

the

HALLOWART BEAT

Newsletter of the Half Hollow Hills Active Retired Teachers
Fall, 2009

Volume 23, No. 1

HHH Teachers Association, 6268 Jericho Turnpike, Unit #10, Local 2701, NYSUT/AFT/AFL-CIO, Commack, NY 11725-2810

.....*Reflections*.....

My Battle with Modern Technology



About a year ago, Max and I sold our villa at Palm Aire and moved to an independent living retirement community. Most residents own cell phones but do not leave them on. Obviously, they never receive calls. To me, that is like leaving your hearing aides in the dresser drawer.

I receive a lot of calls on my cell phone. My daughter, (Helene Heit class of 1970), calls at least once a day. She says that I am quite competent with the cell phone. I can even text. She gave me a gift of a cell phone with a full keyboard which I use several times a day. My children and grandchildren like to brag about their eighty-plus-year-old mother and grandmother who keeps in touch with them by sending them texts. I also have mastered many computer skills and I even bank on the computer.

In the past few weeks I have had several trying experiences with the computer. I had to renew the spyware and the virus control on the computer. I did not feel comfortable adding these programs. I had to have my children walk me through the process. I then began to feel more confident again.

Just when all seemed to be going well, I received an e-mail from Betty Volpe of the Half Hollow Hills Retired Teachers informing me that my dues were several years in arrears. After an exchange of a few e-mails, it was agreed that retired teachers over the age of seventy-five do not pay dues but are obligated to pay the \$12.00 cost of the Health Advocate program which the chapter enrolled in last year. (I have no idea what this program does for the members).

In order to pay the assessment, I had to open an attachment. This is where my troubles really began. I was unable to open this attachment. I worked on the task for a day with no success. I then e-mailed Betty again. She was very kind and explained that I had to install PDF Adobe Reader. Not only was the information on how to pay dues on this Adobe Reader, but all future correspondence from Half Hollow Hills Retired Teachers will be on Adobe Reader. I had no choice. I had to install Adobe Reader on my computer. Betty explained that it was safe to install it. It would not harm the computer. Armed with that information, I attempted to do the installation.

My computer refused to accept the program. I worked for many hours and finally a notice came up telling me that my spyware would not accept the Adobe Reader. I e-mailed Betty again and I was about to give up, when suddenly for reasons best known only to the computer, the computer asked me if I would like to accept the Adobe Reader. When I happily agreed, the program installed itself. I had installed the program! I felt successful again.

Success breeds success and when one of my nephews urged me to go on Facebook, I took the challenge. I followed the instructions and I now have a page on Facebook. My children and grandchildren lined up and applauded. They offered me additional help to set up my page. I was so successful that my husband decided to go on Facebook too. I now have a new routine. After I check my e-mail and do my banking, I go to my Facebook page. I check my wall and send messages to my relatives. I have learned about great nieces and nephews that I had not heard from in years. My son, (Matthew Heit class of 1970,) has posted and tagged many old family pictures. Friends and family are delighted. I guess the old adage, we used many times in the classroom works for old retired teachers too. **Try, try, again.**

Thelma W. Heit Retired 1984

-----*The President's Message*-----

HHHART's busy season always coincides with the beginning of our new year. Hope you all had a good summer and are ready to participate in our activities.

Our luncheon on September 23rd at a new venue, Stonebridge Country Club, drew a good crowd and I enjoyed seeing many of you there. Judy Levine succumbed to pancreatic cancer and our thoughts are with her husband, Al. Judy organized our luncheons for many years, including this one, and we missed having her with us on this day.

On October 15th, we have the CORTLI luncheon at the Crest Hollow Country Club. Those of you who attended last year were very pleased with the menu, the décor and the speakers. If you haven't sent in your reservation, please put it on your things-to-do list.

NYSUT will have its annual Regional Conference on November 10th at the Watermill. You will be getting flyers soon. Be sure to send in your reservations quickly since space is limited.

In spite of previous dire predictions to the contrary, there will be a COLA of 1% starting in our September checks, for those eligible, which amounts to \$15.00 before taxes. As a reminder, to be eligible you must be 62 and retired at least 5 years; or 55 and retired at least 10 years; or a retiree receiving a disability benefit for at least 5 years; or a surviving spouse of an eligible retiree. This COLA is due to a New York State law which mandates a minimum increase of 1% annually. Our other good news is that our pensions are secure with the NYSTRS which is very solvent.

The controversy over the health care system continues, but one point that may have concerned you should be clarified. "Nothing in this plan will require you or your employer to change the coverage or the doctor you have." Medicare's benefits will not be cut and its long-term financial health will be improved. These are important issues for us.

Enjoy our beautiful fall season on Long Island!

Joan Petroske

HHHART Fall Luncheon

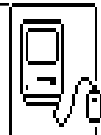
We have two annual events that give us the opportunity to socialize with former colleagues. One is a Spring trip, where we have visited so many interesting and beautiful sites. (If you have a suggestion for a trip, please share it with us.)

The other event, which draws many retirees, is our Fall Luncheon. We spent a lovely afternoon, on September 23rd, at the Stonebridge Country Club where the setting was lovely and the food very good.

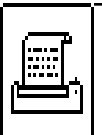
As always Joan Petroske shared relevant information with us. Anyone whose income (single or combined husband/wife) is less than \$74,700 is entitled to enhanced STAR benefits.

Joan started the luncheon with a moment of silence for Judy Levine, who planned this event, and, sadly, died on September 12th. Joan made a tribute to Judy for her many contributions to our organization and to the other groups in which she was an active participant. (See page 3) Judy will be missed by all who had the good fortune to know her.

Sandy Glickman



Input / Output



We are entering a new era in the distribution of the *HHHART BEAT*. For the past several years, NYSUT has printed and mailed our newsletter four times a year. Budget constraints have made it necessary for NYSUT to end this generous service. With our limited budget, we cannot afford to do a hard copy mailing to everyone.

Therefore, we opted to send the *HHHART BEAT* electronically via e-mail. We are unable to send a hard copy of this issue to those without e-mail but, in the future, we will attempt to do so. If you know someone without e-mail, share this issue.

We still need you to share information that we can include in our columns – *Keep in Touch, Reflections, On the Road*. Please e-mail us or snail-mail to the TA office.

Sandy, Barbara & Norma

••••• *Reflections* •••••



Once again we have the sad task of sharing reflections with you about another dear friend from the HHHART Board, Judy Levine, who passed away on September 12th. She will be missed by us, and by anyone who knew her.

Judy was a vital member of the Board, who could be called upon to do whatever needed to be done. She took on responsibilities with competence and enthusiasm.

So many of us, as new and seasoned retirees, enjoyed Judy's hospitality for the eight years she and her husband, Al, generously opened their home for end-of-the-year parties. Since 2005, Judy has arranged for our annual fall luncheon, which anyone who has planned such an event knows requires a lot of time, energy and patience. She made the contacts for our current luncheon, which we attended with sadness, since Judy was not there. *Sandy Glickman*

Judy will be missed. She was so generous with time and always willing to help. Who can forget the gracious hostess at our Meet the Retirees parties. *Alice Langholz*

Judy was the Pearl Mesta of our Board. She was the hostess with the mostest! *Rowena Book*

I have very fond memories of Judy. She was the #1 sub at Otsego. When I first started in 1969, Judy was a great sub and, when she left us for a full time position, she was missed!

Eileen Lohrey

Judy was a "brilliant" woman in every way – a model teacher willing to share her expertise and experiences. Judy was my dearest friend. Her confidence and positive outlook influenced me, from shopping at Chico's to preparing lessons and dealing with administrators. She was a songstress, poet, joke-teller, a world traveler, and a great listener. She "lit" up my life and I'll miss her every day.

A Judy Story: Late afternoon meeting at the Paumanok Library.... The sun had set.... Suddenly, all the lights go out! Judy speaks.... "Don't worry, I have a penlight." She leads everyone out of the very dark library. "Always the leader." That's our Judy. *Jeryl Stark*

I always looked forward to HHHART events and get-togethers to see what great outfit and jewelry Judy was wearing. She was always beautifully put together and carried herself with poise. She will be missed. *Helen Chipkin*

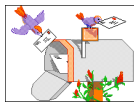
Judy was a teacher in the true sense of the word. She was brilliant, creative, hard working and always willing to share her knowledge. She was a great friend and a wonderful colleague. *Marion Sadick*

Judy was a wonderful, spirited friend – full of enthusiasm. *Bunny Kemins-Kenton*

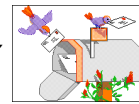
Judy and I taught Kindergarten at the Vanderbilt school. We tried to combine our classes whenever possible so we could work together. She was a wonderful person professionally and personally. Judy was creative, sensitive, and caring with children and adults. She always seemed to know how to solve difficult problems with a minimum of angst.

My memories of our time together are filled with fun and many laughs. She met me every morning with a great joke. It was a marvelous way to start each day.

After we retired, we met on Long Island and Florida – usually for lunch; occasionally for dinner with our husbands. I miss her. *Barbara Arbuss*



---Keep In Touch---



Many thanks for all you do for all of us. The Wave Hill trip was terrific! Elizabeth Murphy

With the sinking dollar, I've spent my travel dollars this year on domestic Elderhostels: Sarasota, FL on the Arts and State College, PA to sing with the "Fred Waring Chorus," the first to escape winter, the second to expand my vocal repertoire and explore western PA. Both were in the company of a great old LI friend and retired music teacher (Syosset School District), who has also made her second home, a condo in Greenport, like a second home to me, too. I'm planning to take grandchildren, (Scott's two girls) there for a week in June and to return in September to correlate with the HHHART Fall Luncheon. It's a long drive but worth it to return to the beauties of LI.

Nancy Cooper

My husband, Michael, and I have spent about four months in Hollywood, FL, for several years, returning to Centerport in early May.

Teresa Dicozzi

I love these Rocky Mountains all year long. I miss seeing LI friends and colleagues.

Ernest Kaecik

My husband and I returned home from London after taking our two granddaughters (cousins) for a two week graduation present. We were able to attend a performance of Romeo and Juliet at the Globe Theater. We took a tour to Stonehenge and Leeds Castle and Bath. We did give them the opportunity to do a rubbing at St. Martins of the Fields. They visited several museums and rode on the "Eye" and a double decker bus. We all had a great time.

Dorothy Lauer

Vincent passed away on October 24, 2008, just a few weeks short of his 90th birthday. Everyone else is well. Hello to all. *Mary Coe*

As usual Malinda Dobrins did a wonderful job in hostessing the open house. As it rained most of June, why should our open house have been otherwise? I await the arrival of my fifth grandchild and continue to enjoy both New York and Florida. *Joanne Fraser*

My husband and I now reside in Boca Raton, FL, during the spring and fall spending our time there golfing. During the winter and summer, we live in Windham, NY. During that time, we downhill ski, volunteer, and golf. Retirement is a wonderful way of life. *June Murphy*

This has been a busy time – four graduations – two college graduates and two off to college in the fall. I now have nine great-grands and thoroughly enjoy time spent with them. The family put their vacation dates on my calendar starting on June 16, 2009, and enjoyed their week on Cape Cod. I always look forward to their arrival. *Kathleen Blank*

I will be volunteering again at the US Open (golf) at Bethpage. We enjoy playing golf and bridge as well as ballroom dancing. *Margery Skalka*

Last year on September 13, 2008, Richard and I were part of a *Guinness Book of World Records* event to benefit the Susan G. Komen Foundation. Our little town of Inlet, NY, (population 384 in the winter) hosted 1,104 kayaks and canoes to form the largest living raft in the middle of Fourth Lake in the Adirondack Mountains. The previous record was 776 in a town in Ohio. Besides breaking the record, we raised over \$50,000 for the Foundation.

Richard and Susan Scharf

Presently, I am selling oils and watercolors: landscapes, seascapes, wildlife and abstracts. I won a first place award for watercolors and all media at the Twin Rivers Art Association show and first and second place in the Silver Olympics of Five Counties of East Carolina. I play golf at River Bend Country Club and love the weather and the folks. Lorelie and I both keep busy at our church. May all be well and stay well. *Joseph Sefesik*



Jean and I have spent the year getting our 150-year-old Victorian home modernized – new roof, exterior siding, windows, kitchen, insulation, geothermal heat/ac, solar elective. With all the rebates, we don't expect to pay income taxes for two years. Thanks for all your hard work keeping the retired Teachers Association together. Tell Mel Stern to keep teaching so he can keep contributing to our retirements! *Bill Carr*

For six years, I have been teaching physics at St. Anthony's High School. *Alfred Smith*

Welfare Trust Fund Benefits

Dick Lee, Trust Administrator

A new *free* feature, called Health Cost Estimator, has been added to your Health Advocate benefit to help you estimate costs for upcoming medical procedures. Estimating costs can help you choose the most cost-effective healthcare services to meet your needs.

Your Health Advocate benefit is provided *at no cost* and offers you unlimited access to your own Personal Health Advocate (PHA) to help you resolve a range of health care issues. Now, your PHA can provide you with medical pricing information, an easy-to-understand report with estimated costs for the procedure in question and clearly explain it to you. This saves you time and money.

Health Advocate can help with a wide range of senior issues including:

- Finding the best doctors, specialists, hospitals
- Clarifying your benefit plan
- Untangling insurance claims
- Assisting with eldercare
- Addressing medication issues
- Navigating Medicare....and more
- Locating in-home care, adult daycare, assisted-living, long-term care

As an eligible employee, please remember that our union Health Advocate benefit covers you, your spouse, your dependent children as well as your parents and parents-in-law. You can call Health Advocate at 1-866-695-8622 (toll-free) anytime that you need help with a health care or insurance-related problem. Their website is: www.HealthAdvocate.com.

Know Your Benefits

It's always a good idea to know and to review your union benefits which most of you **elected** to continue into retirement. For this issue of **HHHART BEAT** we are featuring the **Life Insurance** benefit that you were eligible to continue at the group union rate. **Those retired prior to June 30, 1988:** \$5,000 from age 70 and beyond. **Those who retired from July 1, 1988 to the present:** Twice your contractual salary at retirement. Reduced to your last contractual salary at age 70.

The life insurance premium is billed yearly, in June, by Newman & Co., **(516) 488-1100**. Currently the **monthly** premium is **.21** cents per \$1,000 of insurance. The Union holds the master policy and bids it out periodically to obtain the best rates. At present, our carrier is Mutual of Omaha and their rates are guaranteed through April, 2010.

(CLIP AND SAVE) Important Dates and Resources

<u>BENEFIT</u>	<u>BILLING DATES</u>	<u>DUE DATE</u>
1. Life Insurance	June 1st	July 1st (Billed by Newman&Co)
2. Yearly Dues	Spring	July 1st (Billed by HHHART)
3. Excess Medical & Vision Care	December 1st	January 1st (Billed by Newman&Co)
4. Vote-Cope	\$20 suggested	From January 1st to December 31st

RESOURCES

- Newman & Co (516) 488-1100
- HHHTA – **Dick Lee**, Welfare Trust Fund Administrator (631) 499-4240
- Half Hollow Hills CSD, **Barry Corbett**, Health Benefits Administrator (631) 592-3094
- NYSUT Membership Benefits (800) 342-9810
- Health Advocate (866) 695-8622
- NYSHIP (Empire) (877) 769-7447
- HIP/HMO (888) 839-7380
- HHHTA website – forms and information www/hhhta.com

For Your Information continues:

Since I retired in 2006, one of my most engaging, challenging and rewarding activities, that has kept me abreast of what's happening in education, has been my involvement as Co-President of the Reading Specialists Council of Suffolk. The Council is a nonprofit professional organization, affiliated with the NYS Reading Association, of predominately HHH personnel, whose objective is to enhance teaching techniques and literacy instruction on all levels.

I'd like to extend an invitation to all fellow K - 12 retirees, regardless of subject area or grade level, to join the Council for the 2009 - 2010 school year. Your membership will entitle you to attend and participate in any or all of our seven monthly seminars, presentations and workshops that feature nationally and locally-acclaimed educators, consultants and authors.

Stay current on teaching trends and literacy-related issues. Our two-hour evening programs are held at Vanderbilt Elementary School in a casual, relaxing environment that includes refreshments. Enjoy learning for the sheer enjoyment of it without homework, research papers or professional development mandates.

The Council is always looking for future guest presenters. If you have a literacy-related topic that would benefit educators and/or the community, please let us know. We pay an honorarium.

For complete details, log onto our website at www.rscs.wikispaces.com, e-mail us at suffolkreads@yahoo.com, or call at 631-669-5964. We will gladly send you our latest brochure, upon request.

I hope that you'll consider either membership, or simply attend any of the Council's workshops that might peak your interest. Your expertise, experience, wisdom, and participation would greatly benefit the active, retired and future teachers, administrators and college professors who comprise our organization. Best wishes.

Fred Seiden



Making Strides Against Breast Cancer

Once again a team of HHHART walkers will join the "Making Strides Against Breast Cancer" walk. This year the walk is on Sunday, October 18th at Jones Beach. Malinda Dobrins is our team captain. At this time we are asking your support, in the form of a pledge or your active participation. Would you join us in this venture? (A special thank you to those of you who have donated already.)

Please visit our website

<http://main.acsevents.org/goto/hhhart09>

You can make a donation online or send a donation to Malinda Dobrins. Donations in the form of a check made out to "The American Cancer Society" should be sent to Malinda Dobrins at:

1 Candlewood Path North
Dix Hills, New York 11746

Contact Malinda Dobrins if you would like to walk. Her phone number is 631-499-6989. We are organizing a group of retired HHH teachers to walk with NYSUT. We will meet at the NYSUT tent at 8 AM and walk proudly behind our HHHART banner. All walkers are invited to join us afterwards for brunch at the Volpe's home. Details to follow.

Important changes to Medicare Part D (2009)

In most plans the gap begins when your total drug costs reach \$2700. Then you must pay 100 percent (\$3600 every year) of the cost of your drugs and still pay your drug plan's monthly premium.for tips on avoiding it, including how Extra Help can help bridge the gap, visit www.medicarerights.org/newsroom/answers/MI-newsletter-article-0909.pdf.

....when total out-of-pocket costs for drugs reach \$4350 you will have "catastrophic coverage," and will pay either 5 percent of the cost of each covered drug, or a co-pay of \$2.40 for generic and \$6.00 for brandname, whichever is greater.

Visit Medicare Interactive at www.medicareinteractive.org/teachers, brought to you by NYSUT and AFT. Medicare Interactive Counselor is a resource provided by the Medicare Rights Center, the largest independent source of health care information and assistance in the United States for people with Medicare.

(from *The Retiree Organizer*, Fall 2009)

Keep these plans in mind!

You may not need any of these benefits today or tomorrow, but at some point, you'll probably find yourself in need of at least one of these services. Your membership in NYSUT gives you access to a variety of benefit programs and services endorsed by NYSUT Member Benefits. Every endorsed program is monitored on a regular basis for participation, member satisfaction, utilization and product competitiveness.

<p>Insurance plans include term life, disability, auto, home, boat, personal excess liability (umbrella), long-term care, catastrophe major medical, flexible premium adjustable life insurance, accidental death & dismemberment, vision, in-service dental and retiree dental.</p>	<p>Financial and legal services include online banking (money markets, savings and CDs), mortgage services, credit monitoring service, consumer credit counseling services, and a legal service plan.</p>
<p>Discounts include EPIC Hearing Service Plan, Powell's Books, OfficeMax, Bose, Dell Computers, Barnes & Noble.com, Working Advantage (discount tickets and more), Philips Lifeline, car and truck rentals, Six Flags, The Buyer's Edge buying service, and HEAT USA.</p> <p>Check the Member Benefits Web site, www.memberbenefits.nysut.org, for particulars on these discounts, because some you can only receive by linking off the Member Benefits site. Many have unique ID numbers.</p>	<p>Other services include MAP (Member Assistance Program), an e-mail information service; payroll and pension deduction of Member Benefits-endorsed programs, which often yield reduced premiums or additional coverage; MPP (My Program Participation), an online look-up service on programs in which you participate; Consumer's Guides on Automobile Insurance, Homeowners and Renters Insurance, Legal Services, Long-Term Care Insurance, Long-Term Disability Insurance and 403(b) Plans; and MetDESK (Division of Estate Planning for Special Kids).</p>
<p>Workshops include Defensive Driving, Identity Theft, 403(b) Basics, 403(b) Employer Contributions, Inside the 403(b), and Unraveling the Mysteries of Credit and Credit Reports. Workshops are scheduled by your local president, chapter leader, retiree council leader or retiree chapter leader.</p>	

To request more information, call Member Benefits at 800-626-8101 or visit www.memberbenefits.nysut.org.

Some benefits may not be available in all local associations.

For information about these programs or about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits or refer to your NYSUT Member Benefits Trust Summary Plan Description.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.



The HHHART Newsletter is a publication of the
Half Hollow Hills Active Retired Teachers

631-499-4240

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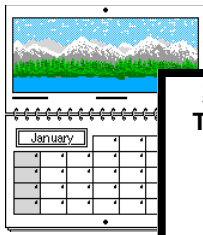
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Mark Your Calendar



2009

Thursday, October 15th, 12 noon

CORTLI Fall Luncheon
Crest Hollow Country Club
Woodbury, NY

Sunday, October 18th

**Making Strides Against
Breast Cancer Walk**
Jones Beach

Tuesday, November 3rd

Election Day

Tuesday, November 10th

NYSUT Regional Conference
The Watermill

**Don't Forget
To
Vote!**

**Did you forget to pay your dues? HHHART dues
run from July 1st to June 30th.
Send a check for \$30 to the TA payable to
HHHART.**

Corrections

A very nice lady named Fran who lives in East Northport has been getting phone calls from retirees who are trying to reach Barry Corbett. She said that she has gotten about 6 calls so far. Please note that Barry Corbett's number is 631-592-3094.

Linda R. Kay's correct e-mail address is:
Lindadance@optonline.net

IN MEMORIAM

Eleanor LaRochelle

MA

December, 2008

Alice Little Power

June, 2009

Charles Ford

SI

July, 2009

Lillian Kelley

EE

July, 2009

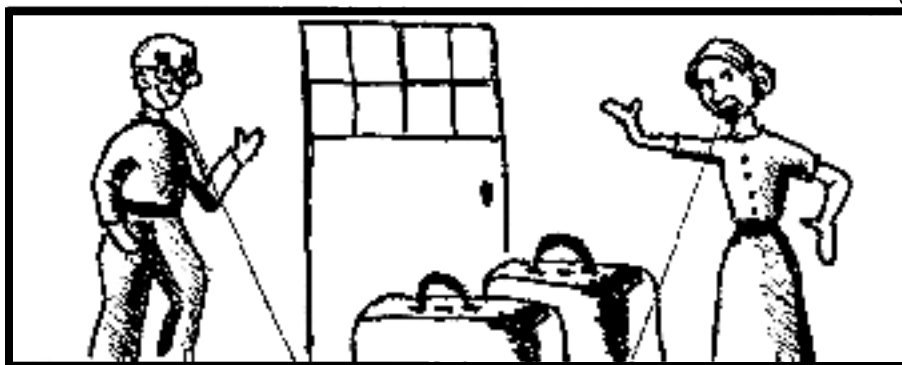
Judy Levine

EE

September, 2009

Glimpses

by Norma



Dear, why are you
taking two suitcases?

One for the
clothing and one
for the pills.