



ROBS NEWSLETTER

ISSUE 42

RETIRES OF BRENTWOOD SCHOOLS

DECEMBER 2001



NYSUT 9-11 DISASTER RELIEF FUND

will aid NYSUT members and other union members who suffered great losses in the 9/11 terrorist Attacks. So far the Fund has raised \$235,000. **THERE ARE NO ADMINISTRATIVE COSTS FOR THIS FUND!**

Checks to NYSUT 9-11 Disaster Relief Fund, 159 Wolf Road, Box 15008, Albany, NY 12212-5008. **To earmark your donations for materials to go to schools affected by the WTC collapses, write "school supplies" on your check's memo line.**

FALLOUT FROM THE MID-EAST:

The Greek trip organized by Carmen Pittinaro was cancelled due to the onset of bombing in Afghanistan.

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holiday cheer and educational needs = HOPE

Project Hope, the ROBS Community Liaison Committee's focus is at it again. Helping that is. Due to the horrific events of September, everyone is a little delayed, but the generosity of people is not.

At the November ROBS meeting, the donations for Thanksgiving and Holiday gifts for the homeless among us was up ten-fold.

Frank Spencer, Liaison Chair, reported that Suburban Children's case load is up from 58 families with a total of 202 children last year to 76 families with 294 children this year. As a result of the September 11 tragedy, donations have understandably decreased for local charities.

Suburban can always use "gently used" clothing, especially coats, hats, gloves, blankets, curtains and rods, as well as bed linens throughout the year. Backpacks for school are also needed for the children.

As a result of retiree member's donations, ROBS will be able to help more families this year, and the committee thanks all those who have given.

Project Hope's reputation in the tutoring and mentoring of homeless children in both the Brentwood schools and at Suburban Children is growing. Those who have been doing this work diligently in the past, now need additional retirees to volunteer once or more a week, or when they can, to help those students who are in need. **LORETTA PARK IS IN GREAT NEED OF TUTORS FOR 1ST & 2ND GRADE STUDENTS.** Please consider lending a hand and a heart!

Homeless children are behind by the very nature of their daily lives. A good education is the staircase that can lead to an enriched and productive life for them. Let Frank know if you can help in any way. **We really need you!** Fill out the form below and return to Frank.

You won't regret it. Helping children is very fulfilling. You'll discover many things about yourself you didn't know before.

HAPPY HOLIDAYS



ROBS TO OFFER HOPE

NAME _____

ADDRESS _____

PHONE _____ Email _____

I am available to volunteer:

___ Brentwood Classroom ___ Suburban Educational Center ___ Both

___ 2 hours a week ___ 2 hours a month ___ Other _____

___ Mon. ___ Tues. ___ Wed. ___ Thurs. ___ Fri.

My talents & interests are: _____

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

PHYLL'S FORUM

Dear Colleagues,

In a recent press release, the Department of Health and Human Services announced legally mandated increases in the Medicare premium, deductible and coinsurance amounts to be paid by beneficiaries in 2002. Medicare Part A, which pays for hospital, skilled nursing, hospice care and some health care, the beneficiary deductible will increase to \$812, up 2.5% from \$792 in 2001. The premium for Medicare Part B which helps pay for physician services, ambulatory care and other services, will rise to \$54 per month, up 8% from \$50 per month in 2001.



The Medicare statute requires that deductibles and premium be updated annually in accordance with statutory formulas. Medicare law sets the Part B premium amount need to cover 25% of the estimated programs for the aged enrollees; general revenue tax dollars cover the other 75% of the costs. The Part A deductible applies only to those enrolled in the original fee-for-service Medicare program. The Part A deductible is a beneficiary's only cost for up to 60 days of Medicare-covered inpatient hospital care. However, for extended Medicare-covered hospital stays, beneficiaries must pay an additional \$203 per day for days 61 - 90, and \$406 per day for hospital stays beyond the 90th day in the benefit period - up from \$198 per day and \$306 per day, respectively. For beneficiaries in skilled nursing facilities, the daily coinsurance for 21 -100 will be \$101.50, up from \$99 in 2001. For more: (<http://www.hhs.gov/news>). Good info on Social Security at (<http://www.SSA.gov>).

NOTE: When a retiree become eligible for Medicare, (s)he must inform the Business Office of the Brentwood Schools.

I wish you a Serene & Peaceful Holiday Season & a Happy New Year!

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

ECONOMIC PACKAGE 'INSULTS' WORKING AMERICANS: aft

Nov. 9, 2001 - The AFT blasted a Republican backed economic stimulus package passed by the U.S. House last week as an "outrageous payoff to big corporations." NYSUT leaders underscored the inadequacy of the so-called Economic Security & Recovery Act for neglecting to cover workers affected by the recession while many provisions reward certain taxpayers at the expense of all others.

Citizens for Tax Justice (www.ctj.org) reports that working families making between \$46,000 and \$76,000 will get an average rebate of \$329, while the top 1% of taxpayers will get an average rebate of \$26,000/ Another provision gives \$21 billion in tax relief to U.S. companies that profit from manufacturing and operating overseas.

In a letter to House members, the AFT wrote: "How can this be justified as a U.S. economic stimulus because it actually encourages companies to ship jobs overseas? This provision is an insult to

all working Americans."

Nationally, more than 638,000 layoffs have been announced since September 11, according to the AFL-CIO President John Sweeney said the package, in giving tax breaks to corporations and the wealthy, is a "shameless approach" to economic stimulus full of "twisted priorities."

For a look at labor's "Blueprint for Economic Recovery," visit (www.aflcio.org/news/2001/1017_blueprint.htm).

You can read daily articles & editorials on labor & education from major N.Y. daily newspapers in the state at the Web site (www.newyorkwired.com). Click on "View of today's stories" and scroll down to "Education" or other topics and you'll find stories and columns published in the past two days. There is also an archives section.

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Signs you live in the year 2001

- * You have a list of 15 phone #'s to reach your family of 3.
- * Your granddaughter sells Girl Scout cookies via her web site.
- * In your own driveway u use your cell phone to call the house.
- * You chat every day with a person in South Africa, but haven't spoken to your next door neighbor in a year.
- * Each TV commercial & News broadcast has a web site address on the bottom of the screen. (see above).
- * You disconnect from the internet and feel you've lost a lover.
- * Having forgotten your cell phone is cause for panic.

Did you know that ... ?

- ◆ **Medicare will cover a surgical treatment known as sacral nerve stimulation for urinary incontinence and other voiding difficulties.** HHS Secretary Tommy Thompson said, "this is especially important because incontinence affects so many Medicare beneficiaries, and this procedure can significantly improve many people's quality of life." It affects 13 million adults in the U.S., and 2x as prevalent in women. Under the treatment, an electrical pulse generator about the size of a pacemaker is implanted in the abdominal wall of a patient, with a wire leading to the sacral nerves, which help control bladder contractions. The impulses transmitted control the troublesome contractions of the bladder muscle which cause the incontinence. To qualify, a Medicare beneficiary must have failed more conservative treatments such as behavioral modifications, drug therapy or other surgical interventions. (There's always a qualifier). More info: www.hcfa.gov/coverage/8b3-htm
- ◆ **You all know by now that colonoscopy has proved superior** to two other common tests for colon cancer: annual testing for blood in a patient's stool, and every five years, a sigmoidoscopy. So go get that colonoscopy. It calls for a delicious drink the night before the test. Hopefully it's covered.
- ◆ **Annual mammogram is still important.** Some myths you should be aware of: *Finding a lump in your breast means you have cancer* – 8 out of 10 lumps are benign! *Men do not get breast cancer* – This year, 1,600 men will be diagnosed with breast cancer, and 400 will die. 182,000 women will be diagnosed, and 43,300 will die. Both men & women should do monthly self exams and report changes to their doctors. When breast cancer is found early, the 5 year survival rate is 96%!
- ◆ **FDA cleared for marketing the "Camera Pill"** (Given Diagnostic Imaging System) to photograph the small intestine. It is a swallowable pill containing lights, transmitter, 8 hour battery and a camera that snaps pictures 2x a second as it glides through the gastrointestinal tract. It is designed to detect polyps, cancer, or causes of bleeding and anemia in all parts of the intestine. It transmits the images to a data recorder worn on the patient's belt. This would make endoscopic exams (a scope down to the small intestine via the mouth) a thing of the past. **The pill has no side effects.**
- ◆ **Social Security recipients will get a 2.6% COLA** in 2002, which is an extra \$22 a month for the average retiree. This is less than last year's 3.5%

ROBS MEETING: An Overview – by Chris Veech

On Friday, November 1st at the Bay Shore Library, ROBS members had the pleasure of hearing about the Muslim world from Stony Brook Chaplain, Professor Sanaa Nadim who teaches Islamic studies there.

Dr. Nadim, who lectures for the Multi-Faith Forum, is also a wife and mother of three and originally from Egypt. She dealt with some very difficult and tricky issues in the light of the terrorist attacks of September 11th, but did it well.

Islam is built on the Judeo-Christian stories in the Bible. Muslims accept Old Testament prophets as their own, as well as Jesus in the New testament. They view themselves as descended from Ishmael, the son of Hagar and Abraham. Around 600 A.D., Muhammed Allah, the foundation of Islam, had a vision, (like Abraham's), in which the tenets of Islam were revealed to him by God. This became the Koran.

Responding to questions about women, Dr. Nadim said that Islam came to free women. The distortions in the Muslim culture are the result of tribal customs that developed from the 14th century on. Western media gives a negative view of the treatment of women as a result.

She went on to say that Muslim men and women are separated in worship so that men will not be distracted from prayers by women. Muslim men, according to the Koran



can only have more than one wife under certain circumstances: (ex.) illness of the wife, or when there are more women than men – but only with the first wife's permission. This is in order to protect the society.

Education is an important part of Islam and Dr. Nadim stated that our world of computers of today is a direct outgrowth of the learning in Islam society.

Responding to a question on why the theocracies of the Middle East have not solved the problem of abject poverty, Dr. Nadim said they weren't really true to Islam. An Islamic government, ruled by the 5 Pillars of Faith, would be an ideal government in which no one would be poor or hungry, everyone would be educated.

Some seeming similarities: Muslims believe there are unseen beings that surround and watch over you (angels); there are 2400 messengers in God's entourage, (saints/prophets); good deeds are based on intention which only God knows; and that "forced measure" (destiny) controls your life.

Interestingly, Mecca's square building is known as "Abraham's Building," and the celebration there is based on the Abraham/ Isaac story.

Dr. Nadim closed by hoping that everyone can have "a song in the heart, and sing together" which is why she is helping to reach out through the Multi-Faith Forum, to people who know so little about Islam.

LETTERS ANYONE?

NEWS NOTES

Correction & Re-run. Chrissy is **Irene's** niece, not her daughter. Sorry.....



The holidays are here, and there is always a need for candles. **Irene Spano's** ('98 Administration Bldg.) niece, Chrissy and husband Doug have a candle business and invite all to visit them for custom made candles or ordinary ones. Any color, size, or scent for all occasions. They make favors and baskets. Support our extended Brentwood family! **Curiously Creative Candles Ltd.** is a Candle Factory open to the public. They are located at 1067 Long Island Avenue, Deer Park, 11729. Phone 631-586-1700; email (curiouscandles@aol.com).

Sheila & Letty Sustrin's email address needs to be corrected again. I kept typing an i instead of an l. It is (twinniesl@aol.com). Change your directory. On September 4th, *Newsday* ran a nice article about their children's book, "The Teacher Who Would Not Retire," due out in March. Congratulations!

Looking for a holiday or birthday gift for a child? Here's another "Support our Extended Brentwood Family" idea. A children's book that is out now is one written and illustrated by **Jim Watson's** daughter Carolyn Watson Dubisch. The title is: "Andy and the Flying Toaster," Pentland Press. You can order it on-line at both Barnes & Noble and Borders, as well as at their stores. Congratulations!



Grace Fishenfeld of Great Neck and Boca Raton called me after the last issue to say thank you for the great blurb about her daughter Randi and her dancing violin. **Grace** is still painting, exhibiting and winning awards.

Lilian Masten, another ROBS prolific artist, had a showing of her "Landscape Imagery," watercolors and collages August 28 through September 23 at the Bellport Lane Art Gallery. Her works are at the Gallery. More info: 631-286-4283.



The National Association of Puerto Rican and Hispanic Social Worker's, Inc. voted **Estelle Hoyt** (Oak Park & District-wide '96) as Social Worker of the Year in recognition to her commitment to the Hispanic community. She was awarded this honor at the NAPRHSW's 19th annual Scholarship Dinner Dance held November 2, 2001 at the Smithtown Sheraton. ROBS is very proud of you, **Estelle**.

There will be a lot of happy children reading this Christmas because of the work of **Miriam Massucci** ('87 Sonderling). **Miriam** volunteers with Catholic Charities' Food and Nutrition program (FAN) and one of their projects involves giving children books for Christmas.

Addie Lee faces knee surgery in Florida on December 17th. (3000 Carefree Blvd. G-1 N. Ft. Meyers, FL 33917). Keep smiling!

Peter Hoegel, recently retired social studies at Ross, had a stint in Good Samaritan hospital in October. He's up and around again and feeling better, but faces another hospital visit. Thinking of you, **Peter**. (His phone is: 631-265-1203).



And get well wishes also go to **Dolores Hanellin**, (Northeast, '77), P.O. 832, Pocono Pines, PA 18350.

Marilyn Key, who suffered a stroke 2 months before she retired in June 2001 from North Middle would love to hear from colleagues. She's recuperating at 3910 Darby Lane, Seaford, NY 11560; phone: 516-221-1560.

Jack Zuckerman is beginning to feel better after a losing battle with an aberrant tooth.

On the active front: Greg Klibinsky, (Northeast) is at Mt. Sinai awaiting a heart/lung replacement. He was the big guy who bartended at all the BTA parties. And Tom Smith, (Southeast), is recovering from a quadruple by-pass. Ann Quinn (South) is healing from a broken ankle, as is **Chris Veech**, ROBS editor. (Not osteoporosis, but an *** acorn on a step).

The 8th annual LAUREL PARK READING DAY: On December 6th retired teachers, administrators, and board members participate in reading to the children in the school. It is always a delightful day for both children and participants.



RC 21 LIAISON APPOINTED:

Shirley Walker Lloyd was appointed by the ROBS Executive Board to fill the position of representative to the Retiree Council 21 Executive Board. Shirley will fill out the remaining term that became vacant after the death of Walter Karp.

TWINS PUBLISH

(REPRINTED FROM 9/4/01 *NEWSDAY* ARTICLE)

This essay was written in response to a Dialogue request for reader's stories about remaining engaged in life after retirement.



We are identical twin sisters who devoted 38 years to the teaching of kindergarten and first grade children in the Brentwood school district. The decision to retire was a very traumatic time for us as teaching was a great part of our lives.

The summer after we retired was a time of happiness and sadness. We were glad that a new phase of our life had begun, but we knew that we would miss the joy of interacting with our students. When the new school year began, we volunteered our services to the Parent Teacher Association of our former school. We helped at the various school functions such as book fairs, holiday fairs, etc. This kept us in touch with the children.

An idea began to formulate in our minds. We always liked to write but never had the time. We would become authors and help stimulate the imagination of youngsters through books. Since retiring three years ago we have spent endless hours at our computer writing stories for children from pre-school through second grade.

In March 2001, our lifetime dream came true. Blue Marlin Publications, a Long Island Publisher, showed interest in one of our stories, and we signed a contract. Our first picture story-book, "The Teacher Who Would Not Retire" is scheduled to be on the market by June 2002. It deals with a serious subject in a humorous way.

Our new career proves that if you try hard enough, there can be fulfillment in life after retirement.

ARTIST EXHIBITS

Retired Brentwood High School art teacher, Grace Fishenfeld is currently in a juried art show called Art Transcends Politics. It is a collaboration between Russian and American women. The show will be traveling to a posh international art gallery, and will continue to tour.

Now back in Boca Raton, (from Great Neck) her art can be seen in the Boca Museum Artists gallery in Boca Raton. She will also be showing at the Ann Norton Sculpture Garden in West Palm Beach. SNOW BIRDS AND FLORIDIANS TAKE NOTE!

Grace is very busy getting ready for two one person shows, having won Best in Show with the National Association of Women Artists. One show will be in January at the Jeanette Hare Art Gallery of Northwood University, and the other will take place in March at the Governor's Club in West Palm Beach.

"My works are mixed media collage paintings. Winning prizes is lots of work, and a great expense since everything has to be framed. I'm very grateful for Brentwood's pension plan."

The September 11 Web Archive at <http://september11.archive.org> is a new collection of digital materials from here and around the world. It contributes to the historical records of events on and after 9/11, capturing information that would otherwise be lost. (Lib. of Cong., Internet Archive, Webarchivist.org and Pew Internet & Amer. Life).

NOTE: As a result of the 11/12 crash of Dominican Republic bound Flight 587 in Queens, the 3 Corporan children, students in Brentwood, lost their parents and baby sister. There will undoubtedly be others from the Brentwood community.

AFT-NEA PARTNERSHIP FOR 911

The AFT and the NEA have joined together to create a mechanism to address the long-term needs of families in both unions – especially the children – in the wake of the September 11th terrorist attacks. The NEAFT September 11 Fund is a new fundraising program sponsored by the AFT and NEA's partnership and is separate from the AFT's Recovery Fund.

The AFT Recovery Fund, which has collected more than \$210,000, (NYSUT's Fund raised \$235,000), is supporting the immediate needs of AFT members and their families who have been directly affected by the terrorist attacks. **None of the money will be used for administrative costs.**

"Opportunities to give will continue. The tragedy aftermath will not disappear when the headlines do."

The first disbursement of funds will be for leasing of photocopiers for 5 schools in NYC that are now sharing space with students and staff displaced by the disaster at the WTC. The photocopiers were the #1 request by teachers from the displaced schools. Those displaced schools and host schools are: P.S. 89, c/o Jr. Hi 22; P.S. 234, c/o St. Bernards; IS 89, c/o IS 70 (Upper Lab/Museum Schools); the Leadership H.S., c/o Fashion Industries H.S.; and the H.S. for Economics & Finance, c/o Norman Thomas H.S.

At some point in the future, any unused funds from the AFT recovery Fund will be delivered to the NEAFT September 11 Fund.

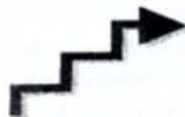
The AFT is still seeking donations for the union's Recovery Fund: contributions may be sent to the AFT Recovery Fund, 555 New Jersey Ave., N.W., Washington, D.C.

MARK YOUR CALENDARS & JOIN US

Friday, December 7, 2001 – Annual Holiday Luncheon, Irish Coffee Pub

Friday, January 11, 2002 – ROBS Annual New Year January Breakfast

New Forum Diner, Bay Shore (see enclosed flyer)



Friday, March 1 - General Meeting: Art / Craft Show of ROBS members

“LET’S GO FOR ANOTHER SUCCESSFUL SHOW”

of ROBS’ hobbies, collections and craft/art works.

(Past exhibits have included: stamps, quilts, knitting, angel collection, Scotty collection, watercolor-oil paintings,...)

WE WOULD LIKE YOU TO PARTICIPATE!

Let Ruth McCalla (631-234-8013) know what you wish to share with ROBS members.

Friday, April 5 – General Meeting: C-2 Get Serious

Friday, May 3 – General Meeting: History Revue of years - Member Interviews

All General Meetings are held at the Bay Shore Library, Montauk Hwy., 10 A.M.

REGARDING JOB LAYOFFS IN THE U.S.

Submitted by Shirley Walker Lloyd

Joe Smith started the day early having set his alarm clock (made in Japan) for 6 A.M. While his coffee pot (made in China) was perking, he shaved with his electric razor (made in Hong Kong). He put on a dress shirt (made in Sri Lanka), designer jeans (made in Singapore) and tennis shoes (made in Korea).

After cooking his breakfast in his new skillet (made in India) he sat down with his calculator (made in Mexico) to see how much he could spend today. After setting his watch (made in Taiwan) to the radio (made in Germany) and continued his search for a good paying American job.

At the end of yet another discouraging and fruitless day, Joe decided to relax for awhile. He put on his sandals (made in Brazil), poured himself a glass of wine (made in France) and turned on his TV (made in Indonesia) and then wondered why he can't find a good paying job in AMERICA....

GUARANTEED US MADE: 1 STOP SHOPPING

(www.buyunion.com)

SPECIAL OFFER FOR RC 21 MEMBERS

Join HEAT USA now for a low yearly membership of \$25 And you'll save an average of \$200-300 a year on oil purchases (15-25 cents less per gallon).

If at any time you are not satisfied with HEAT, the company will refund your membership.

Members of RC 21 get their 2nd year free. Active NYSUT members are eligible through NYSUT.

Call HEAT USA toll free at 1-888-HEAT-USA (1-888-432-8872) Monday – Friday from 9 A.M. to 9 P.M. You may check out the web site (www.heat-usa.com) for more information.

NOTEWORTHY

Addie Lee shared this with us. She thinks it originated with Alan King. It is certainly apropos of our stage of life: “There are three stages of life! Young, Middle Aged and ‘You look good!’ ”

Since the holidays are upon us, perhaps some of us have been driven nuts by over-zealous, caring children. Or perhaps we are those children. Here are some ideas for gifts. Successful Aging - John Rowe & Robert Kahn. The '98 MacArthur Foundation study that concluded that most Americans are generally healthy and experience little functional disability or loss of mental capacity even in advanced age. *We are not as old as our parents were at our age.*

How to Survive Your Aging Parents - Raeann Berman & Bernard Schulman. Your parents don't need another mother. Tips on how to communicate with and see to the well-being of parents in their declining years without stepping on their sensitivities, underestimating their intelligence or treating them like problem children. Appendix has helpful resources & phone numbers for caregivers.

Are Your Parents Driving You Crazy?: How to resolve the most common dilemmas with aging parents - Joseph Llardo & Carole Rothman. Dealing with mom & dad who may need some help but cling stubbornly to their independence.

Risk, according to Dr. Gary J. Kennedy, Director of Geriatric Medicine at Albert Einstein College of Medicine, cannot and should not be eliminated from an aging parent's life. “If you don't permit your parents to use their minds and their bodies, they'll lose both.”

As the aging Freud wrote his daughter: “We refuse to allow the inevitable to interfere with our happy activities.”

RETIRES OF BRENTWOOD SCHOOLS

(Please Be Prompt)

THE NEW FORUM DINER

Montauk Hwy. & Sunset Rd.
Bay Shore, NY
666-4456

Montauk Hwy, opposite Bay Shore Brightwaters Library. Diner
@ 1/2 mile west of 5th Avenue in Bay Shore

FRIDAY
January 11
2002
9-11 AM



**ANNUAL
ROBS BREAKFAST**

JOIN ROBS MEMBERS AND GUESTS

AT OUR ANNUAL WINTER BREAKFAST

(typical breakfast selection available to choose from on that morning)

\$6 ROBS Members

\$6.50 Non-Members

(Includes Tax & Gratuities)



Clip and return by Friday, January 4, 2002 with a check made out to ROBS.

Send to: Ruth McCalla, 100 Columbus Avenue, Central Islip, N.Y. 11722; Phone: 631-234-8013

NAME _____ NO. OF PEOPLE _____

ADDRESS _____ AMT. ENCLOSED _____

_____ PHONE _____

NYSUT Plans can make your dreams a reality

We all have dreams and goals for the future, but they don't just "happen." You have to make plans to keep you on track.

NYSUT members are movers and shakers; they make things happen. That's why NYSUT Member Benefits offers the Legal Service Plan and Financial Counseling Program at very economical rates for members and agency fee payers. Taking care of legal issues often involves taking care of financial issues, and vice versa. These two programs complement each other and, together, provide a complete package of protection.



Legal Service Plan

This plan can help you put necessary plans in place. One benefit of this plan is a free simple will. With a legal will, you'll never have to worry about who raises your children or who receives your money and possessions. Your intentions will be carried out.

The plan provides other benefits at no additional charge, including consultations with a Plan attorney, *Preventive Law Guide* newsletter with easy-to-read articles covering legal concerns and consumer issues, and unlimited toll-free access to experienced attorneys for advice or consultation. Attorneys will also write letters and make phone calls on your behalf at no charge, often resolving consumer protection and credit issues.

If your situation can't be handled by letter or phone, a network of referral attorneys is ready to assist you. These attorneys charge discounted rates to plan participants. Optional Elder Law and Business Protection riders may be purchased to complete your legal package of benefits.

Financial Counseling Program



This program provides toll-free access to Ernst & Young LLP financial counselors, who will answer your personal financial planning questions and provide objective guidance based on your needs – objective because E&Y sells no financial products. You can call with questions about changing lifestyles, tax returns, credit card issues, real estate, insurance, retirement savings, pensions and more.

In addition, you are entitled to receive customized financial analyses based on your individual circumstances. These analyses suggest savings strategies, action steps and practical tips to help you reach your goals. You'll receive E&Y's *Understanding Personal Finances* newsletter every other month. You have the option of requesting an in-person financial planning consultation with an E&Y financial counselor or an Aetna Investment Services LLC financial planner (consultation may be at an additional fee).

For more information about these plans or for enrollment forms, contact NYSUT Member Benefits at 800-626-8101, e-mail benefits@nysutmail.org, or on the Web at www.memberbenefits.nysut.org.