“Thriving!” That word characterizes the response of unions, and OFT members, since the US Supreme Court handed down the Janus v. AFSCME decision in June of 2018. In the February 2018 edition of our OFT Times, the article “The Power of Unions” was about how unions are still relevant and strong. At that time, NYSUT members were realizing that the motto: “Every member; every day” has real meaning. The power of our union’s organization, collective action, solidarity, and strength resulted in our outstanding victory over the NYS Constitutional Convention proposal. The article also explained how this victory was a positive sign that we were ready for whatever the Supreme Court and anti-education groups threw at us.

Today, it is clear that unions have been emboldened - not beaten - by the decision. Now that labor unions nationwide have a choice, they are choosing solidarity with union membership. Locally, OFT members are sticking with our union and, nationally, the news is even better. The AFT braced for the worst, expecting a potential 30% cut in revenue once public-sector workers were given the right to be freeloaders. Instead, the AFT has reported that it has actually added 88,500 members, which offset the 84,000 “agency fee payers” it had prior to the Janus decision. AFSCME reports that for every member lost since Janus in July 2018, they have added 7 new members. In addition, 310,000 former agency-fee payers have converted to full membership since 2014.

Actions speak volumes! A spike in teacher union strikes around the country is clearly a consequence of the Janus decision. Recent strikes in LA, West Virginia, Oklahoma, Arizona and other locations have proven successful. Unions have awakened from the security of “agency fee” legislation and responded in force. They are educating and organizing members at an increased pace and it is paying off.

However, there are many legal challenges ahead. Many lawsuits have been filed to force unions to refund agency-fee payers retroactively. This would possibly bankrupt unions. (continued on page 8)
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OFT Officers 2018-2019

OFT Affiliate Representatives

Administrative Assistants: Michele Cadogan, #3

Monitors: Laurie Denson, #3

Nurses: Sharon Hughes, #2 and Mary Beth Murphy, #7

Security: Tom Morreale, #7

Teacher Aides: Susanne Cavale, #9E, Natalie Esposito, #6, Donna Fulgieri, #7, Andrea Johnson, #9M, Roe Palette, #7, Michele Worley, #6

Pre-K: Maria Cantone and Christina Peruffo, #6

Eyeglass Coordinator: Susanne Cavale, #9E

OFTRC (OFT Retirees): oftrcmail@gmail.com Executive Committee/Board-Susan Henkus, Rita Kaikow, Sharonann Katcher, Debra Lebowitz, Roslyn Lorge, Lois Nevitt, Arlene Wegard and Bonnie Zebalese.

OFT Additional Positions

OFT Times Co-Editors-in-Chief: Jeanmarie Johnson, #9M and Brian Weinstein, #9M

Grievance Chair: Frank Nappi, #7

Eyeglass Coordinator: Sue Frank, #9E

VOTE COPE Coordinator: Amanda Iemma, #9E

Public Relations/Outreach: Christine Blake-Jeremias, #8

New Teacher Coordinator: Stephanie Bragman, #9M

Maternity Leave Specialist: Heidi Burns, #8

Webmaster: Christine Sartory, #7
Former Oceanside Psychologist to Publish Her Third Book

Retired School 8 psychologist, Dr. Laurie Zelinger, is thrilled that her newest book, titled *Please Explain Tonsillectomy and Adenoidectomy to Me: A Complete Guide to Preparing Your Child for Surgery*, is scheduled to be published this year.

Written with her son, Perry Zelinger, MD, the book is a guide for parents to help explain tonsillectomy surgery to their young children, and how to cope with it themselves. The book is getting rave reviews and, at press time, is preparing for blog tour to 14 reviewers.

Dr. Zelinger was polite enough to sit down with the OFT Times to tell us more about the book and her personal experience writing it.

**OFT TIMES:** What inspired you to write this book? Was it something from your personal experience, or something that you’ve heard from others that would inspire you to write about such a specific topic?

**D. Zelinger:** I wrote the first edition of this book (which went by the title, The “O My” in Tonsillectomy and Adenoidectomy) when my son was undergoing the experience. I kept detailed notes about the process and would lend them to friends who asked to borrow them. Once the notes became so tattered, I rewrote them, and decided that they might be valuable to others beyond my immediate circle of friends. I searched for a publisher, and Loving Healing Press was receptive. They have since published two of my other books and in March will be releasing my very newest children's book, written with my husband who is also a psychologist, about how to use 'Time Out' as a consequence. I have also written for American Girl, John Wiley & Sons and Guildford Press about specific childhood issues related to self-esteem, fears, phobias and anxiety.

**OFT TIMES:** What would you say is the most effective advice a parent could give their child before undergoing a medical procedure?

**Dr. Z:** Research says that when anxiety is high, people experience more pain with the feared event. Therefore, I would say that a systematic, thoughtful and careful preparation process is key. Our book, written with my son who is a medical doctor, gives timelines that will help a parent and child be in the best position to manage the experience before, during and after the surgery.

**OFT TIMES:** Anxiety before a medical procedure is a universal experience. How is trying to prepare a child different from preparing an adult? (continued on page 8)
On Monday, November 5th, the OFT hosted its 2nd annual Affiliate member social at EGP in Oceanside. Our OFT Affiliates members include security, aides, monitors, nurses, admin assistants, pre-k teachers and permanent substitute teachers. Thanks to Susanne Cavale, Roe Palette and Tom Morreale for their efforts in organizing this enjoyable event.

In order to support the community in which we work and live, the OFT's annual Toy Drive provides aid to the Oceanside Community Service Center. This year, our members donated over $2000 in Kohl's gift cards, $1000 in Stop & Shop gift cards and of course toys to help those in need in the Oceanside community.
Jared Stoler, #Castleton, and his wife Rosa welcomed baby Derek Nicholas on December 2nd, 2018. He weighed in at 7 lbs. 6 oz and 19.5 inches long.

Jaclyn Tobin, #5, and her husband Sean welcomed baby Sean Patrick on December 1st, 2018. He weighed in at 7 lbs. 3 oz and 20 inches long.

Mary LaVigna, #3 & 9E, her husband Paul and big brother Joey welcomed baby Gianna Brooke on October 24th, 2018. She weighed in at 5 lbs. 3 oz and 18 inches long.

Stephanie Stagnitta, #7, her husband Frank welcomed baby Aria Jade on January 5th, 2019. She weighed in at 5 lbs 10.7 oz. and 20.5 inches long.

Erin Gilrein-Rosenkranz, #7, and her husband Danny welcomed baby Dylan Joseph on February 3rd, 2019. He weighed in at 7 lbs. 14 oz. and 19.5 inches long.

Kevin Carbonetti, #7, and his wife Margaret welcomed baby Peter James on November 23rd, 2018. He weighed in at 7 lbs. 13 oz. Big sister Claire and big brother Will absolutely love him!

Lisa and Mike Comuniello, #7, along with big brother Jason and big sister Ava welcomed baby Jenna on December 5th, 2018. She weighed in at 6 lbs. 14 oz.

Kristi Geissler, Castleton, and her husband Tim welcomed baby Kaydence Lynn on October 19th, 2018. She weighed in at 7 lbs. 2 oz and 20.5 inches long.

Mary LaVigna, #3 & 9E, her husband Paul and big brother Joey welcomed baby Gianna Brooke on October 24th, 2018. She weighed in at 5 lbs. 3 oz and 18 inches long.

Stephanie Stagnitta, #7, her husband Frank welcomed baby Aria Jade on January 5th, 2019. She weighed in at 5 lbs 10.7 oz. and 20.5 inches long.

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The (b)asics of a 403(b)

What is a 403(b)?
Tailored to the unique needs of non-profits, churches, and public employees, the 403(b) is designed for flexibility in helping participants meet their retirement planning needs by allowing them to invest a portion of their income on a pre-tax basis.

While all investments are subject to a degree of risk, historically speaking, they have outperformed a general savings account, CD, etc.

The opportunity
You have the opportunity to save for retirement by participating in your employer’s 403(b) plan (“Plan”). We recommend that all employees view a brief, 3 minute video, entitled “403(b) Why me?” (highlighted on the back explaining what a 403(b) plan is, and how to contribute).

How does it work?
First, you establish an account with one of your employer’s service providers and submit a Salary Reduction Agreement (SRA) online at http://www.omni403b.com.
After establishing a 403(b) account with one of your employer’s participating service providers, money is withheld from your paycheck, and invested according to your direction. Your contributions are generally not treated as taxable income, which can greatly reduce the impact on your annual tax liability.

Where does your money go?
Your contributions flow though OMNI to your chosen service provider, where it is in turn deposited into one or more investment vehicles. Investment vehicles may include fixed index annuities, variable annuities, and mutual funds.

How much can I contribute annually?
You may contribute up to $18,500 in 2018; this amount is subject to change annually. If you have at least 15 yrs. of service with your employer or you are at least 50 years old, you may also be able to make additional catch-up contributions. For appropriate limits for your particular circumstances, please visit our website www.omni403b.com or contact OMNI’s Customer Care Center at 518-444-6664.

Do I get any money?
Distribution is permissible after your reach age 59 1/2 or separate from service with your employer. Some participants may instead opt to rollover their deferrals into an Individual Retirement Account (IRA) at this point. If you are facing financial hardship or need to access some of your 403(b) funds, many plans offer hardship withdrawals and loans, subject to IRS regulations.

What if I already have an account?
If you are already contributing to the Plan, and you want to change your contribution amount, simply complete and submit a new Salary Reduction Agreement.

What if I do not want to contribute?
If you do not want to take advantage of this program, simply submit an SRA with the option “I do not want to participate at this time” selected.

403(b), Why me?
Meet Harry and Sally. Harry and Sally both began working for the same school district at the same time. Sally immediately began contributing to her 403(b) plan while Harry decided to put it off, not recognizing the importance of retirement savings during the early stages of his career.
Sally reaps the tax benefits from her 403(b) contributions, while building a nest egg through her first years of employment. Eventually she chooses to become a full-time mother after seven years of working and saving. Harry meanwhile, ends up working longer than he planned due to neglecting voluntary retirement benefits.

Harry

Does not start account at age 23.

Waits and starts an account at age 30.

Saves $4000/year for 30 yrs. = $120,000.

Value of his account at age 60: $404,292.00

Sally

Age 23 - starts a 403(b) account and saves 10% of her salary.

Saves $4000/year for 7 years = $28,000.

Gets married, goes home to start a family. Never returns to the workplace.

Value of her account at age 60 (assumes 7% annual investment return): $388,989.00

$85,000 difference in account values...and Harry “spent” $92,000 more to accomplish this

What is missing in this equation?

Harry

Invested $120,000, to grow this nest-egg to $404,292.00.

$284,292.00 investment return

Sally

Saved $28,000 to grow her nest-egg to $388,989.00

$290,989.00 investment return

Saving almost FOUR TIMES the amount as Sally, did not result in ANY additional investment return.

The key is TIME not TIMING!

Want to learn more?
OMNI offers a video featuring the benefits of a 403(b) as well as two different scenarios of HOW and WHEN to begin saving.
Click here for a video worth YOUR time:

www.403bwhyme.com

To view this information in more detail please scan the QR code below.
Union-endorsed benefits designed to protect your loved ones

Legal Service Plan
NYSUT members have access to dozens of endorsed programs available through NYSUT Member Benefits, including a variety of quality legal and financial planning assistance services that can help to protect their loved ones and provide them with peace of mind.

For an annual fee, the Legal Service Plan -- provided by Feldman, Kramer & Monaco, P.C. -- offers legal expertise on a variety of personal legal matters such as dealing with a speeding ticket or handling estate planning. With the base plan, you'll get access to unlimited, toll-free advice from plan attorneys.

Financial Counseling Program
Meanwhile, the Financial Counseling Program -- provided by Stacey Braun Associates, Inc. -- offers unbiased, objective advice customized to your specific financial situation. The full-service program provides you up with to six hours of toll-free phone consultations with a certified financial planner or registered investment advisor.

And unlike with purchasing products available to the general public, there's no need to go it alone when Member Benefits has your back. Member Benefits acts as your advocate for any program you participate in, and we'll do our best to quickly resolve any issues or concerns you may have.

Whether you are participating in one of our legal or financial services; insurance plans; or shopping, travel or entertainment offerings, NYSUT members have the “Power of the Union” behind them.

A wealth of financial information -- Now available on the NEW Member Benefits website

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.
Momentum is On Our Side
(cont. from page 1)
Also, anti-union groups are ramping up their campaigns to convince current union members to abandon their union brothers and sisters by becoming freeloaders, thereby keeping their union membership dollars; a penny-wise, but pound-foolish move.

We are all responsible for the health and prosperity of our union. Please do your part and be sure to encourage our colleagues to do so as well! Invest some time by attending a board meeting, supporting other locals out on strike, taking a local NYSUT workshop addressing union issues (see list of available workshops on other page), help your union leaders organize by enlisting colleagues to join when called upon for various events. Finally, be the eyes and ears for our OFT representatives.

Former Oceanside Psychologist to Publish Her Third Book
(cont. from page 3)

Dr. Z: Children don’t have the luxury of choosing the sources of information available to them and are dependent upon adults in their world to provide it. Therefore, they need to be given the basic information (without irrelevant details) in developmentally appropriate language, along with reassurance. The timing of that information must be considered so that a child has time to process it, so not before bed or before school. It also needs to be repeated on multiple occasions. It should be presented within the context of the child’s life so they best understand it, along with opportunities to play out their feelings by using toys that express their imagination. Parents also need to understand the process themselves in order to synthesize the information for their child and present it in a calm and reassuring way. Children take their cues from their caregivers. It reminds me of a message you get from a flight attendant before the plane takes off. In the event of an emergency, affix your own oxygen mask before putting on your child’s. Similarly, when you prepare yourself first, you will be in the best position to prepare your child. Since our book is written by a physician and a child psychologist, it covers both the medical and emotional information that the reader needs.

To learn more about Dr. Zelinger's other books, please visit her website: www.DrZelinger.com
Soft and hard cover as well as kindle and audio versions available. Published by Loving Healing Press.

WE WANT TO HEAR FROM YOU!!

Do you have something say?
Good news you want to share?
Please send your writings, news or photos to jjohnson@oceansideschools.org and bweinstein@oceansideschools.org.