

.... President's Message

In this time of fiscal uncertainty, many members have inquired about our benefits. I want to clarify some of those.

In regard to our Health Insurance, our primary is Medicare, if you have reached that age. Those younger still have Empire coverage and pay whatever premium you retired with (from zero to 25%). If Medicare is primary, your premium is deducted from your Social Security. By law, you must be reimbursed for Empire premiums (your secondary insurance which is deducted from your pension check), by the school district. In Half Hollow Hills those checks are sent out in June and December. This only applies to those who have Empire as their secondary coverage.

We all recently received a letter called "Notice of Creditable Coverage" from NYSHIP. The purpose of this letter is to tell you that the prescription drug coverage provided to us (through NYSHIP/Empire) is equal to or better than that provided through Medicare Part D. This letter should be saved and filed each year. It would need to be produced should you, for some reason, want to apply for Medicare part D.

In regard to concerns about our pensions, you should know that NYSTRS is one of the best public retirement systems in the nation. With assets of \$88 billion as of 9/31/08, there are sufficient funds on hand to pay promised benefits to all current retirees and to cover the accrued benefits of all active members – even those who may not collect their first payment for another 30 years. NYSTRS has both the liquidity needed to pay promised benefits today and the accumulated assets that will allow it to continue to do so in the future.

Have a wonderful Holiday Season!

Joan Petroske

HHHART ELECTION

In 2012, HHHART will hold an election to select a slate of officers for a three-year term.

The slate will be composed of:

- President**
- Vice President**
- Treasurer**
- Secretary**

In February, Joan Petroske will set up a Nominating Committee. If you want to submit a nomination for yourself or others, please send it to Joan before February 29th. Short resumes will be due by March 15th and will be posted on the HHHART website (<http://www.hhhart.net>) by April 15th.

A HHHART annual meeting is being planned at this time for May 9th. The election will be held at this meeting. We hope you mark your calendars and attend.



Don't forget your 2011-12 HHHART dues and VOTE/COPE donation. Twenty dollars is suggested for VOTE/COPE.

Know Your HHHART Board

Our interviewee this issue is Betty Volpe who is the Webmaster for HHHART.



Betty grew up on Long Island. She met her husband, Rick (a retiree of HSE), in high school. They married while she was in college and still live in the Town of Huntington where they enjoy the extensive cultural life. Their two daughters completed the circle when they attended their alma mater, Walt Whitman High School. Betty graduated from Hofstra where she worked towards a Masters Degree in Reading. She earned a Masters Degree in Educational Technology from C.W. Post.

Betty began teaching at Manasquan in 1970 and then moved on to Signal Hill. When the sixth grades were moved to the middle schools, she taught sixth grade science at Candlewood for seven years. For the remainder of her career at Half Hollow Hills, she taught students in the gifted program.

Many years before, PET computers were introduced into the elementary schools and this was the beginning of Betty's interest in technology. When she retired, this spark helped her find her niche as a consultant in Half Hollow Hills in technology integration in the classroom. She also works for Nassau BOCES and consults with a school district regarding gifted education.

She contends that the best part of her life's resume is "Grandma." Her four grandsons are her joy. She and Rick are able to spend lots of time with them and, as she says, "it can't get better than this."

When Betty became a member of the HHHART Board, she worked on the database. She then spent a great deal of time developing the award-winning HHHART website which she now consistently updates. The 2010 first-place award was given to Betty by NYSUT in the website's first year of operation.

Betty enjoys many interesting activities. She bicycles the trails of Long Island and Cape Cod, relaxes in Cancun, and knits for a local charity, *Care To Knit, Inc.* She formed a local chapter of this charity comprised of retired teachers called the Needlers.

We are all indebted to her for sharing her joy and expertise,
Barbara Arbuss



Input / Output



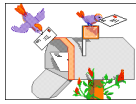
Two thousand twelve should be an interesting year. In addition to our nation's presidential election, our constitution requires a HHHART election which will be held in the lovely month of May. Look for the timetable for gathering nominations, proposing a slate, and holding an election in this issue (page 7) and on our website.

This has been an active year for HHHART. Our chapter received the Abel Blattman Award for 2010 Vote Cope contributions. We hope you will contribute, if you haven't already in 2011, and that you will continue to contribute in the important election year of 2012. In October, we had our first-ever theater party at the John Engeman Theater in Northport.

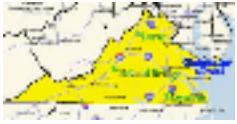
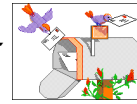
Mel Stern has agreed to write a column for our newsletter. He was appointed by NYSUT as Political Action Coordinator for ED 20 and the RC's. Stay tuned!

Last winter, the weather on Long Island was severe. We hope this winter season will be more moderate and 2012 will be happy and healthy for you all.

Sandy, Barbara & Norma



---Keep In Touch---



Jeannette and I sold our home of 35 years in Nesconset in December, 2010, to move to Virginia, the state we honeymooned in 40 years ago, We are now close to both our daughters and their families. We have three beautiful grandchildren, Beth, Katherine and Douglas. Our very best wishes to all our friends in New York. *Michael D. Root*



Really proud of our grandson, Michael, who graduated Phi Beta Kappa from Binghamton in May, 2011. He received a full scholarship to St. John's University Law School with no grade requirements. We are taking the family to celebrate in London (July, 2011). Life is really great. Creatively, am selling some of my oil paintings and still seeing my (old) students. Some are 30 and reaching 40.

Arlene H. Dorfman



Clare and I celebrated our 40th wedding anniversary, and are planning a trip to Italy soon. We manage to spend our time with our daughters and our six grandchildren and take many trips into the city during the year for plays and museum trips. Since retiring from High School East in 2008, I have been teaching in the Department of Speech and Rhetoric at the Queens campus of St. John's University. I have also remained active by swimming at least four or five times per week at Eisenhower Park, hiking the Catskills trails, and reading many novels and nonfiction books I couldn't get to while I was teaching. During the fall and spring, I have remained active in coaching both high school varsity soccer and softball at Our Lady of Mercy Academy in Syosset. Clare and I wish all retirees well and hope they remember to unwrap every day like it is a precious gift.

Dick Hogan

Our daughter, Cara, was married to a wonderful young man on November 20, 2010. John and I spend much of our time at our summer house on Candlewood Lake, CT. Life is good!

Marie Kossman



Enjoying retirement!. I keep quite busy as an active member of the Deer Park Volunteer Fire Department Fire Police Squad. I am also one of the department's five members of the Suffolk County Fire Safety Educator's Association, which gives me the opportunity to utilize my years of teaching experience while sharing important information about fire safety and fire prevention. Whenever possible, I devote some of my time as a volunteer for the St. Cyril's Church store by repairing donated electronic items, such as clocks, watches, radios, and games for resale.

Mark Abramowitz

I celebrated my 88th in September, 2011. I'm healthy and participating in activities in my own home town. Not doing a lot of long-distance traveling without help. Still driving locally, reading, enjoying life. Wish I could get back to L.I. more often, as one of my daughters lives in Northport. I'm glad I'm as well as I am, and my children do fly down to see me as do my 8 grandchildren and 19 great-grandchildren. They travel from Las Vegas, Virginia, South Carolina, New Jersey and New York. Although my horizons are getting limited, I've had my share of world travel. I've done much volunteer work. I still attend Sunday School and church services. Have sung in a choir for 70 years. (I play the organ too). I have passed the gauntlet to the next generation. Thank God for air conditioning. Home and car are both doing their jobs. I have been in Florida for 24 years and am thankful that I've only experienced a few hurricanes and tornados. Best wishes to those I taught with.

Dorothy See

I'm still living in Dix Hills – same house. Spent many years traveling. Was a camera club member. Volunteered for the Red Cross blood program and for Meals on Wheels. Now I am working on watercolors.

Gladys Dallmeyer

In 2010, my husband, my daughter Karen and I took a cruise on the Mediterranean, visiting Spain, Portugal, Italy, Monte Carlo and Greece.

Dorothy Lauer





CREDITABLE COVERAGE LETTER

Welfare Trust Fund Benefits

by *Dick Lee*, Fund Administrator

An important notice was sent to all retirees with medicare who are covered by NYSHIP (NY State Health Insurance Program/Empire) concerning creditable coverage requirements of the Medicare Prescription Drug Program. A copy of this two-page letter is posted on our web site – <http://www.hhhart.net>.

It is important to hold this letter in the event you have a problem with drug coverage. Contact Barry Corbett if you should have received this letter and did not.

In case you didn't hear about.....

In a crucial victory for the American labor movement, voters in Ohio overwhelmingly rejected Senate Bill 5, the anti-union, anti-working-people bill passed earlier this year. NYSUT had more than 15 volunteers on the ground in Ohio, including ED 10 Director Tony McCann, for weeks leading up to the vote and made more than 20,000 calls for the AFL-CIO from NYSUT's polling center.

This was the first time collective bargaining was put to a vote of the people on a statewide ballot and it won by an overwhelming margin of victory in a solidly conservative state. The victory puts enemies of labor on notice that working people will not stand idle in the face of this concerted assault on union members' rights.

from the *NYSUT Leader*, November 10, 2011

New Retiree Addresses

Laura Boldin-Fournier, 111 Shore Court, #114
North Palm Beach, FL 33408

Mary Connelly, 944 Shari Ln, East Meadow,
NY 1155

Grace Ricketts, 175 E. St. Lucie Blvd, D-9,
Stuart, FL 34996

A financial planning program has recently been endorsed by NYSUT Member Benefits. It is provided by Stacey Braun Associates, Investment Advisers, 377 Broadway, New York 10013-3934 (212-226-7707). Established as an investment advisory company in 1977, Stacey Braun Associates provides fee-based professional financial counseling for both groups and individuals. Stacey Braun Associates receives no commissions from mutual funds, brokerage firms, insurance companies or any other third party. They do not sell any financial products.

Participants in this program gain access to a team of Certified Financial Planners and Registered Investment Advisors to assist with the tough financial questions of today and tomorrow.

Some of the topics covered in the Full-Service plan include:

- Mutual Fund Questions,
- Post Retirement Planning,
- Establishing Risk Tolerance,
- Asset Allocation, Mortgages and Refinancing,
- Debt Management,
- Savings,
- Cash Flow,
- Long Term Care Insurance,
- Estate and Inheritance Planning,
- Survivorship Planning,
- Financial Advice relating to Divorce,
- Tax Planning,
- Life and Disability Insurance,
- Budgeting,
- IRA Rollovers,
- Social Security,
- Elder Care Analysis,
- Education Funding,
- General Financial Education.

The annual discounted fee for the Full Service Counseling Program is \$250. To obtain more information and an application form you may contact NYSUT Member Benefits at 1-800-342-9810.



It was an evening of theater – off, off, way off – Broadway, but awfully, awfully charming. That was the October 26th performance of *Camelot* at The John Engeman Theater in Northport.

A group of 30 or so retirees met at the small, comfortable, see-from-anywhere theater to meet old friends and colleagues, and enjoy a most delightful rendition of an old musical goody that has proudly stood the test of time. The music had many in the audience waxing nostalgic for the kind of songs that could leave them humming as they left the theater, and lyrics whose meaning needed no translation.

We arrived early enough to imbibe, chat, catch up with the lives of those who used to be so much a part of our own work life, and even renew old friendships. The use of the space in this cozy venue makes it easy to hang out in the lobby/café even before showtime, and the pre-performance socializing made the evening that much more enjoyable. There is much to be said for glittering Broadway, but *Camelot* at Northport, less bustling, less crowded and less extravagant, has much to say for itself in the quality of its performers, the hospitality of its environment and the pleasure it gave this group of theatergoers.

Kudos to Dick Lee for arranging this event. We hope for more of the same. *Elaine Hoffspiegel*



I traveled for 20 days sailing the Danube, Main, Rhine Rivers and other tributaries. River cruising is very calm, peaceful and scenic. We sailed through many very interesting locks. Our journey began in Budapest on land as we toured the post dictatorship towns of Buda and Pest. Back on board we dined on local foods.

Vienna was our second port of call – but first we spent a full day cruising the romantic Danube going through locks and feasting on epicurean delights. Local wines and beers are served with dinner, complimentary and unlimited. Vienna was magical. You feel it and you smell it – the pastries! We had a private concert ending with a walking tour of Vienna at night. Then off to a 900-year-old Abby that is still functioning in the Austrian town of Melk.

Many tours were included but there were some very good side trips that could be purchased. Tours included historical, educational, cultural and architectural sites or ruins, churches, museums, castles, UNESCO and other famous areas, sites and buildings. We especially loved touring with our own individual voice box and ear plug so that no matter where we were in the group we could always hear our tour guide!

Once we crossed over to Germany, we visited many little Bavarian and Franconian medieval villages and markets, ancient wineries, sausage houses and breweries. We learned history from a European perspective, then and now, and we visited many monuments and memorials.

We ended in Amsterdam. A unique city vibrating and pulsating with open markets and town squares, windmills, canals, bicycles, trolleys, flowers and a lively diverse mix of people. Our most awesome moments were those spent touring the Anne Frank House.

Uniworld River Cruises are fantastic! High levels of professional and courteous service, care, attention to every detail, diverse programs and culinary expertise exceeds all other river boat cruise lines in my opinion. Looking forward to travels to Scottsdale, AZ. Happy travels to you all!

Dat Capuro



Are you keeping your family's best interests in mind?

The importance of having a will cannot be overstated – this crucial legal document protects your family during their time of grief and ensures that your wishes are honored.

Drafting a will can help provide peace of mind for you today and prevent unnecessary stress for your family in the future. It also allows you to name a legal guardian if you have children under the age of 18. In addition, a will ensures that your estate will be distributed according to your desires.

A power-packed legal punch

The NYSUT Member Benefits Trust-endorsed Legal Service Plan – provided by Feldman, Kramer & Monaco, P.C. – provides access to legal advice and assistance that is crucial when looking to create or update a will.

Each year, the plan provides for one simple will or update at no charge. A simple will provides for the proceeds of one's estate to be distributed to a specifically named beneficiary(ies), with an alternate distribution plan in the event that the primary beneficiary predeceases the writer of the will. With a simple will, proceeds are distributed outright with no conditions attached.

In addition to the simple will, you will receive a durable power of attorney, living will and health care proxy – all important documents to have in place before the need for them arises.

Discounted rates

NYSUT members can purchase the Legal Service Plan at the special cost of \$85 per year or \$55 per year for retirees; an Elder Law Rider and/or Business Protection Rider are available for an additional fee. Members eligible for payroll or pension deduction can take advantage of further savings.

Do you have other legal issues that you need assistance with, such as dealing with a speeding ticket or selling your home? The plan offers NYSUT members legal assistance for a variety of personal legal matters.

You will have access to unlimited, toll-free legal advice from plan attorneys; these attorneys will make phone calls and write third-party correspondence at no charge to resolve personal legal situations on your behalf before they become major problems. In

addition, when you enroll in this plan, you will receive two coupons for free, hour-long consultations with a plan attorney.

How to get started

You can enroll in the voluntary plan online by visiting memberbenefits.nysut.org or printing a descriptive brochure and enrollment form. Feel free to also contact NYSUT Member Benefits at 800-626-8101 with any questions about the plan.



Please note: if you belong to a local association that provides a group legal service plan through the local or its benefit fund, remember to take advantage of the plan's benefits.

The Legal Service Plan provided through Feldman, Kramer & Monaco, P.C. is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 33.33% of annual participation fees received for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

**MEMBER
BENEFITS**
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Working to Benefit You

Nov./Dec. '11

The HHHART Newsletter is a publication of the
 Half Hollow Hills Active Retired Teachers
 631-499-4240

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Vice President	Eileen Lohrey
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Newsletter Publisher /Co-Eds	Barbara Arbuss
	Sandra Glickman
	Norma Smith
HHHART Web Address	http://www.hhhart.net

Mark Your Calendar



2012	
February	Nominating Committee to be appointed
February 29th	Nominations proposed
March 15th	Candidate resumes due
April 15th	Slate posted on website
May 9th	HHHART meeting Elections to be held
September TBA	Fall Luncheon



IN MEMORIAM

Mary Grace Dolan
 December, 2011
 SI

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Lucille Kenney	lakdig@aol.com

Glimpses

by Norma



Nanny, I'm making your passport for our playtrip.

Your birthday is June 19th, right? But that was six months ago.

Wow! That makes you 73 $\frac{1}{2}$