Usually, April is a quiet month as most staff members have already made their decisions, have met with me to get last minute questions answered, and made their final appointments with TRS to pick a payout option, withholding amounts, etc. Many retirees ask about their letter of intent to retire that must be submitted to the District. It is suggested that teachers write their letters along these lines:

**Dear (Administrator of your choosing),**

After a (fill in your number of years here) year teaching career in Bedford, please accept this letter as notification of my intent to retire at the end of the current school year (June 30, 2014) in order to begin my retirement benefits from the NYS Teacher Retirement System on July 1, 2014.

Thank you, teacher X/Y.

In addition to the District letter, teachers must submit an Application for Retirement (Form RET-54) to TRS. This form must be Notarized and needs to be sent by Certified or Registered mail by June 30 in order to be eligible for the retirement to begin July 1. Applications for retirement may not be sent in more than 90 days before retirement. So if you are planning to retire at the end of this school year, you may submit your application at any time now!

**ERS Corner:** ERS members should spend some time (possibly over the summer with a drink in hand!) getting to know their retirement website. Check it out at: [www.osc.state.ny.us/retire](http://www.osc.state.ny.us/retire). Once you navigate yourselves there, click on the left side where it says Retirement Home, and once there, you will find a host of information about your retirement benefits. Find the section of the page that is entitled “Nearing Retirement?” and click on Pre-Retirement Planning. There you will find video downloads on a variety of important topics. Start watching them and you will begin to become experts in your retirement benefits and, hopefully, all your questions will be answered. If you are unsure of anything, give me a call.

Last weekend I attended the NYSUT RA in New York City. The RA is mostly focused on the political and policy side of NYSUT and the setting of the next year’s legislative agenda. However, this year the first contested election since the inception of NYSUT back in the early 1970’s took place.

In the meanwhile please consider that we ALL need to get involved in the political side of our profession. If we do not, then our futures will be made for us by others with potentially differing agendas. There are those out there, and yes, they are right here in our own community, who want to roll back the rights and privileges earned by educators in the past such that education as we know it would not be around anymore. This HAS and IS happening in states all over the nation.

I do not mean to scare you but in late February, District Court Judge Steven Rhodes ruled in bankruptcy court that Detroit Michigan could reduce already retired members’ pension and health benefits to make up for Detroit’s whopping $18 Billion debt. Because Detroit did not adequately fund many things they were obligated to fund, the money was not there and Detroit went bankrupt! Police and Fireman’s pensions were reduced by 10% and EVERYONE ELSE’S pensions were
reduced by 34%. And, just like in New York, their pension and contract rights WERE protected by the State’s Constitution! Apparently, bankruptcy trumps **contract law**. So get involved in the BTA and NYSUT and do not let this happen here.

If you would like to speak with me about any retirement related question, or just to chat, please feel free to call me at FLHS - 6178 until the end of June, my home (203) 454-9545, or e-mail at the following address: *kcrowley0245@bcdny.org*

Respectfully submitted, April 10, 2014 by Kevin J. Crowley.