fredette at Shea.

## Denim & Golf Logo Shirts At STA

STA has union logo shirts in both denim and knit polo golf styles available to purchase for \$26 or for 13 STA bucks. Our hours are 8-5 M-F.

## Know Your Union Contest

### April's Question:

Who sets the educational policy for New York State?

Send your answer from the "What Every Member Should Know" book (include page number) to STA in care of MaryLou Balcom no later than May 14th. Be sure to include your name and school. This month's prize is a \$25.00 gift certificate to Home Depot.

The March winner was Colleen Mayberry. Colleen works at Bellevue and she won a gift certificate to the Carousel Center.

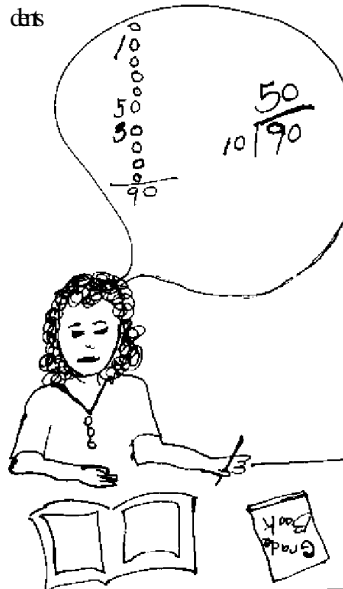
--MaryLou Balcom

## Is 50 Nifty?

Fifty is nifty, even golden when celebrating wedding anniversaries and birthdays. Recently, however, this number has generated controversial debate among district administrators and practitioners. The High School Task Force has been looking at the proposal of assigning students a minimum grade of 50 for each marking period on progress reports. Rationale for implementing this policy is a projected decrease in the drop out rate and an increase in student achievement. Practitioners who disagree with this procedure cite the following reasons: loss of autonomy in developing classroom grading policies, the probability of students not attending class, empathy for students who work hard and for whom a grade of 50 is an accomplishment, and the long term effects of what our students will learn from the concept that if you do nothing you're 50% competent.

Discussion has also focused attention on neighboring suburban districts and the opportunities they provide for their students that we do not provide for ours. An impromptu phone survey of Jamesville-Dewitt (JD), Westhill and Fayetteville-Manlius (FM) revealed the following information. Each of these districts issue four report cards to their high school students. For Jamesville-Dewitt students, a minimum of 50 is

required for the first report card. Students are given actual number grades they have earned for the remaining marking periods. For next year, however, they are considering this policy for ninth graders only. They have found that students have not been working the first semester knowing that they would receive a minimum of 50 and figured that all they needed to pass was an 80 for the next semester to pass the course. The Westhill school district gives stu-



--drawing by June Goodreau

minimum grades of 50 for the first three marking periods only. Students fourth marking period grades are whatever they earn. Teachers also have the option of assigning an "F" which represents any number in the fail-

ing range. At FM, the policy is a minimum grade of 50 for the first two marking periods and the actual number grade for the final two marking periods of the year. Practitioners have asked district administrators to provide research which demonstrates that this is an effective practice but to date nothing has materialized. In the 80's Fowler High School piloted this policy for a period of time. This practice was discontinued and the pilot findings have not been shared.

The idea of six report cards per year was presented to the Curriculum Committee of the Board of Education last year and was tabled once the board realized that classroom practitioners had not been part of the decision. That resulted in the task force being reconvened for the current school year. Teachers were appointed to the original task force by district administration with no input from STA. Those teachers were joined by teachers who volunteered to be on the task force. According to the task force Facilitator, Mark Waelder, the committee has reached consensus on issuing high school students six report cards per year with no interim reports.

Dissenting opinions were expressed by those task force members who were in attendance. Practitioners who

continued on page 3

## Breast & Prostate Cancer Screening Program

May 1 - 30, 2003

FREE

### Eligibility for Breast Screening



Eligible POMCO enrollees, retirees or spouses only; ages 35 or older, must schedule an appointment (retirees who are Medicare eligible cannot participate in this program.) Visit time will usually be no longer than one half hour, and a minimum of two views per breast are taken. A radiologist will interpret the x-rays and additional views will be taken as necessary

at the time of visit. Any abnormal results will be relayed to the patient's family physician within 24 hours, or the next business day. Billing will be directly to POMCO by CNY Diagnostic Imaging, PC.

### Eligibility for Prostate Screening

Eligible POMCO enrollees, and retirees age 50 and older. (Retirees who are Medicare eligible cannot participate in this Program). Eligible male enrollees will provide a written referral from their physician at the time of visit, ID card must be presented at the time of visit. Visit time will usually be no longer than fifteen (15) minutes. The results will be sent to the referring physician on the next business day. No appointment necessary.

## Susan G. Komen Race for the Cure Saturday, May 10th State Fairgrounds Cole Muffler Court 8:30 a.m.

See your Building Rep for registration forms. Contact Pat Shults at Delaware (435-4540) or at her home (677-3601) if you have any questions.



## Defensive Driving Tuesday, May 27 and Thursday, May 29 6:00-9:00 p.m.

STA Office - \$25.00 Look for flyers on the STA bulletin board for further information or call the STA office at x4526. (You must attend both sessions to receive credit.)

• President's Desk • March RA Highlights • You Oughta' Be In Pictures • Unit 7 • Salem Hyde • Unit 10 • LRS Update • Golf • Unit 8 • April Fools • Taylor Law

## Kudos to Fowler

Fowler has been awarded Honorable Mention in the National College Board 2003 Inspiration Awards because of its efforts to help its students meet the challenges they face in school and go on to college. The College Board received more than one hundred applicants nationwide for the award. Fowler was one of 5 schools to be named for an honorable mention and was awarded \$1000 to help in its efforts to reach more students bound for college.

For the fourth year in a row the ESL Department of Fowler has been awarded a BESARS (Bilingual ESL Staff Academy for Raising Standards) grant, this year in the amount of \$68,000. The grant provides English as a Second Language for students before and after school tutorial instruction as well as technology for the development of the tutorials.

## Mmm-mm Good

The Taste of Syracuse, an exciting 3-day food and music festival showcasing dozens of area restaurant's, wineries and businesses in Clinton Square. Patrons can purchase full size or sample-size portions (for \$1) of the participating restaurants' offerings. Fine arts and crafts, non-stop entertainment and FREE admission. www.tasteofsyracuse.com.

When: May 30th- June 1st. Friday 4-10 p.m. Saturday noon-10 p.m. Sunday noon-7 p.m.

Where: The Clinton Square Festival site in downtown Syracuse. For further information, please contact us at 315-484-1123.

--Jody Stokoe

## Inside...

• President's Desk • March RA Highlights • You Oughta' Be In Pictures • Unit 7 • Salem Hyde • Unit 10 • LRS Update • Golf • Unit 8 • April Fools • Taylor Law

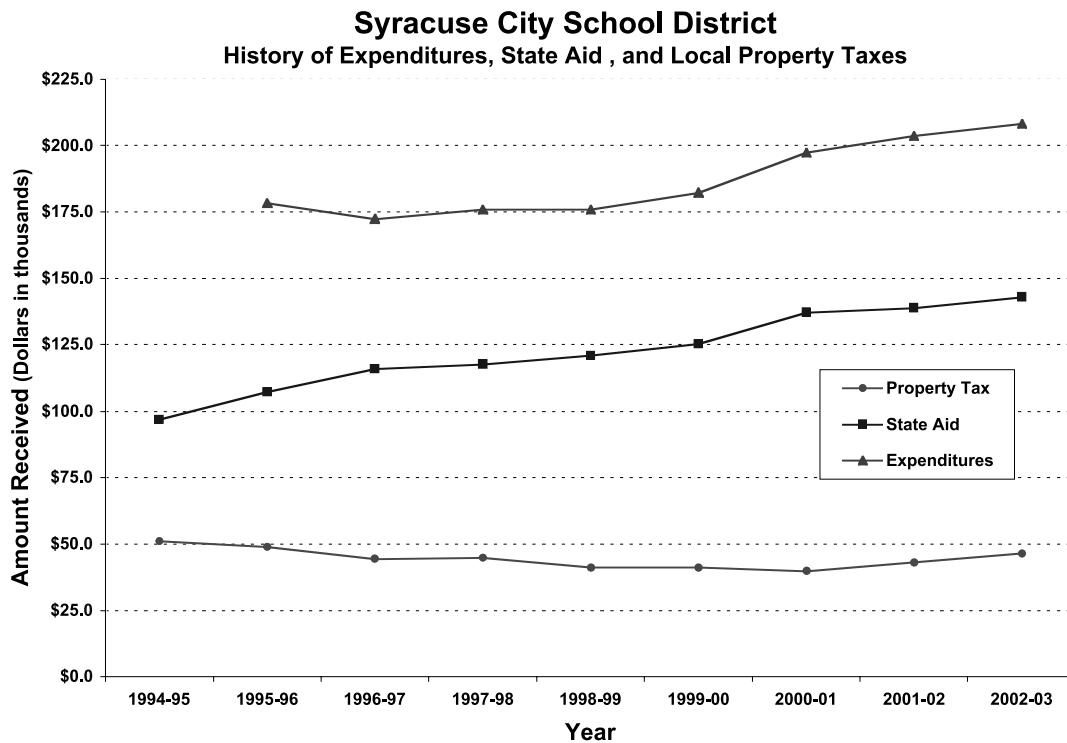


## From the President's Desk...

Kate McKenna

### Budgets, Education and Negotiations

The state and city budget information has been communicated to the public over the last few months, little of it is good. The governor's proposal eviscerated the gains made in education funding during the last several years. During these years Syracuse, which is classified as a low wealth/high need district, did not receive a fair share of the increased state dollars. Additionally, the former mayor and the common council did not match the state increases with local dollars. So what does this mean for Syracuse? Examine the figures below.



Most of the gains the city has made in revenues have been made through state funding increases. Another fact emerges when we detail the actual city dollars spent on education. The city contributed \$51.2 million of the school district's operating aid costs in 1994-95. In 2002-03 the city contributed \$46.5 million for the same purpose. With STAR aid from the state of 47 million the amount rises to \$53.5 million. That's a \$2million dollar increase over eight years. And the mayor has submitted a budget to the common council that does not provide for any additional dollars for next year.

Mayor Driscoll and councilors ran as supporters of education. It's important to let all them know how you feel about a "0" growth budget for education is not the way to show support. Be sure to send your yellow Parents for Public School postcards. You support education everyday as you work with our community's children. Let's be sure our elected officials do, too.

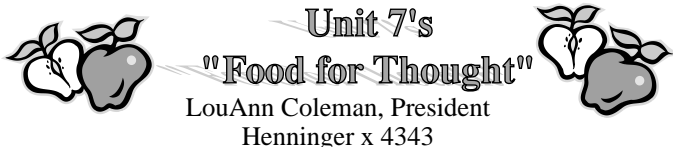
## You Oughta' Be In Pictures...

Miles of smiles are within your grasp and here's how. Polaroid Foundation's Product grants are available to schools nationwide. Polaroid will send you 2 to 15 packs of film and 1 to 2 cameras per request. There is no lengthy form to fill out, simply submit a brief description of the project you will be doing with your students, preferably a literacy related project. You must also include how Polaroid's products will be used. The company also requests that you include the number and description of students who will participate. See the Web site for other details or call (800) 343-5000 and ask for the "nonprofit film offer". Contact: Polaroid Foundation, (781) 386-9400; email: [Polaroid.Foundation@Polaroid.com](mailto:Polaroid.Foundation@Polaroid.com)

Web: <http://www.polaroid.com/education/>

Happy snapping!!!

--Lilli Rastegar, STA 1st Vice President



**Unit 7's**  
**"Food for Thought"**  
LouAnn Coleman, President  
Henninger x 4343

### Reminders

- Unit 7 Executive Board meeting May 7 at 2:30
  - Unit 7 General Membership meeting May 21 at 2:30...
- Nominations for all positions will be taken. The vote will take place on June 18th (last Unit 7 GM meeting for the 2002-03 school year).

Watch for summer feeding posting. I encourage everyone to bid on the jobs regardless of length of service. The number of times you bid may influence your chances once people start to retire and the position becomes vacant.

Please feel free to give me a call at work or at home if you

## Unit 10's "Health Beat"

Ann O'Hara, President  
VanDuyn

The AFT and NYSUT have an ever growing number of health care workers. While AFT is still a union comprised mainly of teachers, one in four health care workers in the AFT are school nurses. The issues which concern us are being addressed. For the first time ever at the Rep Assembly in Wash. D.C. health related issues had it's own committee and issues forum and the importance of school nurses was the number one concern.

The AFT, our parent organization, held it's first ever National School Nurse Leadership Conference. It was enlightening and productive for both the union and the participants. Last but by no means least, our own NYSUT held it's first ever Health Care Professional's Conference Day in Albany on April 12th. I am happy to report that our union is paying attention. We are happy to be invited to the table!

## Unit 8 At Salem Hyde Is Tops

Salem Hyde teaching assistants were honored guests at a surprise appreciation luncheon hosted by Unit 1 staff members on April 10th. A chocolate rose was placed in each assistant's mailbox inviting him/her to this special event.

The library was transformed into an elegant cafe with tablecloths, candles and soft music. The food prepared by the Unit 1 members was comparable to a top notch restaurant. A beautiful theme basket filled with things such as movie tickets, lotions, candles, etc. was given to each assistant. As if this wasn't enough, door prizes were also raffled!

This phenomenal event was a gesture of Unit 1 members to express gratitude and appreciation to Unit 8 members. As one Unit 1 member said, "We are a team. We all need each other to make this work. We wanted to show all of you what an important part of this team you are."

Salem Hyde assistants are truly fortunate to be working with such thoughtful co-workers. The special recognition was sincerely appreciated by all teaching assistants.

--Judy Tremaine

*Comment from Nancy Peluso, Unit 8 President: Salem Hyde was my "home" for 14 years. This demonstration of appreciation touched my heart deeply and poignantly. Every once in awhile a day comes along that, when remembered and reflected upon, will evoke tender smiles and warm wonderful feelings. April 10th was exactly that kind of day. Fortunately for me, I found out about this celebration in time to invite myself! My most sincere and heartfelt thanks go to all of the Unit 1 members at Salem Hyde.*

## March Rep Assembly Highlights

If you attended the March Rep Assembly, you were among the first to know:

- A monument is being built in memory of the shuttle astronauts at Fowler. Bricks for the monument are for sale. Contact Jim Freeman at ex.4376.
- The \$11 million dollar shortfall in the district in state funding may lead to many layoffs in the district this spring. Over 200 are already scheduled.
- It is expected that Pre-K funding will be restored though not fully.
- District spending priorities do not necessarily reflect the needs of classrooms and kids.
- Increased spending in the administrative lines has caused reduced funding for kids and teachers. Some projected administrative cuts are actually in vacant positions.
- At the NYS Assembly's Education Summit, attended by Kate, Syracuse was identified as a very disadvantaged district.
- Some principals are telling teachers not to send failure letters to borderline children or those who have previously failed. This would mark a change in policy that has not been made.
- When you need to use a personal/family day please use the form in your building to notify your administrative team that you will be out 5 days in advance when possible. (You may take an emergency personal or family day with fewer than 5 days notice when necessary.) This is not a request- it is a notification. If you are planning to use a personal day the day before or after a vacation you must make a written request to personnel. This is the only time you need to **request** a personal day in writing to personnel.
- When you are using sick days you do not have to provide personal information on the nature of your illness.
- The issue of teachers walking their students to the bus should be settled school by school in building committee.
- Seniority lists are set up for specific tenure areas only, not for aggregate time spent in the district in all tenure areas.
- In negotiations, Unit 8 has several issues to be resolved, but Units 1 and 10 are now discussing salary and benefits. The union and district negotiating teams membership as well as the reps have compiled a list of reasons NOT to go to impasse.
- All employees are eligible for benefits under the Family/Medical Leave Act. Personnel staff members are required to share this information with employees.
- Unit 1 members- check your data profile carefully. This information impacts your place on the seniority list as well as salary status.
- The STA has seniority lists for all areas. You must come in person to verify your position on the list. Any questions, call the STA.
- The STA Executive Board is preparing a budget for next year. Efforts to contain dues increases are being considered.
- Guidelines for Model for Teacher Evaluation alternative evaluations will be forthcoming.
- Elementary banked planning time should be done at the end of each year by secret ballot of Unit 1 members under the supervision of building representatives.
- The district is considering changes in promotional practices. Three separate committees are meeting. STA is convening one committee across grade levels to provide consistency of purpose.

**The next RA is May 14th.**

# Labor Relations Update

by Lin Ramsey Golash and David Reed

## Negotiations

Negotiation teams from Units 1, 4, 8, and 10 have continued to meet with the SCSD negotiation teams. Watch for Weekly Memos on progress.

## TA Subs and Long-Term Substitutes

If you worked in the past year on a long term assignment which ended on a day other than a Friday, you may have been paid incorrectly (too little). The SCSD is in the process of correcting that pay. The correction will probably appear in your late May or early June check.

## Penny-wise - Dollar Foolish

- 1) Student attendance is a large concern of classroom teachers, since students fall behind academically if they are not in class. When students are absent, it not only hurts the individual student, but also hurts the SCSD. Funding from sales taxes in the County are distributed to school districts based on student days. The financial impact of attendance should mean that improving attendance becomes a priority in the SCSD. However, the budget proposed for next year eliminates both an attendance teacher and teaching assistants assigned to attendance.
- 2) The SCSD has not filled the position of the staff member coordinating business partners. Since business partners have brought resources to schools including goods, services, mentors and money donations, it would seem logical that the SCSD would want to expand this program.

## Attention - Adults Buying Lunches in School

The SCSD cafeterias keep very little cash on hand. Each day in many schools, cashiers start the day with only \$3 to \$7 in their cash drawers. When adults, buying food, present \$10 and \$20 bills, this creates some problems. Our Unit 7 food service employees are asking that adults use smaller bills or set up an account by prepaying for lunches – then \$10 and \$20 bills are welcome!

## Healthy Schools

Here are some statistics from last year to consider about our school nurses:

1. 298,956 student visits to nurses – or 1660 visits per school day!
2. 64,703 medications administered!
3. 39,797 screenings for vision, hearing and scoliosis!
4. 46,249 consultations with parents!
5. 10,029 tube feedings, respiratory care, ostomy care or catheterization care.
6. School nurses (Unit 10) are valuable members of our school communities

## Grants

### Lemelson-MIT Student-administered invention projects to be awarded

**Eligibility:** High school teams under the supervision of a science, mathematics or technology teacher applicant.

**Deadline:** May 9, 2003

**Funds:** Ten grants of up to \$10,000 each

**Contact:** The Lemelson-MIT Program, MIT, 77 Massachusetts Ave., Room E60-215, Cambridge, MA 02139-4307; 617-253-3352; fax-617-258-8276; <http://mit.edu/invent/www/InvenTeam/index.html>.

Teams of students (either an entire class or a small extracurricular group) apply for inventive projects based on: 1) A 'real-world need' to be solved within the school or community; 2) A realistic plan to develop an invention by April 2004; 3) A collaborative method to best foster group decision making and self-directed learning; 4) Strong school support; 5) Feasible use of needed resources, including computers, lab or shop equipment and classroom space; and 6) A genuine enthusiasm for invention and innovation.

## Is 50 Nifty?...

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were present at the last meeting asked district administrators if this was "a done deal". A definitive response was not given. The entire hour and a half was spent discussing these two issues with no clear resolution at the end of the meeting. The next meeting will be held within the next two weeks as the May 21<sup>st</sup> deadline approaches. Teacher members of the task force are listed below. Please take the time to share your thoughts and concerns with the representatives before the next meeting. Whaddya' think? is 50 nifty?

**Corcoran** – Theresa Dougherty, Dan Bronchetti, Deborah Panebianco, JoLeigh Kirkland

**Fowler** - Dave Kirby, Stacey Levin, Cheryl Moleski, Tom Little

**Henninger** – Mickey Grossnick, Kathy Flack, Bernie DeMott, Val Carr, June Goodreau, Marjorie Canino

**Nottingham** – Don Little

**Central Tech** – Pam Baldini-Dittman

--Lilli Rastegar, STA 1st Vice President



**Event:** The 10th Annual Counselor Open/Captain and Crew Format

**Date:** Saturday, May 31, Shot Gun Start at 1:30 p.m. Registration Begins at 12:30 p.m.

**Place:** Links at Sunset Ridge (Marcellus)

**Cost:** \$60.00/person which includes 18 holes of golf, golf cart, beer and soda on the course, hotdog lunch (before you tee off), buffet lunch and prizes upon completion of golf.

Call **Mike Filipski** at x4310, or **Chris Pelligra** at x4243. If you are interested in playing, send your name and the list of your golfing friends, with your check to Chris Pelligra at Fowler. Only the first 124 **paid** golfers play!



Nancy Peluso, President  
STA x4526

Schools Funding Crisis- What we can do to help...

- Log on to **nysut.org**. Use the link to fax your legislators.
- Let them and the governor know that you are not willing to settle for this education budget.
- Participate in the letter writing campaign including sending the Parents for Public School yellow postcards to your elected officials. They need to know that **YOU** expect them to make sure that school districts get the needed resources from the state.
- Participate the May 3 Albany march sponsored by the Educational Conf. Board and NYSUT. Contact the STA office to secure a spot on the bus.
- **Calendar Alert!!! If you live outside of Syracuse, VOTE on \*June 3rd in your school district's budget and board of election contests. Educators and kids in other districts are counting on you!(\*extended from May 20th by state mandate)**
- Be sure you are registered to vote. If you have not voted recently, you may need to check with your town clerk to be certain of your status. You may be able to register online. Contact your local if you need any help or have questions about registering.
- **Mobilize others-** Urge your spouse, significant others, adult children, family members, and friends to register and vote.
- Secure an *absentee ballot* if you cannot get to the polls. Perhaps your child will be away at college on June 3rd or other friends and family may be away on business. Encourage them to vote by absentee ballot.
- **Contact your home district's NYSUT local to see if you can participate in their get out the vote efforts.** These campaigns are effective because many hands make light work.
- The night before the election, call your family and friends to remind them to vote.
- **Contribute** - Many STA members already contribute to **VOTE-COPE** campaign through payroll deduction and that's great! With school board elections coming up in Syracuse this fall we hope that you will consider making an additional contribution to the union's political action fund. These funds are used to lobby elected officials and communicate our message. STA receives 40% of your contributions back from NYSUT to support education-friendly candidates in our local elections. If you wish to make an additional voluntary contribution before the spring campaign, please send a check payable to VOTE/COPE, to the STA office.

Please make every effort to attend the last General Membership meeting for this school year on Wednesday, May 28th at 3:30 p.m. at the STA office.

## sta Open Line

The *Open Line* is published monthly September to June at STA, 909 Butternut St., Syracuse, New York 13208. Tel. (315) 472-6374. STA is affiliated with NYSUT, AFT and AFL-CIO.

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- Lin Ramsey Golash - LRS (STA)
- LouAnn Coleman - Unit 7 (Henninger)
- David Reed - Staff Attorney
- Lilli Rastegar - 1st Vice President

## In Members' Own Words...

## April Fools Joke on Teachers

The Post Standard editorial on April 1st, *Schools Still Battle for Equity*, makes reference to student discipline that might lead to misconceptions about who decides discipline issues in our schools. Some parents filed complaints with a federal office of civil rights regarding inequities in student discipline in the district. In response representatives of the OCR made a thorough survey of the district. Their findings were the subject of the editorial.

Anecdotal evidence suggested minority students may be 'disciplined' differently than white ones... It could be as simple as teachers asking themselves hard.

**Harcourt Brace** defines discipline, when used as a verb, in two ways: 1) To train to self-control and 2) To enforce consequences. Do teachers teach discipline? Do we "train to self-control?" Of course we do! Teachers work to establish a climate of respect and dignity. Teachers work for student achievement. Teachers work to improve self-concept and confidence in their students. Teachers support the district's *Code of Conduct* and just wish that everyone else

would, too. Teachers do all of these things so that all students can learn. Teachers realize that effective discipline is really the student's demonstration of socially appropriate behavior. And when that fails, anecdotal evidence regarding discipline can be found in office referrals.

The misconception referenced earlier arises when the public begins to believe that teachers determine and enforce all consequences. The fact is that in many of our schools it is the administrators who determine and enforce consequences.

When an incident occurs and a student is referred to the office, the staff member must document the information on an "Unsatisfactory Conduct Report". "They may only record statements of

what they saw and heard. Teacher recommendations are not solicited on this form. This report is then forwarded to and reviewed by the principal and/or

vice principal, who determines and administers consequences—whether a student will be suspended in or out of school, referred to a hearing, or other actions. Interventions are to be developed with school staff and parents that will help the student learn not to en-

gage in actions that disrupt lessons or compromise safety. The administrator is responsible for recording any such actions at the bottom of the form in the section entitled "Disciplinary Action Taken by Administrator." Only administrators can officially document a "violent" incident.

*All school community members, especially administrators who have the final say in discipline decisions at the building level, should be asking themselves hard questions about how they support consistent and effective practices when they discipline all students.*

Teachers and teaching assistants were originally hired to teach! This is what we really want to do, although each and every one of us understands and accepts additional roles including, but not limited to father, mother, counselor, mediator, etc.

Establishing a civil school community is everyone's responsibility. Uncivil personal conduct should not be condoned or excused by or for anyone. Perhaps the real question is not "...as simple as teachers asking themselves hard questions about how they 'discipline' students."

—Michael Coyne, Bellevue

*Editor's Note: Send us your thoughts on issues or concerns.*

## Taylor Law

The Taylor law governs the relationship between public employees and public employers in New York State. According to the Taylor Law, public employees enjoy the right to join, or refrain from joining a self-organized union. Furthermore the employees are allowed to designate said union as their sole representative in collective negotiations with regard to employment conditions and hours. Employees also enjoy the right to specify the union as their sole negotiator with regards to the administration of grievances.

The school district also enjoys certain rights under the Taylor Law. Specifically, the District has the right to recognize or to refrain from recognizing certain unions according to their designation by the public employees.

Under the Taylor Law, mandatory subjects of negotiations are subjects that define terms and conditions of employment. These categories are covered under § 201(4) of the Taylor Law; "salaries, wages, hours and other terms and conditions of employment" are some examples of mandatory subjects. Further examples of mandatory subjects include benefits, leave provisions, workload, disciplinary procedures and all collective bargaining agreement subjects, **including the right to union representation at any and all administrative meetings which cover evaluative behaviors or procedures.**

Any change or denial of the rights related to these subjects, more specifically, any change to the terms and conditions of employment must be negotiated prior to the adoption of such changes.

An improper practice is any action by either the union or the public employer that is prohibited under § 209-a of the Civil Service Law. Some types of improper practices, listed under the Civil Service Law, include: 1) Unilateral alteration of the terms and conditions of employment, 2) Interference with the rights of public employees to participate in or refrain from participating in employee organizations of their choosing, 3) Interference with the administration of employee organizations, 4) Discrimination against any employee for the purpose of encouraging or discouraging membership or participation in an employee organization.

The STA hopes to enjoy a positive and symbiotic relationship with all District personnel. Our relationship with all District personnel is grounded in both sides actively promoting strict adherence of the public employees and public employers Taylor Law rights. Please be aware of your rights.

--David Reed, Staff Attorney

## Tax law changes include good news for your retirement plan.

### Tax laws have changed.

The Economic Growth and Tax Relief Reconciliation Act of 2001 includes an important provision for people making retirement plans. The amounts eligible for pre-tax contributions to tax-deferred supplemental retirement plans, such as Opportunity Plus and Opportunity Independence, offered through NYSUT Benefit Trust and ING, will increase every year over the next decade. The contributions will continue to be pre-tax dollars, meaning they will reduce your current taxable income. These regulations also "free up" additional money to help you build a more secure retirement. And there are new "catch-up" deferrals allowed for people closer to retirement age (50 or above) who choose to increase contributions to their retirement plan.

### The perception about investing has changed.

A stock market in turmoil may not be the best endorsement for investing. Keep in mind, however, that many of the losses described in the media represent investments in single specific stocks, or investments in failed companies. A diversified portfolio – a mix of investment options balanced to

reflect an investor's personal risk tolerance – can still be an attractive alternative. Diversification helps reduce but does not eliminate investment risk. Participants in Opportunity Plus, a tax-deferred variable annuity, or Opportunity Independence, a series of retail mutual funds offered through a custodial account, can choose from more than 40 investment options, ranging from conservative to aggressive.

### Retirement planning has changed.

Twenty, thirty, or more years of retirement living? Not unusual in today's more health-conscious culture. The only wrinkle is affording it. The best way to prepare for long-range needs is to make long-range plans. The new tax laws make it even more attractive to shift income from peak earning years into a time when you could be in a lower tax bracket. Remember, Opportunity Plus and Opportunity Independence are both tax-deferred entities: contribution amounts are not taxed until withdrawn, nor are any earnings as they accumulate.

### Some things haven't changed.

NYSUT's only endorsed provider of 403(b) plans is ING. NYSUT and ING continually enhance

these plans. For example, Opportunity Plus and Opportunity Independence include some unique features that help protect your contributions if something happens to you, including a \$500 annual disability benefit in the event of a disability and a life insurance benefit in the event of your death. They also include an objective financial counseling service, offered at no cost to terminally ill participants or to beneficiaries of deceased participants.

A successful retirement strategy is fueled by time, and procrastination has bottom-line consequences. Since there are a lot of people available to help you with information about retirement plans available to NYSUT members and agency fee payers – there's really no need to avoid the issue. For more information on making one of the most important changes in your life, call:

**Helen Chambers, CFS**  
315-682-2872

**Thomas DiNapoli, Jr.**  
315-682-2514

**Stephane Lasher**  
315-682-0092



Variable annuities and mutual funds are long-term investments designed for retirement purposes. Early withdrawals may be subject to a 10% federal penalty if taken prior to age 59½. Money distributed will be taxed as ordinary income in the year the money is received. Account values fluctuate with market conditions, and when surrendered, the principal may be worth more or less than the original amount invested.

Opportunity Plus is a tax-deferred variable annuity issued by ING Life Insurance and Annuity Company (ILIAC), while Opportunity Independence is a series of mutual funds offered through a custodial account with ING National Trust. All fees and expenses associated with these programs, including those of the Trust, are detailed in current prospectuses, which should be read carefully prior to investing. Securities offered through ING Financial Advisers, LLC (member SIPC). Insurance products offered through ING Life Insurance and Annuity Company. Custodial services offered by ING National Trust.

C02-0808-012 (08/02)