

Future programs:

Financial seminar comparing our different 403b plans by Stacey Braun Associates, Inc

Legal issues seminar by Kramer, Feldman, and Monaco, PC

Watch email for **Survey Monkey link** to gauge interest in other programs such as

Social Security

Wealth Management

Health Care Issues

Long Term Care

Identity Theft Protection

NEA benefits

AFT Benefits

Scholarship program information

Watch email for link to a **NY Times article on hidden expenses in 403b programs**

Both links will be posted on the Freeport teachers website:

www.freeportteachers.org

MEMBER BENEFITS PROGRAMS

Nov 9 2016 -

Retirement Seminar by Hank Sessa at Freeport Memorial Library from 4 –6 pm

- ◆ Financial Retirement Strategies
- ◆ How and When to File For Retirement
- ◆ Benefits Information
- ◆ Q and A Session
- ◆ Designed for all members

Freeport Teachers Association

Office hours: 10 –3 Mon– Thurs
10-1 Fri

Office Phone : 516 442-0373

Fax: 516 442-0374

30 S. Ocean Ave Suite 305

Freeport, NY 11520

www.freeportteachers.org

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FTA FORUM

PRESIDENT'S MESSAGE

Congratulations! You have made it through 2 months! The hard part is done and it's smooth sailing from here on out. If only it was that easy! However, you are well under way and hopefully have been able to put in place the necessary ground work to ensure a great school year.

While it is easy to shut your door and keep out most of the distractions that might prevent you from being able to effectively work with your students, I believe it has been nearly impossible to drown out the negative vibe emanating from this presidential election cycle.

Personally, I am a politics junky so I am fascinated by what has transpired and yet deeply disturbed and worried about the long term effects of the negativity of this campaign cycle. If you have been paying attention, I believe you are also concerned about what happens after November 8th.

We have lots to be concerned about in terms of our direction as a country. Issues such as immigration, income inequality, job growth, rebuilding infrastructure, the budding North Korea nuclear missile system, the education system, huge budget deficits, **(continued inside)**

poverty, trade issues, Russian cyber espionage, cyber and domestic terrorism, the crisis in the Middle East, the multiple problems on the African continent from AIDS and Ebola, to civil wars and famine, heroin and other drug abuse, choice vs. life, the spread of the Zika virus, global warming and all that portends, fossil fuels vs clean energy vs nuclear energy, and the health care system from paying for it to administering care in all parts of the country to insured and uninsured people, to young and old and all between. Oh, I forgot- what to do about the Social Security system.

Yep—lots to do and with what seems to be a broken political system. Damn, I did not even get a chance to mention how people are relating (or not) to one another given our differences based on racial, ethnic, cultural, religion, gender, sexual identity, and socioeconomics. If anything is clear about the last several months, our nation has a long way to go before “we shall overcome”.

So what is one to do? Option one –isolate yourself from all of the news of the issues facing us. Certainly, this would shield you from the ugliness and problems of the outside world to some extent. While we might feel better for a while, I am not sure this is much of a long term solution.

Option two-fight for what you believe at all costs. No compromise on your goals. This is where our country has been for several years on the political scene. Both sides are dug in and compromise has been difficult to achieve with intransigent politicians sticking to their goals at all costs.

The changing economic realities over the last 25 years facing many Americans from loss of good manufacturing jobs to mortgage failures to lower

wages and loss of benefits, along with a 9/11 and other terrorist attacks on our home soil, coupled with major natural disasters such as Katrina and Sandy has helped feed what I call the deplorable “isms”. There is real anger at our government for not finding answers to the real pain suffered by many people. This anger has been easily manipulated so that it is then directed at “others”. This has caused people who don’t agree to mistrust each other, and trying to discredit each other. Scapegoating has become a national pastime.

A winner takes all approach is not a recipe for long term prosperity and happiness. The losers don’t buy into the system, blame the system for their issues, and work tirelessly to overturn the system in any way that they can.

Option three – identify what is undeniably crucial to yourself, what sustains you emotionally and spiritually. Defend those ideals with passion. In my humble opinion this is a rather short list for everyone if you are honest with yourself. Everything else is then something where you can work to find common ground so as to improve the conditions that we work in and live in, improve the lives of the people we care about and those we don’t even know.

Demand that people that represent us in our local, state, and national government work to find common ground, work to develop plans and programs that address the growing list of issues confronting our country and ourselves every day. Most problems have a myriad of possible remedies, but if the people in charge of developing the plan don’t talk to each other because

they are playing to win at all costs then it is likely that real solutions will remain hidden.

This is why it is so very important to work to understand the many sides of issues facing us, and of being engaged in the political process, to cast your votes, and to hold your elected representatives accountable for what they do and don’t do. A lot of people complain that their voice doesn’t matter because of all the money that flows to get our representatives elected. There aren’t enough dollars to confront an informed and active electorate.

Partisanship cannot be accepted. Our representatives must understand that gridlock is unacceptable. If you continue to engage your representatives as a concerned citizen, and if your family, friends, and neighbors also do that, urging them to find solutions by reaching across to their counterparts, then progress can be made on the very important issues confronting our country.

We don’t have an unlimited amount of time to try to find remedies to the many issues confronting us. Besides the more global problems confronting us, you should be concerned about the issues that confront our public school system. You should be concerned about the way funding works, about political action committees and how they work. You should be concerned about how charter schools are funded and held accountable. We all should be concerned about our children and the children we work with, the type of education they receive, and how we shape (or fail to shape) their future.