



DECEMBER 2004

RETIRES OF BRENTWOOD SCHOOLS

ISSUE 57



### SOME ELECTION OBSERVATIONS

"...With budget deficits exploding, the government will have to borrow \$147 billion in the first 3 months of 2005, a quarterly record, (according to the U.S. Treasury Dept.- 11/3/04).

"But the record won't stand for long. The government is hemorrhaging money, and the nation has a war to pay for. A new record is almost sure to be set before the year is out...

"Here's my advice: You had a couple of days to indulge your depression - now get over it. The election's been lost but there's still a country to save, and with the current leadership that won't be easy. ...

"Caving into depression and a sense of helplessness should not be an option when the country is speeding toward an abyss...

"Democracy is a breeze during good times. It's when the storms are raging that citizenship is put to the test. And there's a hell of a wind blowing right now." (Bob Herbert, NY Times 11/3/04)

AFT president Edward J. McElroy has extended his congratulations to President Bush on his reelection and outlined some vital issues that the union would like to work on with the administration in the coming months. "I look forward to continuing to work with your administration on many important goals and priorities, including helping every child in the U.S. have access to a high quality public education," said the 11/10 letter. "We welcome your recently stated intention to focus on high school reform to improve literacy and graduation rates at that level." McElroy's letter also cited priority areas to collaborate on, including economic renewal, greatly increased access to quality healthcare, and the strengthening of Medicare and Social

Security. (AFT Retirees, 11/17/04)

"There were 27 million union voters. 1 in 4. They provided a 5.8 million vote advantage for Kerry; they voted 2 to 1 for him nationwide, & by an even larger margin in key battleground states. Labor volunteers knocked on more than 6 million doors, making more than 100 million phone calls from 257 phone banks. Kerry lost among seniors in the general public, 54% to 46%. He won by a whopping 41% among union seniors. (Brentwood, as well as New York State, remained Blue!) Working Families, AFL-CIO)

On L.I., despite Republicans outnumbering Democrats, Bush lost Nassau and Suffolk by 35,000 votes. Democrats have carried L.I. in the past 3 presidential elections. Rep.

Peter King (R-Seaford), complaining about larger and larger Republican statewide losses: "There is no cohesive organization. We don't stand for anything." (Newsday, 11/15/04)

"There are nearly 300 million Americans - 200 million of them of voting age. We only lost by 3 1/2 million! That's not a landslide - it means we're almost there. Imagine losing by 20 million. If you had 58 yards to go before you reached the goal line and then you barreled down 55 of those yards, would you stop on the 3 yard line, pick up the ball and go home crying - especially when you get to start the next down on the 3 yard line? Of course not! Buck up! Have hope! More sports analogies are coming!!!" (17 Reasons Not to Slit Your wrists - Michael Moore)

### HERE IS WHAT OLDER AMERICANS CAN EXPECT

- An assault on the SS program featuring an attempt to introduce individual private accounts under the guise of reform.

- Higher prescription drug costs fueled by the president's opposition to letting the federal government negotiate prices with pharmaceutical firms & his continued resistance to the re-importation of cheaper drugs from Canada.

- More changes in the tax

code favoring high income people, including making permanent the tax cuts set to expire in 2008 & 2010, producing even higher deficits.

- Limits on malpractice lawsuits.

- Stepped up attacks on unions, collective bargaining agreements & pension protections.

- More jobs lost to outsourcing.

- Rules that further under-

mine environmental protection.

News of the Bush win prompted healthcare industry stock prices to increase. They had contributed \$26 million to the campaign according to the *Wall Street Journal*.

Corporate legal challenges to retiree health benefits are rising, with companies maintaining lifetime coverage refers to the lifetime of the contract, not the retiree. (AFT)

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# PHYLL'S FORUM

Phyllis Goodwin, President – (631-673-2971)



Dear Colleagues,

Congratulations, we made it through the election season with an increase in voter turnout, without a Supreme Court decision or hanging chads. It is time for us to work toward a uniform voting system. I don't want to create a voting machine monopoly – just uniformity. In one of my recent conversations, it was suggested that a set-up similar to our ATM cards be put to use. We could vote and get a receipt of our vote at the same time. We know the system works since the banks send us our monthly statements. The AFT had endorsed the Kerry/Edwards ticket but that was not to be. Consequently, we will have to work harder to ensure that Social Security is not privatized, the Medicare Bill is improved with decent prescription benefits, bring our troops home and improve our image throughout the world. This is just the short list but one that is sure to keep us busy for the next four years.

For those of you who try to keep up with

Medicare. The Medicare Rights Center (MRC) has a weekly newsletter online. DearMarci@medicarerights.org. The MRC is the largest independent source of Medicare health care information and assistance in the US. Founded in 1989, the MRC helps older adults and people with disabilities obtain good, affordable health care.

Toni Acunzo has agreed to head up our Outreach Program, which will provide information on public service organizations that may be helpful in times of need. One of the projects we would like to begin is having members who would be willing to have phone conversations concerning everything from their life in Brentwood to experiences in aging. We would like to put you with someone who lives near you. If interested, please call Toni at 631.289.4153.

We would like to invite the members who have their own businesses to place an ad, business card or a blurb in the

News Notes section of our newsletter. In doing this, the membership can contact you directly for your services.

I know how much some of you enjoy the mass e-mailings. However, we may be infringing on a person's right to privacy according to the FCC. If you are inclined toward these mailings, please send it to one person and list the rest of the names on the BCC line. The BCC line will read to undisclosed recipients. With this action, we will preserve privacy and keep our addresses safe from unknown or unwanted sources.

The holiday season is upon us and life will be very hectic. Take it slow and easy, count to ten, take a nap, put your feet up and rest your eyes. In closing, the Executive Board and I would like to wish you a Happy and Healthy Holiday Season.

In Harmony, Phyllis Goodwin

**FLORIDA LUNCHEON:** Thursday, Feb 10, 2005, 12 noon until.....

**Place:** TGI Friday's at Mission Bay Plaza, Boca Raton (20465 State Rd. 441) Phone: 561-483-8443

**Let Marilyn DePlaza know by February 4th for the final count.** Call her at 561-488-1267 or cell at 561-716-6068. The restaurant is on the northwest corner of Glades and 441. It is in the same shopping center as Padrino's, but very large and visible. Take the Turnpike & go 4 miles west or I-95 & go 9 miles west at the Glades Road (Boca Raton) exit.

"We can order anything we want and pay separately, which is much easier and the manager will even shut off the music where he plans to seat us in a semiprivate area at the very back of the restaurant. I'm kind of excited about the change in venue and date and hope that this will inspire more of you to come down and be with us. It's the week before the mid-winter vacation, so make your plans and join the group. I would love to see you. As usual, you're invited to my house afterward to see or borrow John Sherin's wonderful videos. I have the latest one now that I don't think the Floridians have seen."

Looking forward to hugging you, Marilyn

## ROBS NEWSLETTER

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## ROBS OFFICERS

PRES Phyllis Goodwin

V.PRES Harriet Pepue

SEC'Y Mary Ruffino

TREAS Marge Kirchner

Celeste Holm married opera singer Frank Basile at her 85 birthday party at Sardi's in May. He is 40 years her junior! "I wanted a lovely present for my birthday, & he was it." **Go Girl, Go!!!**

## ROBS Newsletter Editorial Board:

Carmela Oriscione  
Adrienne Eastman  
Linda Gibson  
Phyllis Goodwin  
Marg Kirchner



## THE M-T CORNER

"It takes a long time  
to grow young."

— Pablo Picasso

**NYSUT NOTES**

Dorothy Zuckerman, NYSUT Retiree Services Consultant (631-273- 8822)  
 (e-mail: [dzuckerm@nysutmail.org](mailto:dzuckerm@nysutmail.org))

**EMPIRE PLAN REPORT**

**Beginning January 1, 2005** there will be major changes in Empire Plan benefits. It is extremely important that you pay attention to how these changes may affect your health care needs. Here are some highlights to be aware of.

**PRESCRIPTION DRUG PROGRAM COPAYMENTS**

There will now be three categories of copayment charges, including new distinctions between preferred and non-preferred brand names. By now you should have received from Empire a listing of what will constitute preferred and non-preferred brand name drugs. The lists are very extensive and it essential that you read them through carefully to determine which list your drugs are on.

■ **A 30 day supply of drugs** will have copayments of \$5 for generics, \$15 for preferred brand name drugs and \$30 for non-preferred brand name drugs. There is no distinction of cost whether you use your regular pharmacist or go through the Express Scripts Mail Service.

■ **31-90 day supply ordered through the Express Scripts Mail Service:** copayments for generics will remain \$5; copayments for preferred brand name drugs will increase to \$20 ( a 33+% increase); non-preferred brand name drugs will now have a \$55 copayment ( a 269+% increase)

■ **31-90 day supply ordered from your local participating pharmacy:** copayments for generics will increase to \$10; copayments for preferred brand name drugs will increase to \$30 (a 100% increase); copayments for non-preferred drugs will now be \$60 ( a 300% increase).

**CENTERS OF EXCELLENCE FOR CANCER**

Benefits will be paid in full with no copayment. There are two Centers in New York State - Roswell in Buffalo and Memorial Sloan Kettering in the New York area. The Sloan Kettering satellite office in Commack is included as a Center. (To participate call 1-877-769-7447; press "1" for United Health Care, then press "5")

**NETWORK AND NON-NETWORK HOSPITALS:** Over 90% of NYS hospitals are now network hospitals. For more information, call 1-877-769-7447, choose "Empire Blue Cross Blue Shield" or go to [www.cs.state.nys.us](http://www.cs.state.nys.us)

**HOSPITAL EMERGENCY ROOM CARE** - copayment will increase to \$50.

**OUTPATIENT NETWORK HOSPITAL CARE:** - copayment will increase to \$35.

**PHYSICAL THERAPY IN NETWORK HOSPITAL OR CLINIC:** \$15 copayment

**MEDICAL/SURGICAL SERVICES** (office visits, etc.): \$15 copayment

**Just a note...**

*Being Treasurer of ROBS means I am responsible for many chores that contribute to the financial well being of our Organization. That, however, is the "job" part of my accountabilities. A bit of the fun part is opening all the membership mail and reading so many kind notes that are sent from people I knew "long ago and far away."*

*Some of the notes ask about my health and whether or not I enjoy retirement. Others extend invitations to visit in Florida, in Virginia, upstate New York and right around Long Island. Many are very simple memos and merely say, "Thank you for all you do for ROBS."*

*Every once in awhile I receive messages that contain nostalgic moments we shared as workers and friends. They cause me to enter the portals of the past, enjoy the recollections and be grateful they have contributed to my happy memories.*

*Thank all of you for reaching out and saying hello. I'm fine, I LOVE retirement, I enjoy my work for ROBS and I've had sweet remembrances of times we've spent talking in halls, offices and faculty rooms during our tenure in the Brentwood School District.*

*Be well, be happy and love retirement; you worked very hard for it! Marge Kirchner*

## **INJECTION-DEJECTION** by Martin Hochheiser

After contacting our Internist's office, local health and senior centers, pharmacies and supermarkets, my wife and I were able to finally receive the flu vaccine at Waldbaum's Supermarket in Farmingdale. 10 AM to 2 PM were the hours the injections were to be given. To be sure of receiving it, we arrived at 6:30 AM and were numbers 111 and 112. They only had 150 doses. People arriving twenty minutes after us were out of luck. Numbers were given out at 7:30 AM and we were told to return at 9:30 AM. Injections took place at 1:40 PM.

What a sad sight to see seniors in wheel chairs, using canes or walkers and using portable oxygen tanks waiting on line for their turn. It was even sadder to see the many seniors who arrived later only to be told they were out of luck.

Why, in this country, does a shortage exist? Why did the scene described above have to be repeated throughout the country as well as all over Long Island? Depending on foreign sources for the vaccine is absurd. From what has been circulated in the media, drug companies in the U.S. don't produce the vaccine needed because the profit is too low. What a travesty this situation is. We must be vigilant to insure that this doesn't recur.

### **SEEKING...**

In our August 2004 issue, we published a letter from one of our scholarship winners, Jennifer Da Silva, who is at SUNY Oswego. She said, "I have decided to become an Earth Science teacher due to the inspiration and guidance of ... **Mr. Paul Fein**, [who] was my 9th grade Earth Science teacher and his methods have encouraged me to continue his work. The dream lives on in me. Thank you Mr. Fein... We know Paul Fein would love to read these words, and might even like to contact Jennifer. But we don't know where he is. **IF YOU KNOW THE WHEREABOUTS OF RETIRED TEACHER, PAUL FEIN, PLEASE LET US KNOW. THANKS.** The ROBS Executive Board

## **L.I. MARCHING BANDS WIN BIG**

by Chris Veech



I spent the summer and fall involved in picking up, delivering and watching the 9 AM – 9 PM practices of the Huntington HS Marching Band. Why? My granddaughter, Kaari Elena Casey, is a high school freshman and plays the trombone. She has entered the big time! And she's so goooooo!

The strict regimen and dedication of these students was amazing. I'd never done this. I went to an all girls Brooklyn school, Bay Ridge, and played viola.

Quite a few of my weekends were spent at L.I. Competitions, the first at Brentwood HS. It was a glorious day, and spirits were high. The Booster club was out in force. The construction at the high school is huge! I was impressed.

It was nice seeing the Big Green Machine again. They, as well as all the other bands, did beautifully. But of course, I was rooting for "my granddaughter's Marching Band." And it paid off. Huntington came in first.

On other weekends the bands competed and Huntington came in either 1st, 2nd, or 3rd, as did Brentwood.

**On the weekend of 10/24, there was a big state competition at Syracuse University. The bands marched their hearts out, Brentwood included.**

At the end of the day, Long Island had walked away with all the honors! **Huntington came in first (of course), Walt Whitman was second, and Brentwood was third.** It was a great day. The students were elated. Their hard work had paid off.

Now that my granddaughter is in high school, I think a bit more about those days teaching HS English, and all the wonderful young people I had the good fortune to teach. They kept me young and continually taught me things with their endless energy and curiosity.

As my grandkids are doing now – all 6 of them.

## **MARION GRAY DIES – 11/18**

She was 87 and leaves daughter Patience Rosebery, son Arthur Gray, 2 grandsons and 1 great grandchild. In 1960, Marion moved to L. I. and taught elementary school in Brentwood until she retired from Laurel Park in 1982.

Marion was a member of the BTA, served on the executive board from '62 to '82, was the Brentwood delegate to the NY-SUT RA '62 to '78, & the N. Y. Teachers Retirement Convention from '64 to '74.

For 19 years, as part of her union activities, she organized the Brentwood School System Dance Program, which annually raised \$10,000 to be used for children's scholarships.

After she retired she returned to Vermont, where she became active in the civic life of the state and local community. From 1984 to 1986, she worked tirelessly for the passage of the Equal Rights Amendment. In 1985, she organized the "Celebration of Ordinary Women's Lives" at Trinity College, where women spoke about their extraordinary lives.

She was appointed to the Governor's Commission on Women by both Governors Madeleine Kunin and Howard Dean, serving from '88 to '98 and was active in the organization of the 1987 Women's State Fair in Barre. In 1999, at the Commission's gala, she was honored as a person who made "a difference for women."

Marion was on the Board of VT Public TV from '88 to '92, appointed to the Health Policy Council by Governor Dean '92 to '96. Since '91, she served, when needed, as a public guardian appointed by the probate court for women who had no friends or relatives able to act for them. She was a member of the board of the Vermont Public Interest Group (VPIRG) from '01-'04. In '02, the Department of Aging and Disabilities presented her with the Governor's Service Award. Donations in her memory may be sent to the Kellogg-Hubbard Library, 135 Main St., Montpelier, VT 05602. (all info from Montpelier Obituary)

# NEWS NOTES

**SPECIAL NOTE:** Even if you are a member in good standing (member for 3 years) and 75 or over, you must still send us your completed application form (minus the dues) so we know you are still with us, & that you want (or don't) to be in the Membership Directory. It also gives you a great way to jot a few lines about yourself that we can communicate in this column. (You may also email the editor at: [chrisveech@aol.com](mailto:chrisveech@aol.com)).

**Maria Elisa Frohreich** (Sond. FO) will be retiring on December 31. Happiness to you, **Marie!**

Did you know that the Democratic candidate who ran against 78 year old Republican Caesar Trunzo for State Assembly was a former Brentwood student? Some of you may have had him in class: 25 year old Democrat Jimmy Dahroug. He was endorsed by Newsday. ran an excellent race, but lost well! Brentwood came in Blue in the presidential race, except for one election district.

A retrospective exhibit of **Grace Fishenfeld's** (Sond. '92) art work is at the Coral Springs Museum of Art until February 19. (2855 Coral Springs Dr., Coral Springs, FL.: 954-340-5000). **Marilyn DePlaza** (N '89) reports that "the opening reception was on December 3. **Grace** is a highly recognized artist here and I'm sure many of you remember her as a much loved art teacher at the Ross building for many years."

**Marilyn** & husband Henry were off to Key West for the Fantasy Fest for the 15th time. There were costume competitions, pets on parade, decorated bikes, scooters, and disguised people during the wild & crazy week.

Traveling to Kenya in December for an Earthwatch expedition to study The Man-eating Lions of Tsavo are **Donna Ragonese** (Oak Pk. '96) and Pat Landry, partner of **Marge Kirchner** (Lorretta & Laurel '99). This is the third trip for these brave souls, who have been to Costa Rica to work with the Leatherback Turtles & the Peruvian Amazon to study the Macaws. **Donna** has written articles on some of her trips for this newsletter, the last one being on the Macaws. Have a great trip gals!

**Shirley Walker-Lloyd** (Hemlock '95) became a grandmother. Eva Nicole was born on October 6 and **Shirley** & hubby high-tailed it to Maryland to welcome her to the world. Congratulations.

FYI from a member: the National Committee of Grandparents for Children's Rights (NCGCR) web site is ([www.grandparentsforchildren.org](http://www.grandparentsforchildren.org)) Interesting info, especially for those of you intimately involved with "grandones."

**Ruth** & **Bob Merz** (Brentwood Reading Consultant) celebrated their Golden Wedding anniversary on 8/21 at a dinner hosted by their 5 children. After retirement they spent 6 years in Papua, New Guinea teaching literacy & music.

Continued feel good wishes to **Ivy Rosenthal** (N '84), **Bev Carpenter** (SW '94), **Bill Heran** (Sond. '90), **Alma Murray** (SW '00), & **Pete Cerullo** (N '83). **Pete**, who has been very ill of late, called to say he misses our ROBS meetings and us.

**Edy Filosa's** husband, Al. Underwent a triple by-pass in October. Rest up, Al. Got a note from **Paula Freedman** (SE '85) to let us know that she too is recovering from triple by-pass surgery. You're not alone. Get better, both of you!



## REMEMBERING OUR DEPARTED COLLEAGUES



Edna Alexander - RN - 2003  
 Selma Berkowitz - Clerical/sub caller - 2002  
 David O. Brown - Music - 2003  
 James Cliggett - Business - 2004  
 Marie DiTucci - Nurse Tchr. - 2002  
 Mary Lou Fitzgerald - Elem - 2003  
 Francis Forman - Spec. Ed. - 2002  
 James Hansen - Elementary - 2003  
 Martin Kushnick - Math - 2004  
 Stephen McCormick - Elementary - 2003  
 Phyllis Miller - Social Worker - 2003

Madeline Moger - Secretary - 2004  
 Marie Norris - Secretary - 2004  
 Leonard Seiden - Elementary - 2004  
 Edward Settle - Elementary - 2004  
 Anita Silverman - Clerical - 2003  
 Richard Simmons - Phys Ed - 2004  
 Rosemarie Smith - Elementary - 2003  
 Marge Stasi - Clerical - 2002  
 Bruno Valenti - Guidance - 2002  
 Peter Wohnsigl - Elem. Phys Ed - 2003

## ROBS PET PROFILES SHEILA & LETTY SUSTRIN

### SNUGGLES AND SUKI by Marge Kirchner



Snuggles is five and Suki is three. They were both purchased from the same AKC registered Shih Tzu breeder and are half sisters since they share the same father, Champion Kai Shih Soul Inspiration.

From the moment we saw Snuggles, we were impressed with her beautiful gray, brown and white coat. I gave little kissing sounds and she came right over and jumped up to lick my face. That was the clincher! Since she cuddled into me all the way home, she easily won her name.

She is everything anyone would want from a pet – cute, lovable, playful, totally affectionate, and laid back. One of her favorite pastimes is lying next to our backyard pond while she soaks up the sun and watches the Koi swim by. She likes to sit on a chair in front of our salt-water tank and watch those fish, too. Snuggles is a devout watcher of Animal Planet, taking up her spot in front of the television paying rapt attention to the screen.

When Snuggles was two, we decided it was time to get her a companion. Thus, after the arrival of a new litter, we waited until the puppies were about a month old before we went to New Jersey to pay another visit to the same breeder. The little white and cream-colored sweetie we chose was about two pounds. While we waited the ten weeks necessary before she was weaned, we researched Asian names and found that Suki meant beloved child. And, thus, she was named.

Within a week of Suki's arrival, she succeeded in chasing her sister, biting her tail and ears, knocking down a dog gate and dragging it halfway across the kitchen, finding a dead bird in the yard, grabbing it between her jaws and running with it so quickly it took several minutes for us to get her, and basically forcing Snuggles to take up residence on a couch to get away from her. We kept thinking we should have found the Asian name for Beloved Challenge!

Suki continued her shenanigans until she was about two. During that time she could be found running in the yard with a five foot tomato stake in her mouth, grabbing food from her sister's dish, finding tiny pieces of paper and shredding them even further, walking around with 6 inch wide maple leaves in her mouth and stealing presents from under the Christmas tree. Even with all this, her charm is electric and she has proven to be a very special little pet.

The girls, as we call them, have been together for three years now. They are either playing together or taking naps next to each other. They run after each other in the park, love to have their pictures taken, jump on our cherry tomato plants until they've loosened enough for a vegetarian meal and basically are a delight to each other and to us.

They took their first flight last March and the flight attendant gave them their wings. That along with their gift of sunglasses from our Florida hosts was a photo op we couldn't miss.

If you want a loving, cuddly and charming pet, find a good breeder and get a Shih Tzu. Just remember to pronounce it She followed by Tzu. We owners have a very hard time with the often-mispronounced name for these honeys.

**Want your pet profiled in this new column? Contact Letty and Sheila.  
They're in the ROBS' Directory. EMAIL AT: TWINNIESLS@AOL.COM**

#### WANTED

- If you have a camcorder, live in Florida for all or part of the year, and would like to conduct ROBS interviews for our History Project, contact John Sherin at 516-931-2971 or [jmsherin2optonline.net](mailto:jmsherin2optonline.net) for particulars.



#### PROJECT HOPE ADOPTS FAMILIES FOR THE HOLIDAYS

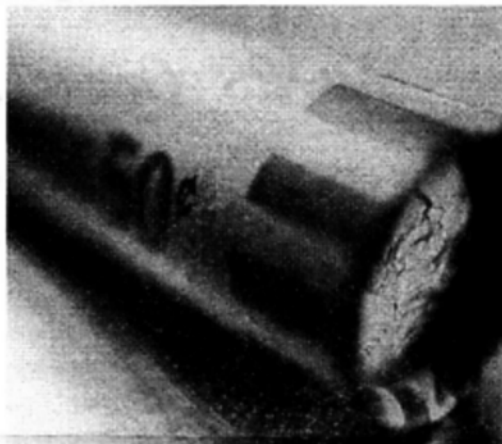
**HELP MAKE SMILES IN HOMELESS FAMILIES!  
TO CONTRIBUTE OR VOLUNTEER, CONTACT:**

Frank Spencer, ROBS Community Liaison Committee 3 Nottingham Drive  
Wheatley Heights N.Y. 11798-1593. Phone: 631-253-0355



## NYSUT members enjoy higher interest rates

Since last March, when New York State United Teachers Member Benefits introduced **Preferred Savings Plus<sup>SM</sup> from MetLife Bank**, members have been opening savings accounts and enjoying higher interest rates. MetLife Bank offers NYSUT members and agency fee payers some of the highest interest rates in the country on certificates of deposit, money market accounts and savings accounts.



**How is this possible?** It's a "direct bank" that focuses on personal savings and mortgage solutions rather than transaction (checking) accounts. The overhead incurred by traditional bricks-and-mortar banks is eliminated, which allows MetLife Bank to pass savings to its customers through higher yielding interest rates.

These interest rates are consistently high – they are not "teaser" rates. This puts more money in consumers' pockets. This program also offers convenience – you can bank online, by ATM, by phone or by mail. Accounts are accessible at any ATM across the nation. MetLife Bank does not charge account holders for use of ATMs, and it actually rebates you for other institutions' ATM fees charged for using their ATMs – up to a \$5 monthly reimbursement.

The bank offers high-yield savings products as well as a mortgage program.

- **Money market accounts** – offering rates more than double the national average with the benefits of liquidity and safety; also providing easy access to funds via check, ATM, phone or online. No minimum deposit required. First order of 30 standard checks is free.
- **High-yield savings** – earning some of the highest rates without sacrificing security, ideal for those who may not want or need check access. A minimum deposit of \$50 is required.
- **Certificates of deposit** – helping consumers build solid, disciplined savings by setting aside surplus funds for the long term. Minimum amount of \$1,000 is required.
- **Mortgages** – providing residential mortgages with a best-price guarantee; call or go online to receive a fast, free decision and a guaranteed closing date.

All savings products are FDIC-insured up to \$100,000 per depositor. FDIC regulations provide for separate insurance on joint accounts, which means FDIC would insure \$200,000, assuming each party owns half of the funds in the joint account.

For more information or to open an account, call MetLife Bank toll-free at **1-866-NYSUT 22 (1-866-697-8822)** or log on to [www.memberbenefits.nysut.org](http://www.memberbenefits.nysut.org).



• Breakfast Menu •

*ROBS Annual New Year Breakfast*

*Friday, January 7, 2005*

*9:00 AM - 11:30 AM*



*New Forum Diner*

*Montauk Highway Across from the Bay Shore Library*

*Please Be Prompt*

*Members \$6.50 Non-Members \$7.00*

*Orders will only be taken from the ROBS Menu.*

*There Will Be Significant Breakfast Special Choices.*

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*Make your check payable to ROBS. Clip and send your form to Ruth McCalla 100 Columbus Avenue Central Islip NY 11722, Phone 631-234-8013. Deadline for the Breakfast is December 29, 2004.*

*Name* \_\_\_\_\_ *Phone* \_\_\_\_\_

*Address* \_\_\_\_\_

*Number of members attending* \_\_\_\_\_

*Number of non-members attending* \_\_\_\_\_