

INFORMATION, NEWS AND SUPPORT SPEAK OUT! PITTSFORD DISTRICT TEACHERS ASSOCIATION



The Bluebird of Happiness would like to speak to the manager...

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One does not simply... Dwayne Cerbone, President

Union members, along with our school, local and global communities, have been consumed and depleted the past few years by the pandemic. Non-educational topics such as health and safety protocols, overt social disruption, necessity to discern information from various conflicting sources, excessive mandates, demoralizing scrutiny, unrealistic expectations, unsustainable time commitments and a community suffering from unbridled divisiveness have monopolized our attention.

In this disruptive educational frontier, there has been no substantive relief from our typical professional responsibilities, nor adequate provisions to address the burgeoning academic and SEL needs of our students. We adopted some changes thoughtfully. Then, sheer exhaustion forced us to abandon otherwise valued ventures. In essence, we were relegated to focus on “essentials” at the cost of other vital and worthy interests.

Subject to our individual and collective capacity, we must now endeavor to refocus on at least a few notable factors. Some of these are blatantly obvious through our everyday observations, while others will require substantive and intentional data collection to identify and address. Recently K-12 members of our union have identified the following key concerns: safety (non-COVID), student behavior/accountability, shared expectations/culture, instructional supports and the roll out of new initiatives. Within each building and at the district level our union leaders are engaged in conversations advocating for these member interests.

These have been challenging discussions, as the solutions are admittedly not simplistic nor are they addressed by any lone individual. If not attentive to our values, from our individualized perspective, we can easily shift into blame and relegation. We must avoid statements that unfairly transfer sole responsibility to others.

This is non-productive and will hinder forward progress. Further, it diminishes the efforts of valued members of our school community.

In an effort to recover from the deleterious impact of this unprecedented external crisis we must remain focused on our core assets. It is incredibly important that we each find voice in the process as we help both to identify the needs and to seek actionable remedies. We will continue to identify barriers collaboratively and explore creative ways to diminish or eliminate these obstacles.

A favorite Boromir quote from *The Lord of the Rings: The Fellowship of the Ring* by J. R. R. Tolkien, “One does not simply walk into Mordor,” seems apropos if you entertain a slight revision. “One does not simply return to normal following a pandemic!” I am confident, through our persistent fellowship, we will soon reflect, as the character Samwise Gamgee ended the Tolkien series, “I am home.”



Executive Vice-President Stephanie Warchol

Managing Student Debt

Maybe you (or your children) are like my husband and me. Together we pay more each month for our student loans than we do for our mortgage and some utilities combined. At the same time, it feels like the balance recedes at a glacial pace, and one begins to imagine how their lifestyle could be different without the financial burden of receiving a higher education.

Recently it seems that there has been a lot of conflicting and confusing information in the news about the **Public Service Loan Forgiveness** program. So, I decided to sign up for the Student Loan Counseling Workshop webinar through NYSUT. The workshop was hosted by Cambridge Credit Counseling, who offer free counseling sessions to members of NYSUT. While I am disappointed to share that for me the workshop was not as beneficial as I originally hoped (because of an ill-informed decision I made a few years ago) I wanted to share my experience in hopes that others don't make the same mistake.

According to Cambridge, 45 million people have student debt at an average amount of \$33,000, disproportionately affecting women and minorities, and with education costs continuing to soar the problem will only continue to get worse. Student Loan Servicers, who are private companies that manage your account for the Department of Education (DOE), have no incentive to actually help borrowers or keep them out of default. Due to this, there have been multiple lawsuits and investigations into DOE conduct

and servicers practices, one resulting in a large win for borrowers against Navient in January of this year.

Programs that were designed to help are failing, the most notorious being the Public Service Loan Forgiveness (PSLF) signed into law in 2007. Almost all applicants to the program have been denied due to a combination of indifference, incompetence, ideology

including PSLF and the Teacher Loan Forgiveness program, what to do if your loans are in default, and the impact of the pandemic on loan repayment.

They also shared various Federal Repayment Plans. I could see this being very helpful to members recently out of college, or those with recent college graduates at home. Many participants were able to ask questions about their situation or that of their own children.

This portion of the workshop was incredibly beneficial, and devastating for me as I realized that when I consolidated my loans a while back, **it made me ineligible for the Public Service Loan Forgiveness program.**

Had I taken this workshop first, I would have realized that not

all consolidating is equal. Once I transferred my Direct Loans to a private servicer, in the eyes of the Department of Education, I had paid off my loans. I never even realized there was a difference, and of course the private loan servicer I went with wasn't about to tell me this. All private loans and private consolidation loans are ineligible for PSLF and TLF, so be careful when choosing to consolidate!

If you are interested in participating in a NYSUT Student Debt Webinar you can learn more by clicking [here](#). I wish I had taken advantage of this free service prior to making decisions about my own loans. Finally, if you are fortunate enough to be eligible for PSLF you can learn more through this helpful NYSUT [article](#) as borrowers MUST apply for a limited waiver available through October 31, 2022.

Public Service Loan Forgiveness (PSLF)

- 120 qualifying payments on eligible loans (on time, in full, through an eligible payment plan)
- LOANS MUST BE DIRECT LOANS
- Only payments made after October 1, 2007 count. Payments need not be consecutive.
- Loans cannot be in default
- Consolidation and default re-set payment clock to payment #1.
- Cannot run concurrently with TLF.
- Amount forgiven is non-taxable
- For teachers and **all other full-time employees** of non-profits, state and municipal entities.
- Track with employer certification form

CAMBRIDGE CREDIT COUNSELING CORP. Simple, Safe Financial Solutions

nysut A Union of Professionals

and possible fraud. In October, the American Federation of Teachers (PDTA's national affiliate) reached a landmark settlement with the DOE so there will be a reconsideration upon request to borrowers whose applications for PSLF were denied, and an automatic review of applications denied prior to November 2020 for borrowers with at least 10 years of repayments on a Direct Loan. This includes borrowers with Federal Family Education Loans (FFEL). If you would like to learn more about the settlement, click [here](#).

As the webinar progressed they went on to show you how to locate and identify your loans and balances, which was great for those of us who have been out of college for a while. They also reviewed each type of loan and the various repayment plans,



VP for Negotiations Cindy Merrifield

Fellow PDTA Members:

As of June 20 2022, I will be retiring from Pittsford Central Schools. I am sharing this news with you as it affects our typical negotiations process moving forward. In addition, on June 30, 2023, our current contract with the district expires. This article will outline the negotiation process through the end of June 2022.

Interests Collection

This year, due to COVID-19 restrictions our negotiation collection process shifted from the whole group collaborative gathering we instituted in 2015 to a small group [by building, collaborative] collection process. This could not have been accomplished

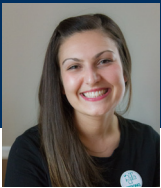
without the support and diligence of our Building Representatives. We collectively accumulated over 150 interests; some may be similar in tone and subject. The Professional Advancement Committee (PAC) will begin our work shortly. We will meet to process, sort, look for similarities and put issues in buckets to create our final compilation of issues to move forward. Please know while we move forward with a finite number of interests, we also work on many issues [both sides] feel can be resolved off-line.

Team Creation

Information was sent out earlier this year and shared with the Representative Assembly regarding Team creation. Candidates interested in serving on the negotiations team completed and submitted a candidate

form. We continuously look for people who can represent a broad range of constituents; who have the respect of staff and administration; who can see both sides of an interest; and who are creative problem solvers. Selected negotiation team members will be notified **after** the election of the Vice President of Negotiations. The election for the V.P. position will occur on April 12, 2022, if necessary.

I have the utmost confidence in our Union and our members. The negotiations team will continue to negotiate on your behalf with the best outcome for all. My work with PDTA has been some of the most rewarding work of my career. Thank you for the opportunity to serve you.



Resolutions Specialist Kim Chesko

If I were to categorize the contract questions that I get to answer as Resolution Specialist, the vast majority revolve around compensation. This is understandable as, although we all most likely are in this field because we enjoy it, it also is what pays the bills. I advocate for members in matters of compensation on a case-by-case basis, as every situation has its own differences and nuances. However, I can highlight some important things to keep in mind that help me to help you more effectively.

It is each members' responsibility to ensure that your pay is correct.

In other words – check your paycheck/ paystub! Verify that they are correct, as I have answered questions about both over and under payments. Make sure to report any issues to your building rep as soon as you can so we can investigate what may have happened and make it right.

Except for in a very limited set of

circumstances, you cannot typically seek compensation from a prior fiscal year.

There are laws that prohibit the District from compensating an employee for work done in a different fiscal year. Our fiscal year runs from July 1st to June 30th. If you do work in this 2021-22 school year, you must be paid for it during this school year – and cannot be paid for it after July 1st of that fiscal year. As such – June can be a busy month for the business office, and for me as we resolve issues that may come up. Please make sure to report issues to your building rep ASAP! *The sooner we begin resolving an issue, the better.*

Seek approval for pay from Administrator FIRST.

If you think you should be compensated for a service that you provide, obtain a supervisor's written approval for pay BEFORE rendering the service. This is referring to things like chaperoning, writing lesson plans for absent colleagues, and substituting. A supervisor is an administrator, such as a principal or assistant principal. Ideally,

an email from that person would be your best proof of approval. Knowing whether you will be paid for an extra duty helps you decide whether you are willing to perform it. Which brings me to my next point...

All extra duties are voluntary.

You NEVER can be forced to take an extra duty such as an overage, or extracurricular, or chaperoning. You can always respectfully decline an offer of an extra duty if you don't want to do it.

Any question – to union FIRST!

If you read only one of these – **THIS IS THE ONE!** If you have any questions regarding compensation, your first contact should be your building rep or assistant building rep. He or she will answer if possible or obtain an answer for you. If you need support or advocacy with the district, your building rep will pass the situation along to Dwayne Cerbone or myself. Your Union is here and supported by your dues specifically for this purpose – when in doubt, please ask!



Professional Learning Updates

Julie Barker

Professional Learning Update

In the Teacher Center, planning has already begun for summer professional learning opportunities. Professional learning for the 2022-2023 school year will begin on Monday, June 27. The catalog will be released in late May – be on the lookout for an email with the specific details.

For those who are interested in participating in professional learning this spring, there are still activities available through the Teacher Center that have open seats. Remember that professional learning for certificated staff that takes place outside of the District and your regular work hours is eligible for **Individual Initiative** credit. The form to request this credit from your principal/supervisor is available on the [Teacher Center webpage](#). Important dates

Mentor Program: applications for **new** mentors are being accepted through **March 31st**. If you are interested in being a mentor, the application is on the Teacher Center webpage. www.pittsfordschools.org/teachercenter

PDTA Wanda Ward Study Grants: the purpose of study grants is to provide staff members an opportunity for reimbursement of expenses for professional learning activities that would not be covered by other methods. If you are interested in professional learning this summer that falls into this category, you can apply for a PDTA Study Grant. The deadline for summer requests is **April 15th** and the application is available on the PDTA webpage. www.pdta.org/forms

Learning Mindsets

At a recent meeting of Year 1 staff and their mentors, we focused on the topic of **Learning Mindsets**. PCSD has specifically identified five Learning Mindsets that we want to promote with our students:

1. *Taking Academic Risks*
2. *Adapts and Responds Flexibly*
3. *Perseveres through Challenges*
4. *Reflects on Self as Learner*
5. *Demonstrates Commitment to Self and Others*

Many participants reported that this information was very helpful and appropriate at this time of year. If you are interested in exploring some of the resources we provided, I have included several links:

[How to Get Kids to Take Academic Risks | Washington Post](#)

[Thinking on Education: The Power of Perseverance | Studies Weekly](#)

[7 Cognitive Flexibility Strategies to Support Your Adolescent | Life Skills Advocate](#)

[What does Self-Assessment and Self-Reflection bring to the Learning Journey | Schoolbox.com](#)

[Creating a Culture of Integrity in the Classroom | Edutopia](#)

REMINDER:

The contractual requirement for professional learning for all certificated staff needs to be completed by May 31st. Please plan accordingly if you have not met the requirement for this year.

If there is anything further I can do to assist you this year, please let me know.

Wishing you all a happy spring!

Julie



SRP Newslink

Lorinda Spring

If you are planning to retire at the end of this school year, SRPs are required to submit a letter of retirement to HR by Friday, April 1.

Please be sure to request a confirmation email/letter from HR that states they have received your

letter. **Check out the new retirement brochure on our website at www.pdta.org for valuable information and a sample retirement letter.**

As a reminder, if notice is not received by April 1, it is assumed that an SRP will be finishing the school year and working through October 31 of the

next year in order to be eligible for the Career Award. SRPs may retire at any time between November 1 and March 31 without prior notice and still receive the Career Award, if eligible. Prior to retiring, it is advised that you make an appointment with our PDTA President, Dwayne Cerbone to be sure all of your questions are answered.



Political Action

Karen Grace

TIERS, TIERS, TIERS WHAT'S VOTE-COPE GOT TO DO WITH IT?

(from Jeff Zuckerman, NYSUT VOTE-COPE)

When Tier 3 (1976) and Tier 4 (1983) were adopted by the NYS legislature, our newest members were upset that the “good old days” of Tiers 1 and 2 were gone. Little did they know that as a result of our relentless lobbying with VOTE-COPE dollars, Tiers 3 and 4 would come to resemble Tiers 1 and 2 to such a degree that retiring under Tiers 1, 2, 3 or 4 is now all the same. When you read what follows you will be astounded at what NYSUT lobbying has accomplished, and all of it made possible by VOTE-COPE.

Tiers 3 & 4 (enacted 1976 & 1983)

- Contribute 3% for LIFE
- Must work until 62 to avoid large penalties



Tiers 3 & 4 Reform (2000–TODAY)

- Contribute 3% for 10 years
- Can retire at 55 with 30 years of service (penalties start at 27% benefit reduction)

Tier 6 (enacted in 2012)

- Contribute 3-6% for LIFE
- Must work until 63 (penalties start at 52% benefit reduction)



Tiers 6 Reform (TBD)

- Depends on US
- Our UNION and OUR VOTE-COPE

Tiers 3 and 4, as originally adopted by the NYS legislature, said that public school employees would **pay 3% of their salaries toward their pension until the day they retired.** We had to relentlessly lobby for twenty years before Albany gave in and said members in those tiers would only have to pay for TEN years, not their entire careers. Regardless of how long it took it was an extraordinary victory when it happened and every Tier 4 person remembers the year they stopped having to give away 3% of their salary.

Few realize that when Tiers 3 and 4 were adopted those bills said that **no one could retire until they were 62 without paying huge penalties for retiring early.** Once again, and only because our VOTE-COPE coffers allowed us to lobby so effectively, NYSUT got that rolled back so that we can now retire, without any penalty, any time after we reach 55 - - - as long as we have completed 30 years of service. As a result, 82% of our Tiers 3 and 4 members now retire between 55 and 62! What a victory for our Vote-Cope political action efforts. Hundreds of thousands have retired, and will continue to retire, up to seven years earlier than Tiers 3 and 4 originally said they could.

-And now we must talk about **Tier 5 (2010) and Tier 6 (2012).** Tier 5 was around for only two years and very, very few school personnel were hired under it. It was just a small step backward and it resembles Tier 4 more than anything else. Tier 6, on the other hand, has been around for 11 years and currently has more than one third of our active members. There are significant elements of Tier 6 that must and will be changed. In just a few short years the majority of NYSUT members and other public employees all over the state, as well as many of our Albany legislators themselves, will be in Tier 6. That will offer us a powerful coalition of forces to help roll back the most onerous elements of Tier 6, exactly the way we did with Tiers 3 and 4.

URGENT ACTION NEEDED

Tell your legislators

FIX TIER 6

NYSUT.org/FixTier6

nysut

EVERY BIT OF LOBBYING WE DO, EVERY LEGISLATIVE MANEUVER WE MAKE, AND EVERY COALITION WE BUILD TO MAKE THIS HAPPEN FOR OUR TIER 5 AND 6 MEMBERS WILL BE THE RESULT OF VOTE-COPE . . . VOTE-COPE NEEDS US AND WE NEED VOTE-COPE!!

GIVE TO VOTE-COPE

- SUPPORT EDUCATORS
- HELP OUR STUDENTS
- PROTECT OUR RIGHTS
- ADVANCE DEMOCRACY
- UNITE OUR NATION

How can you contribute to PTDA VOTE-COPE? We call it:

- “The \$5 a pay” (\$100 a year) for teachers
- “The \$2 a pay” (\$40 a year) for our paraprofessionals

This recognizes that there is a difference in salaries, yet clearly expects overwhelming participation from our members because we are not talking about making a political contribution, we are asking you to protect your working conditions, your livelihood, your family’s security and your future. **MORE VOTE-COPE information on the NEXT PAGE!**

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PUBLIC SCHOOLS UNITE US



In just the past two years, candidates supported by VOTE-COPE have contributed to important victories:

- 2021**
- Suspending of APPR requirements for the 2020-2021 school year.
 - Record-breaking school aid increases.
 - Establishing a required safe staffing process for hospital nurses.
 - Creation of COVID-19 vaccine leave for our members who choose to get the vaccine.

- 2020**
- Statutory changes to protect out members labor rights after the Janus decision.
 - Providing a death benefit to the families of members who passed as a result of COVID.

PUBLIC SCHOOLS UNITE US

But, there are well-funded anti-public school forces that are trying to weaken our schools and break our union apart.

What They Want

- To disrupt and defund public education
- To vilify and weaken the teachers union
- To destroy the power of labor unions and workers
- To consolidate their power so they can make more money

How They're Trying To Do It

- Actively pushing to defund public schools and promote unaccountable charter schools
- Bringing the culture wars to our schools
- Promoting misinformation and conspiracy theories designed to fracture our society and disrupt our kids' learning

Who are these bad actors?

JUST FOLLOW THE MONEY

Reclaim New York

With their pockets stuffed full of money from the billionaire Mercer family, Reclaim New York is on a crusade to overturn school boards and replace qualified members with their hand-picked board members. These culture warriors could care less about quality education or well-staffed schools. Making sure schools run on loss is being to them.

WHO'S FUNDING

- The Mercer Family Foundation - Billionaire Robert Mercer's private grant-making organization - \$1,600,000

New Choice New York

These lovely folks wake up every morning wanting to crush unions. Behind the veneer of "choice" and "freedom" is a stone-cold anti-labor operation hell bent on making sure your paycheck is lighter and you have less voice in the workplace.

If you find yourself annoyed by things like quality health care, a secure retirement, and a middle-class lifestyle, maybe check New Choice out.

WHO'S FUNDING

- The Marking Center/Donor's Capital Fund - \$4,962,500
- The DeVos Family - \$1,430,000

New Yorkers for a Balanced Albany

The political action committee of the pro-charter group StudentsFirstNY. New Yorkers for a Balanced Albany is funded by hedge fund managers and the Walton Family. It has spent millions nationwide to promote unaccountable charter schools.

If they really wanted "balance," they would join us in fighting for schooling equity for all students and hold leaders for all workers. But they want only to tip the scales in favor of their ultra-rich donors.

WHO'S FUNDING

- JAC Wilson - Chairman and CEO of Arvest Bank Group, Inc. - \$1 million
- Ally Walton, daughter of Wal-Mart founder Sam Walton - \$1,015,000
- Daniel S. Loeb, CEO of Third Point LLC - \$5,025,000

The Freedom Foundation

The incredibly cynical Freedom Foundation lauds their desire to fight for what they laughably call "worker rights." Dig in just a little and discover what they mean: less pay, reduced or eliminated benefits, and the freedom for your employer to not worry about your working conditions or safety.

Not surprisingly, going after unions is key to their efforts to strip workers of hard-earned pay and benefits. What? The same reason bosses have been undermining worker power for generations. So they make more money. That's an interesting definition of worker freedom.

WHO'S FUNDING

- Walton Family Foundation - \$3,271,000

- Dick and Betty DeVos Foundation - \$1,000,000

- Mercer Family Foundation - \$500,000

- Charles Koch Charitable Foundation - \$25,000

The Goldwater Institute

Educators already lead hectic lives but the Goldwater Institute wants to make every workday a little worse for you. The group is promoting so-called "workload reduction." It states that would require teachers to post online every single piece of instructional material used in the classroom over the course of a year. That includes books, articles, handouts and videos. The goal is to give parents who distrust their children's schools fodder to sue teachers, get their children out and do what they see as "homework lessons," which can really be anything at all they find objectionable.

WHO'S FUNDING

- DeVos Capital Fund - Donor's Trust affiliate for \$1 million+ anonymous donors - \$665,462

- Mercer Family Foundation - Billionaire Robert Mercer's private grant-making foundation - \$200,000

VOTE-COPE is the statewide union's voluntary, non-partisan advocacy fund. NYSUT member contributions help us advocate for our members' rights and for strong, safe public schools across the state.

VOTE-COPE BY THE NUMBERS

\$0

The total amount of NYSUT dues used to support political candidates.

UP TO 40%

The typical amount of VOTE-COPE contributions sent to local unions for local activities.

15:1

The amount NYSUT is outspent by bad actors trying to break up our union.

95%

The amount of VOTE-COPE money that goes to pensions, tenures, and salaries.

Millionaire-funded anti-public school forces are trying to weaken our schools and break our union apart. VOTE-COPE is how we fight back.

SMALL DONATIONS



\$61.14

The average annual member contribution to VOTE-COPE

IN LARGE NUMBERS



194,000 +

NYSUT members contribute to VOTE-COPE every year

VOTE-COPE helps us protect the things that matter to all of our members:

Pensions

Collective Bargaining

Contracts

Academic Freedom

Tenure

How does VOTE-COPE choose which candidates to support?



VOTE-COPE endorses candidates who support educators and public education and who align with our union values. We also make sure to support candidates who have the greatest likelihood of being able to advocate for us in the halls of power.



NYSUT supports both Republicans and Democrats and has a thorough endorsement process for vetting candidates. The only criteria for earning our endorsement are a demonstrated commitment to labor and education issues.

Why should all NYSUT members contribute to VOTE-COPE?



Because VOTE-COPE is one of the best investments you can make in yourself, your family, your profession, your colleagues, your school and public education.

PUBLIC SCHOOLS UNITE US

GIVE TO VOTE-COPE

To Learn more about VOTE-COPE and how NYSUT members can contribute visit VOTECOPE.org



Speak Out is edited and assembled by Brian Regan.

Your feedback is welcome at brian_regan@pittsford.monroe.edu

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Your Reps:

Building Representatives:

Michele Riedl, AC
Brett Burrows, JR
Jennifer Villareale, MC
Spencer Jones, PR
Greg Bischooping, TR
Kristen Dolan, BR
Melissa Althouse, CR
Paige LaBarr, MHS
Lynne Drake, SHS
Lorinda Spring, SRP

Assistant Building Representatives:

Kathy Rudd, AC
Elizabeth Kramer, JR
Patty Mayer and
Trisha Sullivan, MC
Rebecca Kemp, PR
Amy Adams, TR
Liesa Ehrlich, Rhonda
Matthews,
Tammy Cole, BRMS
Adrienne Ehrlich, Lisa Riley,
CRMS
Tom Kennell,
Mindy Johnston, Jennifer
Shaffer MHS
Marc Hellems, Brian Shafer,
Amanda Marshall, SHS

Assistant SRP Representatives:

Rebecca Tan, MC
Debbie Ricketts, MC
Michele Seidel, AC
Radhika Ramesh, TR
Julie Pellegrino, CRMS
Farida Patrawala, CRMS
Connie Maust, BRMS
Brian Oliver, SHS

EMBROIDERED PDTA SWAG



15% of all sales go directly to our PDTA Student Scholarship Fund. We've raised over \$230 since the Fall!

All products are embroidered.

Purchases are done online through the company and shipped directly to your house. Keep an eye out for sale codes and free shipping deals which are frequently offered.

Link will always be open - make purchases whenever and as often as you like.

Makes a perfect gift for yourself or your favorite PDTA member- feel free to share the link with friends or family.

pdta.logosoftwear.com

Important Dates:

PCSD 2022-23 Budget Vote and School Board Election/ PDTA BBQ Fundraiser on May 17th.

Retirement Party (Eagle Vale) on May 19, 2022 at 4:30PM.

FYI:

For tax purposes, each member's annual union dues for 2021 is shown on the last paycheck stub of the year. This information can be obtained on WinCap under "Misc Teacher Dues." The amount for full membership was \$735.52

SPEAK OUT! Ads

You and your family members are invited to place ads in future issues of SPEAK OUT! Rates for Members and Family (price is for one issue):

1/8 Page: \$12.50 ¼ Page: \$25.00 ½ Page: \$50.00 Full Page: \$100.00

Above Rates are for copy ready advertising. If additional design or set-up is required, an additional fee of \$25 will be assessed. Space for ads is limited per issue. Checks should be made out to PDTA and mailed to the PDTA Office. **Ad PROCEEDS WILL SUPPORT PDTA CHARITABLE EFFORTS.**

Send copy and questions directly to brian_regan@pittsford.monroe.edu.

Explore all your union membership has to offer!

When you're planning for the future, what's at the top of your list?

- A comfortable nest egg for retirement
- Providing for your family
- Purchasing a new home
- Home improvements
- Purchasing a new vehicle
- Travel and entertainment



NYSUT Member Benefits offers dozens of endorsed programs to help turn those dreams into reality.

When it comes to saving you money, protecting your family and helping you plan for the future, NYSUT Member Benefits has a variety of programs and services to help with your goals. Whether you are just starting out on your journey, well into your career or enjoying a well-deserved retirement, there is a Member Benefits-endorsed plan that may be of assistance featuring value-added extras unavailable to the public.

Get started by first bookmarking the Member Benefits website at memberbenefits.nysut.org. There, you will find numerous tools and resources available to you as a NYSUT member – including a **Financial Learning Center** with articles designed to help educate you on financial decisions and topics. Member Benefits also endorses important **legal and financial services** along with an **online savings program** featuring some of today's most competitive interest rates.

Next up would be looking in the "Shopping, Travel & Personal" section of our site for **MB Discounts & Deals**. This program utilizes the nation's largest private discount network to provide NYSUT members with exclusive access to savings of up to 50% on restaurant dine-in or take out, groceries and food delivery, clothing and shoes, hotels and flights, vehicle maintenance, and much more.



Learn more by scanning the QR code to the left,
visiting memberbenefits.nysut.org
or calling 800-626-8101.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Mar/Apr 2022

Got Questions? Visit PDTA.org.
To contact your PDTA President confidentially
off of school email, please use dcerbonepdta@gmail.com