The Retiree

ROBS NEWSLETTER



APRIL/MAY 2008

RETIREES OF BRENTWOOD SCHOOLS

ISSUE 73

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Election of ROBS Officers-Book/CD, Video, DVD swap

JUNE 6

SPRING LUNCHEON

MOLLY MALONE'S IN BAY SHORE

12 - 3:30 PM

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Bits & Pieces

Luncheon/NYSUT ad

AFL-CIO Survey Shows Healthcare System in Crisis alone in dealing with the A new survey released March hardships of being uninsured. Among the findings:

25 by the AFL-CIO finds that an astounding 95% of those who responded say that the nation's healthcare system needs to be completely rebuilt or fundamentally changed. Nearly 27,000 peopleincluding 1,600 AFT members-completed the online survey, and more than 7,000 submitted personal and often painful stories about their own healthcare woes.

Among them was Melissa, a member from Oregon, who wrote: "I'm currently over \$5,000 in debt due to an overnight hospital stay in November of 2007. My doctor sent me to the emergency room due to tachycardia, and the resulting tests and observation put me in a deep financial hole. Ironically, my employer of 17 vears finally started offering its employees insurance, 6 weeks after my hospital stay." In her view, health coverage shouldn't "have anything to do with employment status, as that is unfair to employers and those unable to work. We need a national, single payer system which will eliminate the health insurance companies who are blood-sucking vampires doing nothing for our nation's health and everything for their own profit."

The survey -which was completed by union members as well as nonmembersshows Melissa is far from In the past year, 76% of people who lack insurance themselves, and 71% of people with uninsured children, say someone in their family did not visit a doctor when sick because of cost.

Sixty seven % of the uninsured and 66 % of those whose children are uninsured report skipping medical treatment or followup care recommended by a doctor.

Fifty seven % of the uninsured and 61% of people with uninsured children had to choose between paying for medical care or prescriptions and other essential needs (such as the rent or mortgage and utilities).

Even those with health insurance (about 3/4 of those who responded) are deeply concerned about rising costs and declining quality. Some 96% of insured respondents say they worry about being able to afford coverage during the next few years. Currently, 94% say they are dissatisfied with the cost of their current coverage, and 62% say they are dissatisfied with their healthcare quality. In addition, more than half of those with coverage say it does not provide vital health services, such as prescription drugs, preventative care

and check-ups, or it makes those services unaffordable.

Gary, an AFT member in Florida, wrote: "The medical insurance deduction keeps going up, but the deals that my employer draws up with the insurance company provide inadequate coverage in an affordable price range. The insurance plan that I currently have is the worst that I've ever had. I pay a lot out-of-pocket."

Judith in Missouri worries about retiree coverage: "While I currently have health insurance through my employer, it seems that if I retire in a timely fashion, I will either be dependent upon Medicare or have to pay out a large sum of money to have full health coverage.... I can't retire until I just can't make it any more. The cost for my insurance would be about half of what my retirement income would be. That won't work."

Almost 80% of those surveyed say healthcare will be a major issue in the 2008 presidential and congressional campaigns, and 97 % say they plan to vote this

"We have to help candidates who support real reform become active champions for healthcare," says AFL-CIO president John Sweeney. '

PHYLL'S FORUM Phyllis Goodwin, President - (631-673-2971)

Dear Colleagues.

The Medicare Rights Center is offering a free guide for Part D drug coverage. Medicare Drug Coverage 101: Everything You Need to Know About the Medicare Prescription Drug Benefit (Part D). Logon to www.dearmarci@ medicarerightscenter.org to order your copy. You can read it online and copy the information that you might need.

Yesterday, I received the printout for Vote Cope membership. There are 787 names listed on the Vote Cope Contribution list. Currently, there are only 64 people who contribute via TRS pension. That means that 565 people are sending checks. Since you are not able to use this as a tax deduction, it makes good sense to use pension deduction. Please call NYSUT Member Benefits and ask for a deduction card. You will have several options and the amount is miniscule.

Marge does a wonderful job as Treasurer but it would make her bookkeeping so much easier if you would take the time and enroll in the pension deduction plan. Vote Cope will get your money sooner and we won't have to pay a second postage by sending it to Albany. Your help would be greatly appreciated in this matter.

Dates for Mailing Stimulus Rebate Checks Announced The Internal RevenueService (IRS) has listed the dates for mailing

out stimulus payment checks, which will be issued according to the last two digits of the main tax filer's Social Security number.

Recipients who use direct deposit will be among the first to receive the payments, starting on May 2. Paper checks will be put in the mail starting on May 16. The IRS is scheduled to mail checks by July 11 to all eligible taxpayers who have filed a return by the April 15 deadline. Those who file a tax return after April 15 will receive their economic stimulus payment later. A return must be filed by October 15 in order to receive a stimulus payment this year. See the IRS online calculator for an estimate of the amount you will receive. For the complete schedule of payments by Social Security number, visit http://www.irs.gov/ irs/article/

And finally, Congratulations are in order to Chris Veech for our newsletter. Once again, we have won an award for our feature story in the Class II division for those retiree groups with a membership over 299. She will receive her award at the NYSUT journalism luncheon at the New York Hilton on April 10.

> In Harmony, Phyllis Goodwin

Trustee's Report Shows Medicare and Social Security Sustainability

The Medicare and Social Security Trustees' reports issued March 25 confirmed that the programs do not face an immediate crisis, while highlighting America's growing health care problems. The Social Security surplus is expected to continue for more than three decades, with the trust fund not set to expire until 2041. Medicare's trust fund will be insolvent by 2019, due largely to continually rising health care costs. Both dates are unchanged from last year's account "Reports of Medicare's death have been greatly exaggerated," said Rep. Pete Stark (D-CA), chairman of the House Ways and Means Health Subcommittee. "Though the trigger has been pulled by Republican ideologues, this year's trustees report shows that Medicare remains solvent and sustainable." The Bush Administration has used the report to renew efforts to privatize both programs. Under Medicare's 45% trigger law, the President must reduce Medicare spending when the program is expected to be more than 45% funded by general government revenue for more than two years - March 25's was the third such consecutive warning. "The President is using this artificial measure to ignore America's real health care crisis and protect big insurance company programs that have already stolen years from Medicare's solvency," said Edward Coyle, Executive Director of the Alliance for Retired Americans.

ROBS NEWSLETTER

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ROBS OFFICERS

PRES. Phyllis Goodwin V. .PRES. Harriet Pepine SEC'Y. Lucille Fink TREAS. Marge Kirchner Life is not measured by the number of breaths we take, but by the moments that take our breath away. Anonymous



ROBS Newsletter **Editorial Board:**

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THE M-T

"To announce that there must be no criticism of the president,

or that we are to stand by the president, right or wrong,

is not only unpatriotic and servile,

but is morally treasonable to the American public." Theodore Roosevelt

FIGHT BACK AGAINST ANTI-TEACHER CAMPAIGN

On March 11, the Center for Union Facts (CUF), launched a \$1 million advertising assault on teachers' unions in school districts across the country. The attack ads promote its campaign on its web site: www.teachersunionexposed.com. The organization is part of lobbyist Rick Berman's family of front groups including the Employment Policies Institute. Berman has lobbied on behalf of pesticide, alcohol and tobacco companies, and against the Americans with Disabilities Act, checkpoints to catch drunk drivers, minimum wage increases, card-check for union organizing campaigns and even Mothers Against Drunk Driving. Berman is reportedly currently being paid more than \$400,000 to downplay the risks of indoor tanning.

CUF, which has a history of opposition to teachers' unions, plans to run television commercials on CNN and Fox News, and unveil a billboard in Times Square.

AFT president Edward J. McElroy said that the campaign includes distortions about tenure, claims that unions oppose worthwhile school reforms, and outright lies about what we do. McElroy urged members to fight back by contacting the media outlets that have accepted Berman's CUF ads, including the New York Times, USA Today, CNN and Fox News.

So far, hundreds of teacher union members across the country have taken the time to write personal letters to the media outlets that have run nasty ads attacking teachers unions. The teachers' messages vary, but one theme has emerged: When you attack teachers unions, you attack dedicated teachers who are devoting their careers to helping children succeed.

Newsday's Education Columnist, John Hildebrand is at it again too, going after highly paid superintendents on March 24 because they make more than the NYC Chancellor, Joel Klein, who oversees many more students. Some of us may agree with that, but it's only an opening salvo. In a companion article, which was headlined: "Analysts: Target Teachers' Salaries," he states, "But analysts who have looked at school spending on L. I. conclude that little savings will be achieved unless elected leaders tackle larger and more politically sensitive areas of spending – especially teacher salaries....Teachers' pay usually rises 6 to 6.5% a year, well over the inflation rate, as school districts strive to keep pace with their neighbors." (I don't remember salaries rising that much. His expert, Martin Cantor, director of the L. I. Economic and Social Policy Institute at Dowling College, may be factoring in benefits as well, or making assumptions based on something in the water...)

John Hildebrand has a long history of bashing teachers. I think he may be a card carrying member of the Center for Union Facts. But you can help. Take a minute to contact the media and share your viewpoint. (CMV, AFT E news, nysutLEADER)

The ROBS Florida Contingent's Luncheon was held on March 6th. Marilyn DePlaza, who puts it all together each year, emailed us a report.

Even though there were only eleven of us, and I swore that this would be the last one, we had such a good time... that I will probably never quit doing this! As usual, we had three newcomers: Barbara Terlecki, her sister Maryanne Sandt, and Fred Schleferstein. First timers always make the effort so worth doing the luncheon.

Other guests included Loretta Ellington and Lil Jason who drove down from Viera (which is about 25 miles south of Cape Canaveral – a long trip). They have never missed a luncheon, bless them. Marty

and Esther Stein, Al and Miriam Friedman (now married over 60 years), and Karen Steiger completed our happy group.

We chatted and laughed for three hours and really enjoyed ourselves. I took pictures, but I think my camera battery is bad because they came out very blurry.

In any case, here's hoping for another luncheon next year ... we really missed Grace Fishenfeld, though. Anyone know where she is? She ALWAYS shows up and not a word from her this year!

THE ONES by John M. Sherin

From the millions of unknowns
Who have ever nurtured a loving hearts-beat
Or ferreted in dreams for the end
Of their lives' tangled paradox For all that have ever been,
Or are, or ever will be -

Imagine this...

WE are THE ONES
To have received and opened this gift
This all within all,
This eternal omnipotent now!
How fortunate we are at this time
To be here – Together.



SERENDIPITY REVISITED by Joseph Purcell, ROBS Writers Group



JOE PURCELL

After penning that little squib about playing it as it lies (last ROBS issue), my wife Elaine and I were suddenly faced with a most unexpected crisis. Elaine is a fifteen year survivor of a breast cancer, which was not a type that normally is quickly metastatic, nor was it a type which was genetically induced (her mother had breast cancer late in life), and finally, a new interpretation (15 years ago) concerning star shaped calcium deposits caused her to promptly get a mastectomy, where her adjacent lymph glands were free of cancer and only one cell was found inside the duct system.

During that whole extended event, Elaine maintained an equanimity of mind that to me was amazing considering that I found out from a blood donor nurse that I had high blood pressure and should be seen by a physician immediately. — and no, I couldn't give blood first —. Old Mr. I Have It Under Control jumped in his car and reacted to this rather minor crisis by proceeding to drive at random around Long Island for about four hours before going home. It took another six months before I finally got medical attention.

My wife and daughter perused the article in the ROBS Newsletter and inquired of me how I had the unmitigated chutzpah to use that accompanying picture of myself, which I haven't looked like in my daughter's lifetime (they are not normally so hypercritical but shock does

that to people). For the record, I did not select the picture and John Sherin explained to me that the only other one they had looked like VP Cheney having apoplexy.

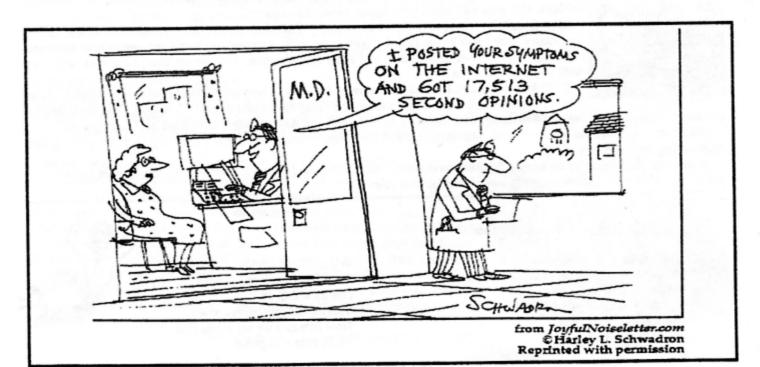
Later that day, my wife complained that she had a very odd, non-painful headache with white lights spinning around her right eye and a little pressure behind her left one. Three minutes later the lights were gone and in twenty minutes so was the pressure.

The next day, after getting a great review from her cardiologist, she mentioned in passing her odd episode. Within two days we saw her opthamologist, a neurologist, had a dozen MRIs and were hearing from our neurological surgeon that Elaine had a golf ball sized tumor pushing into the top right part of her brain. All were puzzled by her apparent lack of symptoms.

In four days, she had astoundingly painless surgery and was well on he way to recovery with the good news that it was totally benign and not at all connected to her prior breast cancer.

Everybody loves a success story, and the hospital staff (who were wonderfully caring and attentive) crowded into her room each taking time to tell me what an easy patient she was to care for. We came home in three more days and as we walked into the house, Elaine mentioned to me that it might be a good idea to take the recyclables out. Unfortunately, one step into the house, and my week long adrenaline spurt died and I had to sit down, almost immobile. Elaine, with her usual aplomb, asked me who had this operation, took out the garbage, and let me sit and recover.

So much for Joe Cool.



NEWS NOTES



Edie Welch sent this: The three Hoppen brothers, Lance, Larry and Lane all attended Brentwood High School during the 70's and are members of the Rock group Orleans. She was school nurse in Ross when Lance was a student there. They had some #1 hits in the '70s and still record and tour. They performed at the Bolton Theater in Bayshore recently and talked about BHS. They are returning there on April 4. It was a great show. Listen to some of the songs on orleansonline.com - you may recognize them.

Did you notice John Sherin's (Ross '92) Mapzzles as a Freebie in a recent New York Teacher? Even he was surprised. Mapzzles was also featured in *Newsday's* Kidsday in March with an article by a Port Washington student, Michael Dipreta, who described the hometown puzzles and gave them a 4 out of 5 rating for their creativity and difficulty. Mapzzles.com for more info, says Michael. Way to go, John.

Congratulations to the following Clerical retirees: Evelyn Sekac on August 1, Music Department; and Ann Sanders on September 12, Ross Library.



Funny thing happened on a beach in Florida this winter. There was Vinnie Carnevale (Sond. '00) enjoying the sun, and who appears but Art Brieger, retired AP of Laurel Park. He appeared once to Joe Purcell (Ross '92) in Russia too. And we had a sighting of Dick Carey (HS Sci) who was back at his old haunts tutoring at the high school! On another note, Brian McLaughlin, a Brentwood graduate, was a former president of the NY City Central Labor Council. He was recently found guilty of bid rigging for contractors and is now serving time.

Barbara and Don Kubicsko 9Sond. '95) were off to Hawaii in March. They're celebrating Barbara's successful hip transplant at St. Charles Hospital in December. Rick Edwards (Sond. '98) is doing Europe, but not by motorcycle!

Anyone know where Paula Freedman is in South Florida? Let us know. And Jim Watson (Sond. '95) beat the odds again. His congestive heart disease landed him in the hospital for the 4th time. Continued good wishes, Jim!

Get well wishes to Peter Vercillo (Twin Pines '03) who had surgery in February for a thoracic aneurysm at St. Francis. He's home and doing well. He thanks everyone for their good wishes, cards and calls. Get well to Bianca Pirro (NW '76) as well..



Saw a memorial picture and note from the family of Tony Felicio, former Btrentwood School Board President, recently on the 5th year of his death. Has it been that long? He's missed by the entire Brentwood community.

Gaetana (Gae) Grobluski (Admin. Trans '05) died at Good Sam hospital on February 23, from cancer. She'd had a photo exhibit at Sachem Library in early February, which was in our last newsletter. Condolences to her daughter Laura Dandrea, 30 Wellbrock St., Lindenhurst, NY 11757.

We note sadly that Mary Giammarco (Ross '90) also succumbed to cancer on February 12. We have held her in our ROBS Circle of Love for the past few months and are deeply saddened that she lost that battle. Our sympathies to husband Herman and daughter Rory. 348 First Avenue, Bayport, NY 11708.

Also in February, Austin Harney, retired principal of Southwest, in Florida. Condolences to Roberta Harney, 432 Harbour Town Lane, Ormand Beach, FL 32174. Bernard Phillips, a former Brentwood Board member.

John Gilmartin, (So. Middle '95) passed away after a long battle with cancer on 2/28. He taught SS and coached basketball, lacrosse, & J. V. tennis. Condolences to Maureen Gilmartin, 111 Hampton Vista Dr., Manorville, NY 11949.

Leap year day saw the passing of William Leonard of Deer Park, who taught Math at N. Junior/ North Middle. His obituary mentioned that he was a retired Brentwood teacher. Bill was 74 and was predeceased by his wife Joan.

Condolences also to Amy Leftenant on the death of her 92 year old brother.

BITS AND PIECES

INFLATION RISING FASTER FOR RETIREES THAN OTHER AMERICANS

The Wall Street Journal reported in late February that while the average inflation rate, measured by the Consumer Price Index, is increasing at 4.4 percent per year, most of the products with prices rising most slowly or even falling are purchased by younger consumers. The Bureau of Labor Statistics (BLS) reported that through January, clothing prices fell an average of 0.2 percent, while costs for information-technology merchandise fell about 6.2 percent. On the other hand, costs for products bought by retirees are rising steadily—and sometimes, dramatically: The BLS estimates home energy expenses to be rising at 5.5 percent per year, the cost of groceries increasing by 5.7 percent per year, and gasoline prices swelling 34 percent. Retirees have economic and political interests beyond Social Security and Medicare. (This editor's grocery bill rose at least \$20 dollars a week in March, and I find I only get \$20 worth of gas at a time lately. I also plan my driving to do everything in one trip so as not to waste something that is becoming increasingly expensive). On Long Island, people with jobs, some earning \$40,000 to \$70,000, are strapped enough to begin visiting food pantries to help feed their families. The mortgage crisis fallout! A recent Adelphi University study found that a family of four needs a minimum of \$60,000 to manage on Long Island. With costs rising everywhere, the definition of middle class may be shifting...

HE COINED THE TERM "AGEISM" IN 1968

Dr. Robert Neil Butler's new book is "The Longevity Revolution," which examines this great moment of added life expectancy, and on the other hand, the fear of the aging population. Butler, 81, was a founding director of the National Institute on Aging under the NIH, and is still teaching at Mt. Sinai Medical School in Manhattan. He thinks health care lobbyists wield too much power in Washington "I would have Medicare for all and face the music. We don't need to have a health care industry."

OUR DAILY MEDS: How the Pharmaceutical Companies Transformed Themselves into Slick Marketing Machines and Hooked the Nation on Prescription Drugs, by Melody Petersen

This N Y Times journalist, who covered the industry for four years, examines how drug companies contribute to today's death count. Petersen asks: "Could drugs be killing people but escaping all blame, leaving them to harm even more Americans until someone, finally, catches on?"

Drug company ads in the media became legal in 1997, and since then, society has acquired notions that prescription drugs fix everything and are less dangerous than street drugs. Things that used to be facts of life, are now syndromes or diseases, but can be cured by a drug. (Detrol, the advertised drug for an "overactive bladder," is a case in point. It can cause hallucinations that resemble symptoms of Alzheimer's disease). The side effects of sleeping pills or antidepressants can cause elderly people to fall down, which has led drug companies to create a new market for drugs they maintain will reduce the chances of breaking a bone.

(The market for just two of those drugs, Fosamax and Actonel, is expected to be worth \$10 billion by 2011). As a federal investigator said in 1937, after a barely tested elixir killed as many as 30% of the people who took it, "Apparently they just throw drugs together and if they don't explode they are placed on sale."

RETIREMENT SECURITY?

The 14,000 employees of Bear Stearn's retirement benefits are up in the air with the sale of that company due to the mortgage crisis. But former CEO, James E. Cayne, who was paid more than \$232 million between 1993 and 2006 will receive around \$13.4 million.

And two Pfizer executives, Research Chief John La Mattina and former CFO and Vice Chairman David Shedlarz retired in 2007 with sweet deals – a combined \$56.8 million in compensation, while their company has sought to justify rising drug prices claiming an industry-wide decline. The more things change (or do they really?) the more they stay the same. And while these sweet deals abound, workers are raiding their 401 (k) accounts to save their homes from foreclosure. During January of this year, hardship withdrawals rose 23% from plans that Merril Lynch administers compared with 2007. Great West Retirement Services saw a 20% increase in hardship withdrawals to save a home. Even with hardship withdrawals, workers generally must pay a 10% penalty for withdrawal before 59 1/2 on top of taxes owed.

(AFT permission: Cartoon by Gary Huck 6/12/07)





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