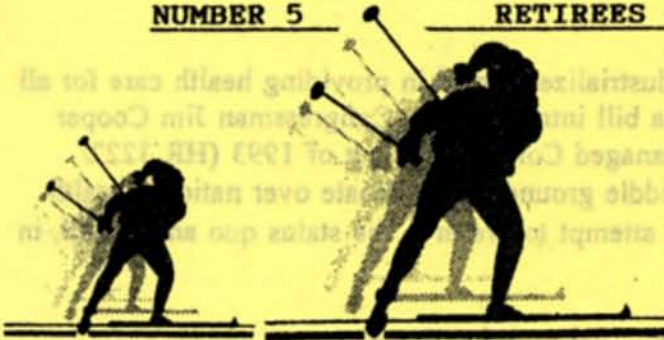


=NEWSLETTER=

NUMBER 5

RETIREES OF BRENTWOOD SCHOOLS

FEBRUARY 1994



MEETING:

WEDNESDAY
MARCH 2, 1994
10A.M.
BRENTWOOD LIBRARY
JEAN COUCH, FINANCIAL
ADVISOR
"NEW TAX INFO TO KNOW"
BRING PEN & PAPER...

SLIP-SLIDING AWAY! That refrain seems to be the theme of this endless winter (only two weeks old as of this writing!) But in spite of the cold and the ice and the snow and the storm, twenty-six intrepid Brentwood Retirees braved the elements and met at the Expressway Diner for a delightful breakfast get-together. The food was good, the company was great, and the price was right! Thanks go to Ruth McCalla for the organizing. There were some who joined us that morning for the first time, but we're sure not for the last time. There were many requests for us to do this again, in the Spring. Look for the date. In the meantime, make sure that you don't let time "slip-slide away" from you. Get involved with ROBS - share your ideas and your thoughts. We all need each other to help us grow, together. In unity, Dot Zuckerman

FAST BREAK

by Bill Lane (alias WFL)

January, the 5th of '94, we've never met like this before. Members gave a New Year's greeting, then got started eating.

A great idea, this breakfast fling, really quite a novel thing. You check the menu at your seat, pancakes, french toast, eggs and meat.

Tea and coffee--just as planned and juices also are at hand. Plates stacked up with toasted bread, several jams, a tasty spread.

One problem with such luscious taste--all this food may go to "waist!"

Ask airlines about airfare discounts for seniors, says the National Association of Letter Carriers' *NALC Retiree*.

"Anyone age 62 or over and his or her companion, regardless of age, is eligible for a 10 percent discount on any published roundtrip, advance-purchase excursion fare," reports the newsletter. Airlines also sell four- and eight-coupon booklets for travel at even greater discounts.

For a step-by-step walk through the probate process, get *How to Survive a Death in the Family: A Guide to Probating an Estate*, \$10 from Beehive Communications, Inc., P.O. Box 418, Medfield, MA 02052-2603.

You can get Social Security information 24 hours a day by calling, toll-free, 1-800/772-1213. Monday through Friday, between 7 a.m. and 7 p.m. Social Security representatives are available to answer questions and respond to requests for information. The automated service is available from 7 p.m. to 7 a.m. on weekdays and is available around the clock on weekends and holidays.

Happy  Valentine's Day!





ALERT

A SPECIAL PUBLICATION FOR RETIREE LEADERS

Just Say No to Cooper-Breaux

This is it! The year the U.S. finally joins the rest of the industrialized world in providing health care for all its citizens--or maybe not. Right now, the biggest threat is a bill introduced by Congressman Jim Cooper (D-Tenn.) and U.S. Sen. John Breaux (D-La.) called the Managed Competition Act of 1993 (HR 3222/S 1579). Although the authors tout their proposal as the middle ground in the debate over national health care reform, the AFT believes that it is really a misleading attempt to preserve the status quo and would, in fact, eventually slash coverage for millions of Americans.

HR 3222 fails to meet any of the three fundamental goals for real health care reform.

First, the bill fails to provide universal coverage. Under the Managed Competition Act of 1993, there is no requirement that employers contribute to the cost of health insurance for their employees. Individuals unable to afford coverage would continue to be uninsured. The Congressional Budget Office (CBO) estimates that this bill would leave 25 million Americans uninsured.

Second, the Managed Competition Act of 1993 fails to provide comprehensive benefits. The bill offers no guarantee that prescription drugs, long-term care, mental health and other essential benefits would be covered. However, it does include a requirement that consumers will have to pay for unspecified co-payments (except for preventive services) that, in many cases, would create serious obstacles to care. Even worse, by limiting the deductibility of employer-paid premiums to the least expensive plan, HR 3222 would encourage many employers now offering extensive coverage to cut back on covered services and increase co-payments and deductibles, forcing more and more of the cost on employees, retirees and their families.

Third, the bill contains no serious cost controls. It does nothing to guarantee that Americans will be able to afford the health care that they need. Last July, the CBO found that this bill would actually increase health care spending by \$214 billion between 1995 and 2000.

What You Can Do

Call or write to your U.S. Senators and Representatives. Use the samples enclosed at letter writing parties at your meetings, urging members to write their own personal message as well. Provide envelopes and mail the letters to your Senators and Representatives. It is especially critical for those of you in states and districts represented by the bill's sponsors and cosponsors to contact your Congress people. Send them to: U.S. Senate, Washington, DC 20510 and U.S. House of Representatives, Washington, DC 20515; Tel. (202) 224-3121.

Happy Valentine's Day!





1334 G STREET, NW • WASHINGTON, DC 20003

COMPARISON OF CLINTON & COOPER/BREAUX HEALTH REFORM BILLS

	CLINTON BILL	COOPER/BREAUX BILL
Coverage	All citizens and legal residents are covered by January 1, 1998.	There is no guarantee of coverage for anyone.
Benefits Package	All non-Medicare enrollees in the alliances receive: <ul style="list-style-type: none"> •Hospital services •Health professional services •Primary and preventive services •Prescription drugs •Mental health and substance abuse services (with limits) •Durable medical equipment •Dental and eyeglasses for those under 18 •Hospice care for the terminally ill 	Standard benefits are not defined. A National Health Board will recommend a uniform set of benefits for Congressional approval without modification.
Long-term Care	New home and community based care program. Raises Medicaid asset limit and personal needs allowance for nursing home care and improves standards for private long-term care insurance.	No new long-term care program. Eliminates all federal spending for Medicaid long-term care. States design and pay for all long-term care.
Cost Containment	Limits on insurance premium increases are established to limit overall growth. Some savings from administrative streamlining, malpractice reform and increased competition.	No limits on insurance premiums. Some savings from administrative streamlining, malpractice reform and increased competition.
Financing	In addition to premiums paid by employers and employees (with subsidies for unemployed), revenues are collected through projected savings in the Medicare and Medicaid programs, sin taxes, and a 1% payroll tax on corporations who run their own alliances.	Individuals pay unless employers elect to pay premiums. Limits the employer's tax deductibility of employer-provided health benefits. Savings in Medicare and Medicaid programs.
Medicare	<ul style="list-style-type: none"> •Expands Medicare to provide new prescription drug benefit •Requires all doctors to accept Medicare assignment •Reduces overall Medicare spending in tandem with reductions in health care spending for the population under age 65 	<ul style="list-style-type: none"> •No new Medicare prescription drug coverage •Medicare assignment still optional
Early Retirees	Retirees (55-65 years old) only pay up to 20% of premium.	No new benefit.

Distributed by *a.s.a.p.*
 (202) 737-6340
 As of January 7, 1994

AFT



Retirees

NEWS NOTES

Get well wishes to Fred Weaver, who is recovering from hip surgery. And also to wife Ruth who has been battling illness as well. Hope to see you at the next meeting, Ruth!

We received a note from Edith Erda, who was recently widowed. She reports that her son produces films and lives in Hong Kong. When she returns from visiting him, she hopes ROBS members will keep in touch with her, and she'd love to have company. She lives in sunny Florida!

Ruth Rosenthal and her friend Helen were feted at the Brentwood Country Club on December 4, 1993 at a very classy party to acknowledge their 70+ birthdays! Happy Birthday!

Ivy Rosenthal is very proud of her granddaughter, Angela Ramsey, a Brentwood graduate, who made honor roll at Syracuse University where she will graduate in June. She plans to go into teaching.

Eva and Andy Caruso, who live in Quakertown, Pennsylvania, report they are doing fine. Their daughter graduated from Cortland in Physical Education (Andy's field), and son Troy's contracting business, Grandview Contracting, is in Brentwood. Watch for an upcoming Cameo on Andy and his retirement doings.

TEACHING ABROAD

The Fulbright Commission in Cairo, Egypt, is encouraging retired teachers to apply to the Teacher Exchange Segment of its in-service English teacher training program. Experienced teachers of English, ESL, science, and/or math are needed for yearlong and six week exchanges in 1994-95 to work in team teaching situations in junior and senior high schools in Egypt. Send resume, cover letter, references to Carol Clark or Samira El Ghawaby, Bi-national Fulbright Commission-TES, 1081 Corniche El Nil, P.O. Box 11451, Garden City, Cairo, Egypt. Or Fax 011-202-354-8004 by February 25th. For other teaching opportunities abroad, write to the AFT International Affairs Dept., 555 New Jersey Avenue N.W., Washington. D.C. 20001.

RETIREES OF BRENTWOOD SCHOOLS

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Olympic Games mascots

Kristin and Hákon named after 13th century historical persons.

