

# News & Notes

VOL. XLIV No. 3 • MARCH 2015



www.saanys.org

## The Redesigned PSAT/NMSQT and the Redesigned Schedule for Test Administration

At the SAANYS annual conference held at the Sagamore Resort on October 26 and 27, 2014, information was presented in regard to the redesigned SAT and PSAT/NMSQT tests. The redesigned assessments will ask students to apply a deep understanding of the skills and knowledge that research shows are essential for college readiness and success. The College Board followed-up with information on the schedule for test administration. On February 9, 2015, SAANYS was informed of the revised schedule for the administration of the redesigned Preliminary SAT/National Merit Scholarship Qualifying Test. The announcement from the College Board said, in part:

*We are excited to introduce the redesigned Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT(r)), debuting in October 2015, and are writing to let you know about an important scheduling change: during the first year of the redesigned PSAT/NMSQT, there will only be two administrations of the test - Wednesday, October 14, 2015 (recommended test date), and Wednesday, October 28, 2015 (alternate test date). This means that no Saturday administration will be available in the first year of the redesigned PSAT/NMSQT.*

Upon the release of the revised schedule, SAANYS began receiving inquiries from members. Paul Gasparini, principal of the Jamesville-Dewitt High School was first to contact SAANYS and presented the dilemma faced by his school district and others.

“In the past, there was a Wednesday administration and a Saturday administration. We chose the Saturday administration because it would not be possible for us to administer the exam during the week. All of our classrooms are used and we do not have the flexibility to take 8–10 classrooms out of rotation to administer the exam. If we are forced to administer the exam, we would not be able to have classes for at least 75 percent of our students. I know that we are not alone in this predicament.”

*continued on page 2*

“I can’t come down off the high from the weekend. Y’all knocked it out of the park with this one.”  
Lisa Meade, Corinth  
2014 SAANYS Annual Conference Attendee

“2014 Annual Conference a Great Success!”

**SAVE THE DATE**  
**October 18-19 | 2015**  
Hyatt Regency Rochester

School Administrators Association of  
**SAANYS**  
New York State

## SAANYS Goes to Washington



Jim Viola (left), Christine Foglia, and Tom Sands, from SAANYS, are joined by Herman Merritt at a meeting with Senator Schumer.

The National Association of Elementary School Principals (NAESP) convened the National Leaders Conference in Washington DC on February 22 to 24. The conference culminated with a federal lobby day, for which SAANYS assembled a team of seven members:

1. Christine Foglia, president of SAANYS Board of Directors, from Broadalbin-Perth School District, Fulton, NY.
2. Paulette Foglio, member of NYC-CSA and principal at PS 99 in Queens, NY.
3. Pierre Lehmuller, executive director of the NYC Elementary School Principals Association.
4. Herman Merritt, political affairs director at the NYC Council of School Supervisors and Administrators.
5. Thomas Payton, SAANYS’ delegate to NAESP, Roanoke Avenue Elementary School, Suffolk, NY.
6. Tom Sands, a SAANYS regional representative and retired principal from the Watervliet CSD.
7. Jim Viola, SAANYS director of government relations.



Tom Payton from SAANYS (left) is joined by Paulette Foglio and Pierre Lehmuller at a meeting with Congressman Chris Gibson.

The New York team had a very full schedule of meetings with the following members (and staff) of our national delegation:

- Senator Charles Schumer
- Senator Kirsten Gillibrand
- Congressman Chris Gibson
- Congressman Hakeem Jeffries
- Congressman Peter King
- Congresswoman Grace Mang
- Congresswoman Elise Stefanick
- Congressman Paul Tonko
- Congressman Lee Zelden

A full slate of issues was discussed with each representative. However, the primary issue discussed was ESEA re-authorization. Team members recommended more funding for title program allocations, and that such programs remain formula based and targeted to high-needs schools and students. Conversely, the team argued against competitive grant programs, the implementation of block grants, and portability of funds to private and charter schools. It was recommended that 10 percent of Title II funds be set aside and targeted for school administrator professional development, and that required state testing be scaled back to three administrations: grades 3 through 5, 6 through 9, and 10 through 12. ■

## LEGAL BRIEFS

### US Supreme Court Weighs in on Duration of Retiree Health Insurance in Collective Bargaining Agreements

As SAANYS members know, the legal department considers retiree health insurance a significant priority for bargaining units and has had several victories in this area within the past few years. On January 26, 2015, the United States Supreme Court issued a decision potentially impacting how long retiree health insurance benefits remain at a fixed rate under collective bargaining agreements.

Under traditional principles of contract law, if there is a dispute surrounding a term or condition contained within a collective bargaining agreement, the first step a court must take is to look at the contract and determine if the language is clear and unambiguous. This is why SAANYS has repeatedly emphasized the importance of clear contract language, particularly when it comes to stating that the level of retiree health insurance contributions are fixed for the life of the retiree. If the language is unclear, contract law requires that the courts look to outside evidence, such as bargaining history and testimony from the parties involved, to determine what the intent was at the time the provision was negotiated. Thus, careful notes should be taken during negotiations and kept by the unit for posterity.

These rules have not

*continued on page 6*



## Executive Viewpoint

Kevin S. Casey, Executive Director

### Where Are the Grown Ups?

ness. One year prior to the introduction of the Common Core-aligned tests, the proficiency rates were 30 points higher. I guess teachers knew how to teach and administrators knew how to administer back then, but collectively lost those skills the following year (as did the Kentucky educators). Do you remember when in 2010 the original APPR was negotiated in secret between SED and NYSUT, and passed by the legislature in two days without a single hearing? There was little concern about the substantive impact of the hyper-rapid decision making. The APPR was born of a grab for federal dollars.

There are significant parallels between our unfortunate 2010 experience and the current education reforms being proposed by the governor. The proposals were developed in secret without input from any major education stakeholder group. Many of the policy reforms seem entirely insensitive to the daily realities of teachers, principals, superintendents, and school board members; and while the proposals have not been acted upon in two days, there is a process being

employed which discourages meaningful analysis and dialogue.

The governor's education reform proposals are policy pieces inserted into a budget bill. When presented in that fashion (as opposed to a stand-alone education reform proposal) the legislature is without authority to modify the language. It must either accept or reject the state budget in its entirety, or convince the governor to submit a new one with different language. Once the April 1 budget due date arrives, the governor can submit an extender bill designed to keep state government operating, and again insert his desired reforms. The legislature must then either pass the bill or shut down state operations. The governor's strategy is positional. It is merely a means to get what he wants. It is not a process designed to engage in considered, thoughtful decision-making. It elevates optics over substance.

SAANYS has been advocating for an independent analysis of the validity of the APPR system, a position later adopted by the Educational Conference Board. Last year, a

"Truth in Testing" bill was introduced that called for a review of the Common Core tests for appropriateness of volume and content. It did not become law. Those two ideas suggest an objective, thoughtful approach to education reform. Let's study what we have done to date and see what works and what does not. Instead, what we have been receiving is a secretive "jam it down your throat" approach where increased school aid is threatened to be withheld if the governor does not get the untested reforms he wants. Children and educators alike are the collateral damage in what seems to be an ego-driven insistence on being seen as a winner of a high profile power struggle. This is not how adults are supposed to act. It reminds me of when my children were young and would fight mightily over the coveted front seat of the car. They would become so invested in their power struggle that they would lose sight of the purpose of the journey. ■

SED recently released the final evaluation results for the 2013-2014 school year. Ninety six percent of teachers are deemed to be "effective" (54 percent) or "highly effective" (42 percent). Mirroring comments of the governor, Chancellor Tisch said that because the ratings don't reflect student results, the evaluation system must change.

The underlying premise is that the failure of students to perform acceptably on standardized tests, however "acceptably" might be defined, necessarily means teachers and principals are performing poorly. It's a little like saying if the patient died, the surgeon is necessarily incompetent. More crime equates to poor policing, etc. Further, the governor recently identified what he referred to as "failing

schools." They are all in high needs districts, but the various poverty-related societal ills were not mentioned, just the need to have a third party take over the schools. It strikes me as a grossly incomplete analysis.

After the introduction of the common core-aligned 3-8 tests in ELA and math, student proficiency rates dropped by 30 points. Do you remember that SED even put out notices before those tests forewarning that a sharp decline in scores was reasonably anticipated? And that a similar decline in student performance was experienced in the State of Kentucky that preceded New York in the administration of the new tests. It is those reduced proficiency scores that are repeatedly cited by Governor Cuomo as evidence of teacher and principal ineffective-

## The Redesigned PSAT/NMSQT and the Redesigned Schedule for Test Administration...

*continued from page 1*

SAANYS took action in the following ways:

- A letter of inquiry was sent to The College Board requesting the rationale for the revised test administration schedule and asking whether the prior schedule can be reestablished.

- The State Education Department was contacted. Assistant Commissioner Candice Shyer said SED received no prior notice of the schedule change, and Senior Deputy Commissioner Ken Wagner indicated that, although SED has no

role in scheduling these tests, he would pass this concern on to SED's contact at the College Board.

- An electronic survey was sent to all SAANYS high school principals asking for information related to the new schedule's impacts upon students and upon school programs and operations.
- SAANYS also reached out to the New York State Council of School

Superintendents and found that they too were concerned about the revised test schedule, and signaled their intention to also contact the College Board.

On February 19, College Board representative Matthew Zarro, director K-12, met at SAANYS headquarters with James Viola from SAANYS and with Robert Lowery from the NYS Council of School Superintendents, who accepted SAANYS' invitation to attend the meeting.

Since the College Board announcement, SAANYS has been contacted by over 50 schools and districts. Concerns were raised by a spectrum of big five, suburban and

small school districts across the state. Some school administrators said that they administered the tests on Wednesdays in the past, and planned to do so next year. However, the majority indicated that for programmatic and/or logistical reasons, their districts administered the tests on Saturdays in the past, and that they find the revised schedule difficult – or impossible – to accommodate. A sample of comments received from administrators follows:

- Many districts, on the behalf of their school communities, expressed upset with their perceived unnecessary loss of an instructional day. Some districts feel they

*continued on page 8*

## News & Notes

School Administrators Association of New York State

Vol. XLIV No. 3

SAANYS News & Notes (USPS 025-346) is published monthly with the exception of June, July, and August, by the School Administrators Association of New York State, 8 Airport Park Blvd., Latham, NY 12110.

Phone: 518-782-0600  
Fax: 518-782-9552

SAANYS is chartered as a professional association by the New York State Education Department and is affiliated with NASSP and NAESP.

A copy of each issue of News & Notes shall be sent to each SAANYS member. \$7.15 of each member's annual dues shall be for a year's subscription to this publication.

Periodicals Postage Paid Latham, NY and additional post offices.

POSTMASTER: Send address changes to News & Notes, SAANYS, 8 Airport Park Blvd., Latham, NY 12110

### SAANYS Officers & Staff

President, Christine Foglia\*  
President-Elect, John McKenna\*  
Past President, Frank Sutliff\*  
Executive Director, Kevin Casey  
Deputy Executive Director, Don Nickson  
Associate Executive Director for Communications, Michelle Hebert  
Communications Coordinator, Annika Pfluger  
Director of Corporate Services/Advertising, Deborah Taylor

### Board of Directors

Region 1	Stuart Pollak James Cummings	Region 10	Anthony Cardamone Dean Goewey
Region 2	Regina Huffman Scott Comis	Region 11	Danielle Dehm* Joseph Pustulka
Region 4	Paul Fanuele* Brady Fister	Region 12	Kathleen Ballard Larry Badgley
Region 5	Harry Leonardatos Christine Art	Retiree Representative,	Ron Wilson
Region 6	Linda Klime Jennifer Drautz	Rochester City, Sandra Jordan	Syracuse City, Arthur Grimes
Region 7	Andrea Miller Lisa Silver	NASSP Coordinator,	Peter Kruszynski
Region 8	Craig Ferretti* Judi Byam	NAESP Representative,	Thomas Payton
Region 9	Joyce Carr Michelle Feyerabend	* denotes Executive Committee	

Advertisement

**i-Ready**  
**Blended by Design**  
i-Ready.com/Tour

# CAPITAL UPDATE

## State Board of Regents Acts to Adjust Common Core Implementation

On February 10 and 11 the State Board of Regents met in Albany. Clearly, the matter garnering the greatest interest at this meeting was an action item including the report, *The Path Forward: Common Core Learning Standards, Assessments, and Teacher & Principal Evaluation in New York State*. The report is based upon the first three and a half years of Common Core implementation, and sets forth “adjustment options” to improve statewide implementation. The report was issued by a Regents work group comprised of Regents Robert Bennett, from Tonawanda; James Dawson, from Plattsburgh; James Tallon, from Binghamton; Roger Tilles, from Great Neck; Kathleen Cashin, from Brooklyn; and Wade Norwood, from Rochester, who served as chairperson.

The Regents report includes 19 adjustment options. Some of the adjustment options were in progress under other initiatives, before the report was issued. Option 6, allows students with severe disabilities to be assessed based on instructional level rather than chronological age; and Option 7, allowing English language learners to be assessed via the language acquisition tests (NYSESLAT) rather than the English language arts exam for two years. They are both included in the department’s ESEA Waiver Application.

For some of the adjustment options, the Board of Regents place the responsibility for implementation in the hands of other entities. These include:

- Three options are contingent upon additional funding by the governor and state legislature: Option 2 – equitable funding for common core implementation, including funding for professional development; Option 5 – reduce field testing and provide increased access to test questions; and Option 8 – develop a native language arts assessments for Spanish-speaking English language learners.

- Two options, 6 and 7 (discussed above), are dependent upon approval of the department’s ESEA Waiver Application by the US Department of Education.

Some of the adjustment options may be expected to have significant impact, and others are expected to have little or no impact.

- Option 1 – periodically review and update the Common Core Learning Standards, calls upon New York and other states to engage stakeholders periodically review and update the Common Core standards. The impact of this option will be dependent upon the willingness of the State Education Department to “listen” to the stakeholders in identifying systemic needs and opportunities for improvement. Although SAANYS commends NYSED for their willingness to meet, it has generally adopted a “damn the torpedoes, full steam ahead” approach in terms of any revision implementation or schedule.
- Option 11 – conduct expedited review of Annual Professional Performance Review plans for district/BOCES requests that would reduce testing. SAANYS has raised this issue repeatedly with SED – to no avail. We are glad that SED is now taking such action, in a manner consistent with legislative bills drafted by the senate and assembly.
- Option 17, will result in the development of a “teacher portal” to facilitate and promote teacher-to-teacher sharing of curricula and instructional strategies.
- Option 14 may be expected to somewhat reduce local testing time by extending APPR flexibility in allowing schoolwide measures for teachers of middle school social studies (grades 6-8) and science (grades 6-7).
- Options 16, 18, and 19 will provide appropriate curricular support for students with disabilities and English language learners to support differentiated instructional practices, and to ensure that the individualized education programs of students with disabilities are Common Core-aligned with informed parent involvement.
- Option 15 is intended to safeguard teachers and principals from negative APPR consequences, allowing those who are undergoing a 3020-a termination hearing due to ineffective ratings in the 2012-13 and/or 2013-14 school years to raise as a defense, an alleged failure of the board of education to timely implement the common core with adequate professional development and guidance. **This option would be expected to have no impact, as any principal undergoing such a procedure may raise such a deficiency regardless of SED’s permission to do so.**

*continued on page 7*



For more information regarding the SAANYS legislative agenda, the New York State Board of Regents, the Educational Conference Board, or other government relations concerns, contact James Viola, SAANYS director of government relations, at [JViola@saanys.org](mailto:JViola@saanys.org).

## SAANYS Benefits



Your key to security and savings

### Benefit of the Month



The National Safety Council's **Online Defensive Driving Course** **SAANYS Member Price** **\$27.50** (reg. \$44.95)

- Learn Life-saving Driving Skills
- Reduce Insurance Premiums (for 3 years)
- Diminish Points

DDC-NY Online provides the flexibility for you to work at your own pace, on your own schedule.

**For more information or to register, go to [saanys.org](http://saanys.org).**

Advertisement



## I want to work with a 403(b) provider who focuses on the same thing I do: education

As the #1 provider of 403(b) plans in the K-12 market,\* we provide your members with the resources and tools they need to learn how to prepare for retirement.

At AXA we can help you prepare for retirement by taking small, manageable steps.

**Can we help you take the next step?**

Schedule an appointment with your local financial professional by calling (866) 401-3030, Option 8.



\* Source: LIMRA, Not-For-Profit Survey, Participants as of 12/31/2013 and contributions for full year 2013. "AXA" is the brand name for the AXA Equitable Financial Services, LLC family of companies, including AXA Equitable Life Insurance Company, AXA Advisors, LLC and AXA Distributors, LLC. AXA S.A. is a French holding company for a group of international insurance and financial services companies, including AXA Equitable Financial Services, LLC. The obligations of AXA Equitable Life Insurance Company are backed solely by its claims-paying ability. AXA Equitable Life Insurance Company (NY, NY) issues annuity and life insurance products. Variable products are co-distributed by AXA Advisors, LLC and AXA Distributors, LLC. GE-96533 (8/14) G34710

Advertisement

## Are the piles of paper in your office growing faster than your students?

Learn How to Work Less, Produce More, and Still Get the Job Done in a Sensible School Week with The Breakthrough Coach. It's one of the most practical – and liberating – programs you will ever attend.

the breakthrough coach

Management Development for Instructional Leaders (904) 280-3052

[www.the-breakthrough-coach.com](http://www.the-breakthrough-coach.com)

Advertisement

IT'S HERE!

## ANONYMOUS GRADING

Grading Constructed Response Assessments. Easy. Efficient. Impartial.



(800) 345-7606 [sales@castlelearning.com](mailto:sales@castlelearning.com)

*“Educating the mind without educating the heart is no education at all.”*

*– Aristotle*

**SAANYS**  
**LEGAL ONE NY**

the leader in school law training

**\$50 per online course**      **New courses just added!**

**NEW!**  
**EMPLOYMENT LAW:**  
**Staff Legal Rights and Responsibilities**  
This comprehensive online course offers participants valuable resources and access to important case law, along with videos featuring school employee law experts, in a format designed to ensure that school leaders are properly handling the legal rights of staff.

**NEW!**  
**STUDENT SAFETY AND RIGHTS:**  
**Essentials of Student Safety**  
This online course is especially designed to ensure that school leaders know how to address legal matters concerning student rights and safety through valuable resources and access to important case law, along with videos featuring information and suggestions from education law experts.

**NEW!**  
**STUDENT SAFETY AND RIGHTS:**  
**Essentials of Student Expression**  
This course includes informational videos featuring education law experts and resources related to student expression. Essentials of Student Expression is a "must take" for dealing with First Amendment rights of students!

**SPECIAL EDUCATION SERIES - COURSE 1**  
**Program and Placement and Section 504**  
Special education law is extremely complex and disputes in this area often give rise to litigation. This course will help you better understand how to provide all students with a Free and Appropriate Public Education (FAPE) in the Least Restrictive Environment (LRE), and properly address complex issues related to developing student IEPs, student placement, and program. You will also gain a deeper understanding of the legal requirements related to Section 504, including developing 504 plans, addressing student allergies, and meeting the needs of student athletes who qualify for Section 504 protection.

**SPECIAL EDUCATION SERIES - COURSE 2**  
**Due Process, Discipline, and Changes in Placement**  
This online course will help you better understand how to provide all students with a Free and Appropriate Public Education (FAPE) in the Least Restrictive Environment (LRE), and properly address complex issues related to discipline and due process. Viewers will gain a deeper understanding of the legal parameters for determining whether or not student behavior is a manifestation of a student's disability, the student discipline and other options available for addressing improper student conduct, key steps to ensure that IEPs are being properly implemented, and obligations related to child find.

**BULLYING PREVENTION**  
**The NY Dignity for All Students Act (DASA)**  
New York State's Dignity for All Students Act seeks to provide the state's public elementary and secondary school students with a safe and supportive environment free from discrimination, intimidation, taunting, harassment, and bullying on school property, a school bus, and/or at a school function. This online course will help you understand best practices related to bullying prevention and legal requirements for addressing bullying and cyberbullying.

**Three hours of professional development credit for each course.**

**Register today!**

**REGISTER ONLINE**  
[www.legaloney.org/new-online-courses-0](http://www.legaloney.org/new-online-courses-0)



**FINANCIAL PLANNING FOR LIFE**

**PRESENTED BY AXA WITH NYSTRS**  
4:30 - 6:30pm  
light refreshments  
**Cost: FREE**  
**SAANYS members spouses welcome**

Join your colleagues for this comprehensive retirement planning workshop presented by AXA and a representative from NYSTRS.

**AXA Presentation:**  
AXA specializes in working with New York State employees, helping them to get the most out of their NYS Pension Plan. AXA will provide specific information on understanding the true value of your NYS pension, how to protect your pension during your working years, what to consider in choosing a payout option, as well as examples on how to maximize your pension payments in retirement. The presentation will also discuss the importance of appropriate asset allocation within 403(b) and other retirement savings plans.

**NYSTRS Presentation:**  
Even in turbulent economic times like these, you can achieve future financial strength and security by building a strong pension at NYSTRS. This presentation will provide an overview of the important benefits NYSTRS provides, with an emphasis on issues pertaining to members approaching retirement. Highlights include a review of the fundamental pension components such as service credit and final average salary, key retirement thresholds to reach for, the tools needed to maximize these benefits, retirement benefit options, and much more.

**MARCH 24**  
**BUFFALO**  
Giancarlo's Steakhouse  
5110 Main Street  
Buffalo

**MARCH 25**  
**ROCHESTER**  
AXA Office,  
175 Corporate Woods  
Suite 250  
Rochester

*Sponsored by: AXA*  
*NYSTRS does not promote or support any products*

**Registration Required:**  
[www.saanys.org/events](http://www.saanys.org/events)  
(scroll to statewide events and click on "register for this event")

**FREE for Job Seekers!**

**SUPPORTING SCHOOL LEADERS. ADVANCING CAREERS.**

**ONLINE CAREER CENTER**  
[www.saanys.org](http://www.saanys.org)  
Members Discount Code: MD20423

**Region 7 AXA Retirement Planning for Life**  
**May 20, 2015**  
Pete's Trattoria Restaurant, 111 Breen Avenue, Watertown  
4:00pm - 6:00pm  
pizza, salad, dessert, soda, and coffee

**FREE for SAANYS members**  
**Space is limited!!**

RSVP as soon as possible to Sue Hirst  
SAHirst1118@gmail.com, (315) 720-5725

**Creating Safe and Welcoming Schools for LGBTQ People with a Focus on Preparing our Schools for Transgender Students**

**MARCH 24, 2015**  
**GREECE ATHENA HIGH SCHOOL, 800 LONG POND RD, ROCHESTER**  
5:00PM - 7:00PM  
**FOOD AND DRINK PROVIDED**

**Registration is required by March 17**  
**Contact:** David Richardson, Principal - Greece Athena High School, 800 Long Pond Road, Rochester, NY 14612 (585) 966-4043, david.richardson@greececsd.org

**\*\*This workshop is open to all, but all must be sponsored by a SAANYS member.**

*Sponsored by: Educational Vistas, Inc.*

*This program may now be covered under BOCES CoSer!*

**SAANYS MentorCoach Service**  
The Roots of Success

To support, inspire, and invigorate new and mid-career administrators.  
For more information, contact Karen Bronson at 518-782-0600  
kbronson@saanys.org • [www.saanys.org](http://www.saanys.org)

**March 26, 2015**

**Hamilton College**  
 198 College Hill Road, Clinton, NY



**Schedule for the Day**

- 8:00 am - 8:30 am Registration
- 8:30 am - 9:30 am Opener | Session Vote | Audience
- 9:30 am - 9:45 am Networking Break
- 9:45 am - 10:00 am Session Presentation
- 10:10 am - 11:00 am Session 1
- 11:10 am - 12:00 Noon Session 2
- 12:00 Noon - 12:45 pm Lunch
- 1:00 pm - 1:50 pm Session 3
- 2:00 pm - 2:50 pm Session 4
- 3:00 pm - 3:30 pm App Smackdown | Closing Remarks

**Topics include but are not limited to:**

1. Chromebooks in the Classroom
2. Google Apps Management
3. Google + Hangouts
4. Understanding Google Classroom
5. Going Google
6. Customizing Chrome to make your life awesome!
7. Google Scripts
8. Google Apps for Mobile Devices
9. Deep Dive with Drive
10. Google Glass Demo



**Register early to reserve your spot!**

Select registration option:

- \$125 per person - includes full program, Google Chromecast, lunch, and breaks
- \$99 per person - includes full program, lunch, and breaks.

All attendees are eligible for door prize drawings, to be held during the closing remarks.



**What is an Edcamp Format?**

An "unconference" without keynotes; everything to be discussed that day is determined by the attendees themselves on the morning of the event. Four exciting, interactive, practical sessions will result, with a focus on all things Google.

**Registration and Payment**

Please register online at:  
[www.nyscate.org](http://www.nyscate.org)  
 or fax registration to: 518-786-3983.

- \$125 per person - includes full program, Google Chromecast, lunch, and breaks
- \$99 per person - includes full program, lunch, and breaks.

First Name		Last Name	
Email			
Address			
City		State	Zip
Employer			
Check#		Purchase Order #	
Credit Card #		Exp. Date	
Name on Credit Card			



**NYS CERTIFIED DASA 6-HOUR TRAINING**

SAANYS' Magellan Foundation is an approved NYSED provider for this 6-hour workshop to fulfill harassment, bullying, and discrimination prevention and intervention training required for certification/licensure under the Dignity for All Students Act (The Dignity Act).

**PART 1:**  
 Three hours **online** with course instructor (flexible schedule). **This is a prerequisite for Part 2.**

**PART 2:**  
 Three hours **face-to-face** (see sidebar for locations and times).

- As a result of taking this workshop, participants will:**
- Understand the broad scope of educator responsibilities present in the Dignity Act.
  - Develop an enhanced awareness and sensitivity to the range of experiences of the specific student populations as named in the Dignity Act.
  - Understand how school climate and culture have an impact on student achievement and behavior.
  - Understand bullying, harassment and discrimination, including indicators, early warning signs, prevention and intervention, and how to interact with families of victims and aggressors.
  - Articulate the reporting requirements for educators as specified in the Dignity Act.
  - **Receive a certificate of completion of the required six hour DASA course.**



**Workshop Facilitator:**  
 Dr. Michael Johnson has over 30 years of public school experience including serving as an administrator at the elementary, middle, and high school levels.  
 Dr. Johnson is a NYSED approved DASA trainer.

Register at [www.saanys.org/events](http://www.saanys.org/events)



**SAANYS Professional Development Update**



For information on any SAANYS professional development event, contact Karen Bronson at [KBronson@saanys.org](mailto:KBronson@saanys.org).

One of the primary ways SAANYS supports its members is by offering the highest quality professional development to as many regions around the state as possible, on topics that members in those regions request. Those topics are varied and can range from instructional leadership, to facility, athletic, and operational management, to team building, and DASA training.

Recently, two topics have really taken off around the state: Negotiations and Financial Planning for Life.

In January, we provided workshops in Region 5 (Newburgh), 6 (Capital District), and 10 (Liverpool) entitled "Learn from the Experts: Negotiating During Difficult Times." A similar one is planned for Region 9 (Endicott) on March 12. At these workshops, a panel that consists of SAANYS attorneys, leadership, and regional negotiators, engages in an interactive conversation with participants about all topics related to negotiations including salary/monetary compensation, changing terms and conditions of employment, merit pay, non-monetary compensation, benefits, PIPs, and appeals. Attendees, some of whom have just completed negotiations in their districts, share what they've learned as a result of the process. There is a question and answer period, and pizza and light refreshments are served. Regional representatives decide upon a location, which can be at a site or local restaurant, and the cost of the food and refreshments is defrayed by the contribution of a SAANYS sponsor who does a brief description of the product or service offered by their company. The workshops are free to SAANYS members. Here are some representative comments from attendees at the negotiations workshops:

*"Being one year out from our own negotiations, this was the perfect time to hear the information that was shared. My team and I found it to be insightful and creative. Thank you."*

*"I appreciated the time to review the process and tips for negotiations. Thank you for the opportunity to listen to the experts as well as people in the trenches with current issues, challenges, and solutions."*

*"Thank you to SAANYS for coordinating the negotiations event last evening. It was informative and very well done. I thought the format was an excellent choice, and the presenters were very knowledgeable."*

We are also proud of our current series of workshops happening around the state in March on Financial Planning for Life. These workshops, which include presentations by NYSTRS and AXA, have been held in Vestal (March 2) and Clifton Park (March 10), and soon in Buffalo (March 24), and Rochester (March 25). There is also an AXA workshop planned for Region 7 (Watertown) on May 20. The NYSTRS presenters highlight fundamental pension components, key retirement thresholds, and the tools needed to maximize these benefits, while AXA helps members at all stages of their careers to get the most out of their NYS Pension Plan. These workshops, which are free to SAANYS members (and spouses), offer a comprehensive package so valuable to understanding the important decisions involved in both long term financial planning and retirement.

So check out the [www.saanys.org/events](http://www.saanys.org/events) page and scroll down to your region to register for any of these events, and contact your regional representative if you are interested in our help setting up a similar workshop in your area! ■

*"Education is the most powerful weapon which you can use to change the world."*  
 -Nelson Mandela

# LEGAL BRIEFS

A Message From  
Jennifer Carlson,  
SAANYS Counsel  
JCarlson@saanys.org



## US Supreme Court Weighs in on Duration of Retiree Health Insurance in Collective Bargaining Agreements...

*continued from page 1*

changed with the recent decision. What has changed is a longstanding presumption that, unless clearly specified in the collective bargaining agreement, retiree health insurance contributions towards premiums are fixed for life at the rate contained within the collective bargaining agreement at the time of retirement. The theory applied by the courts used to be that the parties to a collective bargaining agreement intended for retiree benefits to remain at a fixed rate for life in consideration for giving up other benefits, such as higher salaries, while serving as active employees. According to the supreme court, such an intention will have to be demonstrated through outside evidence if it is not clearly spelled out

in the language of the agreement.

According to the Supreme Court's decision, the federal rule is now that if the duration of retiree benefits is not clearly spelled out within a contract and the intent of the parties to have the contribution levels remain fixed cannot be proven to a court's satisfaction, retirees may be subjected to negotiated changes in contribution amounts contained in collective bargaining agreements that are negotiated by active members of the bargaining unit after their effective dates of retirement. In other words, if you retired in 2005 and the collective bargaining agreement at the time provided for 100 percent coverage by the district, but didn't

set forth that this level would be maintained for life, and your former bargaining unit negotiated a decrease in the district's contribution to 90 percent starting in the 2015/2016 school year, you may be suddenly paying 10 percent towards your health insurance.

Before anyone panics, it is not entirely clear how this decision will impact collective bargaining in New York. SAANYS has always applied the traditional contract law in victories on the retiree health insurance front, so an analysis on any future cases will not significantly change. The supreme court also held that, if the contract language is unclear, a piece of outside evidence the courts should consider is the industry standard on the topic. In New York public sector education, the standard is that retiree health insurance contributions are fixed for life at the rate specified in the collective bargaining agreement at the time of retirement. Finally, it is unclear whether New York's courts will even adopt the supreme court's ruling that current bargaining unit members can negotiate changes that will impact retirees because the

law in this state is very clear that retirees are not considered bargaining unit members and have no power during negotiations.

SAANYS will keep a close watch on this topic and will update you on this

*SAANYS has always applied the traditional contract law in victories on the retiree health insurance front, so an analysis on any future cases will not significantly change.*

important area of law as it develops. In the meantime, there are several things you can do to prevent or minimize the impact of this ruling on your unit's current and future retirees:

1. Make sure your collective bargaining agreement's provisions concerning retiree health insurance are clear and unambiguous, especially concerning the duration of the benefit. If it is not, or if you have any questions, SAANYS lawyers and negotiators are here to help interpret and negotiate any clarifications during future negotiations.
2. Keep detailed notes during negotiations. It is always suggested that

someone be designated the official note taker during negotiations. These notes should be maintained by the unit leadership, passed down through the years, and not destroyed. SAANYS has encountered many times where such notes would have cleared up an issue from a historical perspective, both in collective bargaining and in contract grievances on a wide variety of issues.

3. If your employing district either threatens or actually makes a change to retiree health insurance contributions, it is imperative that you notify the SAANYS Legal Department immediately. There are very limited timeframes in which to commence an action against a school district and nobody wants to see someone negatively impacted for the rest of his or her life because the issue wasn't raised in a timely manner.

As always, the SAANYS Legal Department is here to provide clarification and guidance if there are any questions or concerns. ■

## SLO to Realize

Sponsor Opinion piece by Cynthia E. Gallagher, APPR Coordinator, Educational Vistas, Inc.

Governor Cuomo recently proposed revisions to current teacher evaluation requirements that would change the way educators are being evaluated. His plan is to eliminate the local component, to create a 50/50 point distribution between the observation and the state growth components. These changes are likely in response to an average of 94 percent of teachers being rated effective or highly effective in the past two school years. Clearly, these results do not meet the intentions of Chapter 103 of the Laws of 2010, which intended that teacher ratings would be more evenly dispersed in order to be a "significant factor for employment decisions."

Much of the public debate regarding the proposed changes has focused on the impact on teachers in grades 4-8 for whom a state growth score is available. Another critical conversation must focus

on Student Learning Objectives (SLOs). The majority of teachers do not receive a NYSED determined growth score and for those teachers, SLOs may comprise 50 percent of the composite score. The current state of SLOs may not be up to that task.

What educators have been slow to realize is that not much is known about SLOs. Little research is available on the relationship between SLOs and student achievement or on correlations to other component/composite scores. The salient question is: do SLOs correlate to the state growth score assigned to teachers in grades 4-8? Assessments used by K-2 and high school teachers vary greatly, consisting primarily of commercial or district developed assessments. Demonstrating consistency or comparability between state growth scores and SLOs is difficult.

If the proposed changes become a reality, districts will need to ensure comparability and equity of SLOs across grades, content areas, and buildings. Decisions regarding type and level for SLOs (individual, group, building, targeted, or tiered) will be critical. As New York places greater emphasis on SLOs, consistent procedures for approving SLOs and target setting methodologies will be important. The rigor and reliability of assessments used becomes central to local discussions.

Further, it will be critical

for districts to have a way to dependably maintain and track the many tasks needed for high quality SLO development. What is needed is a comprehensive management process that will accurately link student and teacher information, calculate SLOs, and use data over multiple years to confirm consistency, reliability, and validity. ■

*The statements and opinions expressed herein do not necessarily imply or reflect the opinion or philosophy of the School Administrators Association of New York State.*

Advertisement

**EV** Educational Vistas, Inc. INCREASING EFFICIENCY. REDUCING COSTS.

DataMate™ is the most comprehensive and efficient management system for student assessment data analysis and online testing.

www.edvistas.com  
888-999-2554

DataMate™

™ DataMate is a trademark of Educational Vistas, Inc.

Contact a  
SAANYS  
Attorney



During normal  
business hours,  
call 518-782-0600  
to speak with a  
SAANYS attorney.

After Hours Pager:  
**1-800-978-6055**

Be sure to include your area code  
when leaving your number.

### WE WON'T SELL YOUR INFORMATION!

Your membership and trust are of the utmost importance to us, your staff. Please be assured that SAANYS does not now, and has never, sold its mailing list or e-mail list. Informational material from our corporate sponsors is mailed to you directly by SAANYS to protect your privacy. If you have questions or concerns regarding the information you receive, please contact Debbie Taylor, director of corporate services, at DTaylor@saanys.org or (518) 782-0600.

## Contract Settlements

NOTICE: Please send copies of your unit's settlements in the event that SAANYS did not negotiate the contract. This information is important and is helpful to fellow SAANYS members.

### Saratoga Administrators Association, Region 6

The Saratoga Administrators Association has completed negotiation of a three-year agreement with the Saratoga Springs City School District to cover the period from July 1, 2014 through June 30, 2017. Salary increases are 2.5 percent during 2014-2015; 2.75 percent or \$2,500, whichever is greater, during 2015-2016; and 2.75 percent during 2016-2017. The agreement also includes an option for health insurance buy-outs of \$4,585 during 2014-2015, \$4,250 during 2015-2016, and \$4,200 during 2016-2017. Health insurance subsidies of 85 percent will be based on the higher deductible PPO plan. Other provisions include compensation for two additional work days per diem added to base salary, payment for supervision of the tutoring program, and an increase of \$600 in the final year salary increment at each level. Negotiators Kevin Froats, Brett Miller, Jennifer Drautz, Eric Schenone, and Peter Sheehan were assisted by Jennie Pennington, SAANYS labor relations specialist. ■



## Recycle Your Resources . . .

Do you know of a website, a book, a grant, or other resource that your colleagues should know about? Share it in this column by emailing [MHebert@saanys.org](mailto:MHebert@saanys.org).

### Small Grants That Could Make a Big Difference

#### The Stepping-Stone Grant

Open to K-5 educators in Title I schools, funded projects should utilize Arts Infused Inquiry Based Learning to teach focusing on these key competencies: creativity, critical thinking, and collaboration.

**Funding amount:** \$450

**Deadline:** Rolling

**More information:** <http://www.grantsalert.com/grants/all/1379/The-Stepping-Stone-Grant>

#### Pets in the Classroom

Designed for preK-8 classrooms, these grants are intended to support pets or aquariums in the classroom for the purposes of teaching children to bond with and care for their pets responsibly. The welfare of the small animals involved is of paramount importance. These grants must not be used for the purposes of research or experiments of any kind.

**Funding amount:** varies

**Deadline:** June 15

**More information:** <http://www.grantsalert.com/grants/all/1320/Pets-in-the-Classroom-Grants>

#### "From Failure to Promise" Grants

K-12 educators can apply for \$500 mini grants in 2015 with creative ideas for adopting and using "From Failure to Promise" in their curriculum. The grants, designed to move students to reach their full potential in literacy or STEM subjects, are a tie-in to a recent book by Dr. C. Moorer who wrote about flunking out of college to becoming an engineer, consultant, and ultimately a university professor.

**Funding amount:** \$500

**Deadline:** July 31

**More information:** <http://www.grantsalert.com/grants/all/1456/2015>

#### ACS-Hach High School Chemistry Classroom Grant

Since 2008, more than 600 high school chemistry teachers have received ACS-Hach High School Chemistry Classroom Grants to support ideas that enhance classroom learning, foster student development, and reveal the wonders of chemistry.

**Funding amount:** up to \$1,500

**Deadline:** Rolling

**More information:** <http://www.grantsalert.com/grants/all/1438/ACS-Hach-High-School-Chemistry-Classroom-Grant-%28HEADS-UP%29> ■

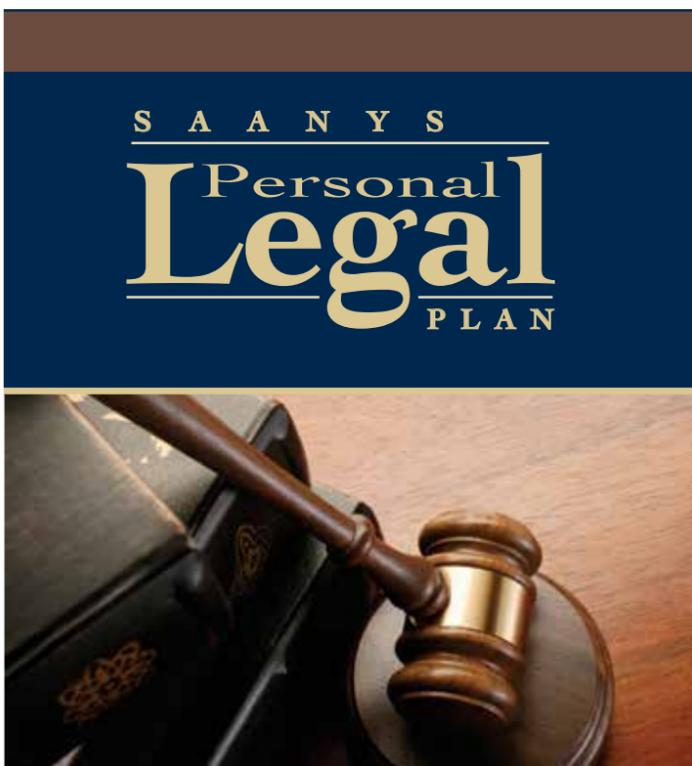
## State Board of Regents Acts to Adjust Common Core Implementation...

*continued from page 3*

Some of the adjustment options raise other questions.

- Option 3 will maintain the phase-in for Common Core-aligned Regents examinations required for graduation – the class of 2017. It will also establish the timeline by which aspirational standards (75 in ELA, 80 in math) will be required for graduation – the class of 2022. Will guidance be provided as to how this transition will occur?
- Option 4 is intended to eliminate high stakes (e.g., promotion/retention decisions) for students in grades 3 through 8. **It appears that the Regents have overlooked others who may be similarly impacted by a flawed Common Core roll-out – teachers and principals.**
- Option 9 is intended to "clarify" that level 2 performance on the Common Core-aligned grade 3-8 tests aligns with "On Track for Regents Exam Passing for Graduation," constituting what some would describe as a low pass score. At the March and July meetings of the Board of Regents, action was taken to change the description of level 2 performance from "meets basic standards" to "below proficient."
- Option 10 would extend through 2014-15 the "hold harmless" provision for the provision of Academic Intervention Services. Although such action reflects sensitivity to fiscal challenges faced by many school districts, the provision of additional resources to provide additional services to students is an option that many school districts would prefer.
- Options 12 and 13 over time eliminate the administration of commercially developed standardized tests to students in kindergarten through grade two. However, option 13 calling for a 1 percent cap on the administration of locally-selected standardized tests for APPR purposes.

For more information regarding the Board of Regents' adjustments to Common Core implementation, contact James Viola, director of government relations, at [JViola@saanys.org](mailto:JViola@saanys.org). ■



SAANYS has always been there for members who need advice or assistance from legal counsel on job-related matters. Now, SAANYS has partnered with the law firm of Feldman, Kramer and Monaco to help when you need *personal* legal advice and assistance.

**\$85** annually provides a simple will, power of attorney, health care proxy, living will, and unlimited advice via telephone. Enrollees will also receive certificates good for two free hour-long office consultations with a local referral attorney. For services beyond this package, discounted rates apply.

Contact Feldman, Kramer and Monaco, the law firm that administers the plan for SAANYS members, at

**1-800-832-5182**

*Be prepared to present your membership ID #.*

*Rate applies to regular active, retired active, and retired affiliate members. Associate member fee is \$150.*

## 2015 CALENDAR



APRIL

**Apr 2 International Children's Day**

**Apr 3-4 Passover (first days)**

**Apr 3 Good Friday**

**Apr 5 Easter**

**April 10-11 Passover (concluding days)**

**Apr 12-18 National Library Week**

**Apr 12-18 National Volunteer Week**

**Apr 12 Orthodox Easter**

**Apr 13 Thomas Jefferson's Birthday**

**Apr 15-16 Holocaust Remembrance Day**

**Apr 19-25 National Student Leadership Week**

**Apr 20-24 Public School Volunteer Week**

**Apr 22 Administrative Professionals Day**

**Apr 22 Earth Day**

**Apr 23 William Shakespeare's Birthday**

**Apr 24 International Dance Day**



MAY

**National Physical Fitness and Sports Month**

**May 3-9 Teacher Appreciation Week**

**May 3-10 National Music Week**

**May 4-8 School Nutrition Employee Week**

**May 4 Horace Mann's Birthday**

**May 5 National Teacher Day**

**May 6 National School Nurse Day**

**May 8 VE Day**

**May 10-16 Food Allergy Awareness Week**

**May 10 Mother's Day**

**May 17-23 National Educational Bosses Week**

**May 23-25 Shavuot (Festival of Weeks)**

**May 25 Memorial Day**

*OPWDD reminds us that March is Developmental Disabilities Awareness Month, which provides an opportunity to increase public awareness of both the needs and extraordinary potential of individuals with developmental disabilities.*

# The Redesigned PSAT/NMSQT and the Redesigned Schedule for Test Administration...

continued from page 2,,

cannot (and some said that they will not) administer the test during the school day.

- Some schools expressed that testing during the school day impacts all students. “The result is a poor test environment and a poor educational environment.”
- Great concern about lost instructional time, for part or all of a school day. **Some schools feel they would have to close school for the day.**
- A big five school district indicated that the tests are not administered in every school. The revised schedule necessitates identifying students who plan to take the test and arranging for bussing.
- Some schools maintain that the test is “optional” and should be reserved for non-instructional time.
- Some schools feel that some students will not sit for the test if it means missing class.
- In some schools, student attendance is expected to decrease for students not taking the PSAT test.
- Some schools object to having to bear additional costs (substitutes, rental of space, transportation) for the administration of an optional test, by a private entity.
- Staff will need to be pulled from other classes to proctor and implement accommodations; students from those classes will be adversely impacted. Special education teachers will have to leave their normal assignments to assist with the test.
- There may not be sufficient substitutes to work in all high schools within a region, since all the high schools will be drawing from the same pool of available substitutes.
- Logistically, some schools do not have sufficient facilities to test during the day.
- One school said, “The test is wagging the dog.”
- One school district said, “They should have postponed the new PSAT if they could not do it right.”

Mr. Zarro clarified the following points:

Why was a new schedule established for PSAT administration? The new schedule for PSAT administration is in place for 2015-2016 only. Based on feedback the College Board received from educators, it was decided that the re-designed PSAT should be administered in October 2015, in advance of the re-designed SAT that will be administered in March 2016. According to the College Board, “Operational constraints prevented the College Board from holding the previous administration schedule.” With the intent to ensure that all students have the opportunity to participate, the College Board chose to hold both administrations on Wednesdays in 2015. Meeting this schedule, however, means that the College Board is able to support only two PSAT/NMSQT test dates in 2015. **The College Board said that it is committed to offering a Saturday administration again in 2016-2017.** Additional information can be found at: <https://collegereadiness.collegeboard.org/sat-suite-assessments/psat-nmsqt/about/2015-Wednesday-testing>.

With short time between the meeting with Mr. Zarro and the deadline for this article, SAANYS reached out to six high schools out of the more than 400 colleges, public schools, and private schools listed in the membership of the New York State College Board Advisory Group. Four

of the schools responded saying that they were unaware of their inclusion in the membership of the College Board Advisory Group, that they provided no information/recommendation to the College Board in this regard, and that they would have recommended against a schedule change that does not include the option for Saturday administration. Upon bringing this to the attention of the College Board, SAANYS was informed that the College Board made its decision regarding PSAT administration based on feedback from “educators,” not from the College Board Advisory Group.

What is the overall PSAT administration schedule for 2015 and 2016? For 2015-16, there will be two administrations of the re-designed PSAT.

1. In the fall of 2015, on October 14 (recommended test date) and October 28 (alternate test date). These administrations are open to sophomore and junior high school students.
2. In the spring of 2016, during a two-week window (expected to be scheduled in March and expected to include Saturdays), an administration will be scheduled for students in grades 8, 9, and 10 only.

For the 2016-2017 school year, the College Board will offer a Saturday PSAT administration.

What happens next? Upon being informed that scheduling a third administration of the PSAT in October 2015 is impossible, SAANYS asked whether any other modification of the schedule is possible. Mr. Zarro indicated that he was not sure whether a schedule modification for October 2015 is possible or not. Therefore, **SAANYS made a strong recommendation that the October 2015 schedule be revised to delete the second Wednesday administration and to insert a Saturday date** for administration. Mr. Zarro noted the recommendation and pledged that he would “bring it back for consideration.” He provided no assurances as to the likely action to be taken by the College Board in connection with this recommendation.

In the last correspondence written to College Board representatives in support of a revised PSAT schedule that includes one Wednesday and one Saturday option, SAANYS wrote: “We at SAANYS, on the behalf of more than 7,000 “educators,” strongly recommend such a revision.”

We will continue to keep you updated in this regard, both through e-blasts and through upcoming issues of *News & Notes*. For more information regarding SAANYS’ actions in regard to the PSAT schedule, please contact James Viola, director of government relations, at [JViola@saanys.org](mailto:JViola@saanys.org). Readers may also contact the College Board by: emailing [governance@collegeboard.org](mailto:governance@collegeboard.org); or by writing Governance, The College Board, 45 Columbus Avenue, New York, NY 10023. ■

A message from a SAANYS corporate sponsor



What would be possible if your school were filled with students who were responsible, who showed initiative, who were creative, who knew how to set goals and meet them, who got along with people of various backgrounds and cultures, and who could resolve conflicts and solve problems?

This is reality at *Leader in Me* schools.

The *Leader in Me* is a whole-school transformation model that acts like the operating system of a computer—it improves the performance of all other programs. Based on *The 7 Habits of Highly Effective People*, The *Leader in Me* equips students with the self-confidence and skills they need to thrive in the 21st-century economy.

It started in 1999 when struggling school A.B. Combs Elementary was asked to reinvent itself or be shut down. The school’s principal, Muriel Summers, asked parents and business leaders what they wanted in their schools.

The feedback she received represented what most people believe — that our schools should not merely be focused on improving test scores, but should provide opportunities for students to develop their full potential.

At the same time, Muriel attended a *7 Habits* workshop and noticed how comprehensive the habits were in covering the same needs expressed by her community. She and her staff developed a leadership theme for the school. They taught the *7 Habits* not as a curriculum, but in a ubiquitous fashion, integrating them into the curriculum, systems, and culture of A.B. Combs.

In 2006, A.B. Combs became the #1 magnet school in the country. The leadership model began to be replicated by other schools. In 2008, Dr. Stephen R. Covey published the book *The Leader in Me*, which documents the leadership model these schools pioneered and its outcomes for staff, students, parents, and the community.

More Information: [www.TheLeaderinMe.org](http://www.TheLeaderinMe.org) ■

“I am not a teacher, but an awakener.”  
—Robert Frost

**Abeinity**  
BENEFITS. DISCOUNTS. SAVINGS.

Thousands of Discounts Available to SAANYS Members [saanys.org members only](http://saanys.org/members-only)

Access hundreds of free PRINTABLE GROCERY COUPONS with new discounts added daily.

Up To 32% Off AMC® Gold eTickets & No Restrictions and No Expiration Date. Order Online, Print & Redeem.

Save 50% In-Store Off Regularly Priced Items

Save Up To 25% Off Car Rentals with Budget

Save 40% Off Retail on all 2014 InLine Bicycles

15% Off Oil Changes & Service at Over 1,900 Locations Nationwide

Up To 28% Off Premiere Movie eTickets with Instant Download

Up To 10% Off Single Day, Multi-Day, & Park Hopper Admission

Save Up To 15% at Over 75,000 Hotels Worldwide in the Travel Center

Take An Additional \$120 Off DirecTV's Best Offer

Advertisement

**Special Savings**  
For All Educational Employees

888-60-BENEFIT Call Now To Start Saving On Literally Hundreds Of Everyday Products & Services

**EMPLOYEESAVINGS.ORG**

As a special thank you to our nation's educators, we provide "0" LENDER CLOSING COSTS LOAN PROGRAM

**Mortgages For Champions**

Call Now, For More Information (855) 584-9234

**Residential**  
Home Funding Corp.  
MORTGAGES FOR AMERICA  
1471 Route 9, Suite 212  
Clifton Park, NY 12065

This is not a commitment to lend. All rates, fees and loan terms are subject to a formal loan application, credit review, and approved underwriting and underwriting criteria. Programs, rates, terms and conditions are subject to change without notice. ©2014 Home Funding Corp. All rights reserved. All trademarks are the property of their respective owners.