



ROBS NEWSLETTER

MARCH 2004

RETIRES OF BRENTWOOD SCHOOLS

ISSUE 53

ROBS MEETINGS



APRIL 2 - ROBS
Members Sharing
Hobbies

**MAY 7 - History Video/
ROBS Election**

**FRIDAYS - 10 AM
BAY SHORE LIBRARY**

JUNE 9 - Luncheon

**DON'T FORGET!
ROBS ELECTION
IS MAY 7
GET INVOLVED!**



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Kerry's The One!

In the first week of February, AFT/NYSUT Councils unanimously endorsed Massachusetts Sen. John Kerry for the Democratic presidential nomination, citing his excellent record on the union's issues and clear support for the senator among union members. Kerry has a 97% AFT voting record, and AFT president Sandra Feldman noted that "he will keep the country strong and the economy strong."

The union concluded that he is best equipped to

develop and defend the priorities of its members and the nation, from education to healthcare to public services and the workers who provide them, and to champion the right of employees to form unions and bargain collectively.

A cornerstone in the politics of the upcoming campaign will be the report: *Another Long Winter: The State Fiscal Crisis in its Third Year* by the AFT research department. It details the worsening budget crises in the states. Accord-

ing to Greg Humphrey, executive assistant to the AFT secretary-treasurer, "In a 2nd Bush administration, the warm and fuzzy language will disappear. It's going to be a raid."

AFT secretary-treasurer Edward J. McElroy also emphasized the importance of politics in 2004. "People ask us, are you doing in politics? Yet every scintilla of everything that happens to public employees... vouchers, pensions, budgets... it's all politics." (Only 39.3% of the electorate voted in 2002!)

States in 3rd Year of Unprecedented Fiscal Crisis: AFT Report

State governments are facing the third year of a fiscal crisis worse than anything experienced since the Great Depression, brought on mostly by irresponsible Bush administration economic policies that are having devastating and lasting effects, according to an AFT report released Feb. 12.

It details long-term damage to education, healthcare and public services due to states' continuing budget deficits. The national report includes case studies of three states--Washington, Wisconsin and New York--explaining how federal tax cuts and reduced revenue have devastated essential programs, services and jobs. The fiscal problems in these states

represent a microcosm of what is happening nationally. AFT research director Jewell Gould said. The report notes that President Bush's recently proposed 2005 budget will not alleviate the problem; in fact, the administration's fiscal policies that include permanent tax cuts will aggravate it.

"While some states have done marginally better recently, the majority face a bleak future because many of the losses are permanent," AFT president Sandra Feldman said. "The only way to reverse the serious damage inflicted on education, healthcare and public services is to halt harmful and reckless tax cuts and other misguided federal policies."

The effect on states of the \$200 billion cumulative three-year budget shortfall is serious and pervasive, says the report.

"Most of the responsibility for this problem can be placed squarely at the feet of the Bush administration," the report says. The massive deficits to fund tax breaks for the wealthy "rob states of hope that the federal government will be able to play a constructive role in the future. The nation's current course bodes ill for state and local governments."

Inside AFT Feb. 12, 2004



PHYLL'S FORUM

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



Dear Colleagues

The political season is heating up in more ways than one. Just as the government is hunkering down, ROBS is getting ready to elect officers for the next 2 years. We are in dire need of people to help out. Some of the Executive Board members have been holding down their positions for many years and some have expressed the desire to change jobs or take a vacation. ROBS is a very responsible organization but we need people with commitment to help our organization. I have approached many of you and all are willing to help out occasionally, but we need some committed movers and shakers. I'm sure that all of you aren't that busy or disinterested. I realize that many of you don't want to give up your "endless summer." However, I think that we owe some consideration for the very people who helped us obtain many of the wonderful perks that have given you a comfortable retirement. The founding members of ROBS have made great strides in making our local

a viable network at the state level. One of the best compliments that I love to hear about our organization is that we do much more than have breakfasts or luncheons. We are able to provide you with interesting speakers and valuable information. ROBS has set the standard for many of the retiree locals. We have the largest membership of the Suffolk Retiree locals but the same people show up for meetings and the same people volunteer. The Medicare Bill is a prime example of the work that needs to be done. At this point in time, we are safe but who knows what's lurking in the shadows. Many of the newer retirees have sound investments in place to get them through any rough times the changes in the Medicare plan may cause us. The older members were not as lucky in terms of packages offered by the state and or district. The idea that "I've got mine - so who cares" is not valid. We may all be in the same boat some where down the line. It is well past the time for making a New Years' Resolution but

you should make a promise to yourself to get more involved.

In Harmony,

Phyllis Goodwin

SOME DIRECTORY CHANGES & ADDITIONS:

Marty Riger's Florida phone # is 561-637-2583

Betty Marrazzo 2182 Hidden Lake Dr. Palm Harbor, FL 34685 - 727-781-5437 (Loretta Park 1995)

Kathleen Wall Florida Zip code 33460-3831

Goldia Bulluck 1812 Spanish Trail Mitchellville, MD 20721

Miriam Massucci 163 Pennsylvania Avenue, Bay Shore NY 11706

Loretta Ellington 1677 Grand Isle Blvd Veira FL 32940 phone # is 321-254-2679 (EM 1999)

Marianne Gruskin PO Box 371, Greenlawn NY 11740-0371

IMPORTANT MEDICARE MESSAGE for ROBS Members!

Over the next few months you may receive many mail offerings encouraging you to buy supplementary health insurance plans or prescription discount drug cards. Be aware that when you retired, the District provided you with a health insurance plan that includes prescription drug coverage (Empire Plan). You have no need to buy additional insurance; **YOU SHOULD NOT SIGN UP FOR ANY OTHER PROGRAMS THAT MAY BE OFFERED AT THIS TIME.**

Also, watch out for promotions designed to confuse you. Many organizations and companies will attempt to lure you with misleading names like "Alliance" or "Senior Benefits". The organizations that best represent your interests are the Alliance for Retired Americans (ARA), the American Federation of Teachers (AFT) and New York State United Teachers (NYSUT).

If you have any questions please call me at 631-273-8822 or e-mail at dzuckerm@nysutmail.org.

ROBS NEWSLETTER

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V.PRES. Harriet Pepine

SEC'Y. Shirley Walker-Lloyd

TREAS. Marge Kirchner



THE ROBS
BREAKFAST
JANUARY 7TH.

44 FOLKS
ATTENDED!

GOOD RESOURCES:

Volunteer opportunities-www.longisland.com/charities

Nursing home ratings related to quality of care by state, county, city, zip, name-www.medicare.gov (Provides directions & map).

NY Long Term Care Community Coalition has published a new guide to deciding whether assisted living is the right choice for you. Checklist for your needs, financial issues and costs of assisted living. Read guide at www.ltccc.org/documents/assistedlivingconsumerguide.pdf or send SASE 10x13 envelope with \$1.06 postage to: LTCCC, 242 W. 30th St., NY, NY 10019.

NYSUT NOTES

Dorothy Zuckerman, NYSUT Retiree Services Consultant (631-273- 8822)

(e-mail: dzuckerm@nysutmail.org)

The new Medicare Law was an unfortunate and discouraging way to welcome in the New Year. Although the law proposes to provide prescription drug coverage to retirees, the underlying goal has been to cripple the traditional Medicare program and to let it "wither on the vine." The document is almost 700 pages long; experts in the field cannot agree on nor understand what the provisions are. What remains is for us to unravel as much of the web as we can at this time.

Talking Points and Highlights of the New Medicare Law*** Privatization of Medicare:**

Drug coverage is not being provided by the government through Medicare. Instead, subsidies of \$12 billion will be given to private health plans and PPO's (preferred provider organizations) to administer the prescription drug benefit; no subsidies will be given to the traditional Medicare program. In 2010 an "experimental" program will pit traditional Medicare against the subsidized private plans for six years. If Medicare costs are higher, the beneficiaries will have to pay increased premiums to make up the difference.

*** Medicare is prohibited**

from negotiating lower drug prices or discounts: Block purchasing will be illegal; importation from Canadian pharmacies is restricted and must be approved by the Secretary of Health and Welfare.

*** Medicare will now be a means-tested program:** Beginning 1/1/07 the monthly Medicare Part B premium will be higher if your income is \$80,000 or more (\$160,000 for couples). Currently, all beneficiaries pay 25% of the Part B coverage; the remaining 75% is paid by taxpayer money. By 2007, the percentage increase can go from 35% - 80% of the premium cost for the same level of coverage depending upon income. In addition, the Part B deductible will continue to increase each year (to \$110 in 2005.) Low income protection is offered to those with assets under \$6000 (150% below the FPL - Federal Poverty Level).

*** Employer Sponsored Retiree Coverage:** Only \$18 billion was designated to encourage employers to continue their retiree drug plans. The Congressional Budget Office estimates that at least 125,000 New York retirees will lose their employer supplemental drug coverage. How school districts will react to these new provi-

sions remains to be seen; however, the present New York State moratorium prevents districts from making any changes to retiree insurance without making the same change for the entire in-service unit. If you already have drug coverage from your district, you do not have to sign up for Medicare Part D to buy into the new Medicare drug coverage. If you should lose your coverage in the future you will not have to pay the premium penalty (1% a month) should you then decide to enroll in a Medicare drug plan, providing your coverage was at least as good as the Medicare plan.

Obviously there are many more questions to be answered before the program goes into effect in 2006. *So where do we go from here?*

GET INVOLVED! PARTICIPATE IN THE LONG ISLAND ALLIANCE FOR RETIRED AMERICANS. JOIN THE THOUSANDS OF RETIRED AMERICAN WORKERS AND THEIR FAMILIES IN THE MOVEMENT TO REPEAL OR REWRITE THIS SCATHEFUL LAW. CONTACT ME TODAY TO FIND OUT WHAT YOU CAN DO - 631-273-8822.

BITS & PIECES**MORE KEY PLAYERS IN THE MEDICARE FIASCO JUMP SHIP:**

Besides Tommy Thompson, Sec'y. Health & Human Services, Thomas L. Grissom, Dir. Center for Medicare Management, Thomas Scully, Admin. Of Centers for Medicare & Medicaid Services (CMS) and Democrat Sen. John Breaux, defections to more lucrative positions continue. **John Kelliher**, chief counsel of the House Ways & Means Committee, Republican Rep. **W.J. "Billy" Tauzin**, who shepherded the Medicare bill through the House are both moving into the private sector.

Kelliher will join Timmons & Co., a

lobbying firm, on March 1. He was responsible for managing the Committee's legislative activity on Medicare and Social Security.

Tuazin announced his resignation from the House effective February 16. He can't lobby Congress for a year, but will be able to lobby the White House as soon as he assumes his rumored new highly paid (\$2.5 million) position as President of the Pharmaceutical Research & Manufacturers of America (PhRMA), the trade association for the drug industry. Washington watchdog group Public Citizen has called for an investigation into whether he broke House Ethics rules.

John McManus, staff director of the House Ways & Means health subcommittee has already resigned and is setting up his own consulting office, specializing in health & Medicare issues.

The Alliance for Retired Americans finds it highly suspicious that these individuals are reluctant to stay around to see their "landmark" legislation take effect. According to President George J. Kourpias, "In our view, there are 2 reasons for those responsible to get out now...to avoid the wrath of older Americans once the bill is implemented and to share in the billions of dollars in giveaways provided to the health insurance and pharmaceutical industries."



Peruvian Amazon Macaw Parrots

Donna-Marie Ragonese (Oak Park '96)

SCENE: 90 degrees F, 100% humidity. Earthwatcher volunteers walking through the jungle wearing knee-high boots, long pants, long sleeve shirts, gloves, and hats with mosquito netting. They have been up since 4:00 AM. Armed with breakfast in a bag, camera, binoculars, headlamp, flashlights, a folding canvas chair, pencils, nest data sheets, or clay lick data sheets, they walk (always with a guide) approximately 1/2 to 3/4 mile on paths that have been cut by machete through the dense rain forest floor.

Sweat bees, about the size of our yellow jackets were always buzzing around and landing on us. As the name implies, they just wanted to lick the sweat off our bodies.

In pairs, they set themselves up to sit and observe a 100' to 150' tall poma palm tree where a pair of scarlet macaws have laid eggs. During the 6 hour "watch", the couple may talk quietly, BUT may not look at each other! They take turns observing the nest, or keeping notes on possible 23 behaviors!

If the two person team is observing the 'clay lick', they will walk (with the same equipment), with a boat driver and a guide to the Tambopata river bank. There they will climb down about 1 1/2 stories to the river. In the flat bottom 20' x 5' wooden boat they will be taken to the observation site to view (from 150' away) the clay lick, i.e. the cliff of the riverbank. At this point the distance from river to flat land is between 5 and 8 stories high.

BACKGROUND: Macaws and parrots of 17 different species are in trouble. Poachers, ecotourism and decline of centuries old trees that macaws require to build their nest are all leaving a negative impact on these 3' magnifi-

cent birds. Dr. Donald Brightsmith has been working to collect data to help insure the long term conservation of these magnificent birds.

RENDEZVOUS: Guides from the research team met us at the Puerto Maldonado airport, which has one flight in, one flight out per day. Two vans took the 13 volunteers and all the luggage out of this little town via a dirt road. After two hours, the only road ended! Only way to proceed into the jungle and the Tambopata Research Center was by river boat with a tiny outboard motor. We traveled two hours the first day, and six hours the second day up river. It is approximately 125 river miles. It was lovely and very relaxing ride. We observed the shores, capybaras, (world's largest rodents), dozens of different water fowl, and a JAGUAR!!

This was SO very special. Only 7% of visitors ever catch a sighting of this animal.

OBSERVATIONS: The macaws are so beautiful. They are three feet long, and have the intelligence of a three year old. They can be very emotionally attached to humans. This is part of the problem: people keeping these large exotic birds in captivity.

"Chicos": when this research began 10 years ago, 17 hatchlings were hand raised by the original researchers. When capable of flying and foraging for themselves they were released into the wild. They did mate with a wild birds; they have also raised several families. However, about nine of these chicos return to the lodging and research center and harass the visitors especially during mealtime.

The chicos did afford the volunteers great photo opportunities!

Swinging in a hammock during a break, we could observe agoutis, tayras, egrets, tortoise.

While walking through the jungle during the day we saw squirrel, black spider, howler, and dusky titi monkeys.

We went fishing and caught red, yellow, white and black pirana! Our guide tried to tell us that they do not deserve their 'bad' reputation.

A night walk into the jungle was very stimulating. Frogs weighing about two pounds and eight inches long were sitting on logs by a bog. A female tarantula (the size of my fist) was coming out of her nest on the forest floor. A flashlight into the nest revealed her babies. A possum mouse (1 1/2") was sitting on a branch at eye level (the tiniest marsupial). A baby parrot viper snake, only ten inches long and very thin, was coiled on a leaf at eye level. As we were returning to camp dozens of Grey bats (one foot wing span) were flying above us catching many mosquitoes.

EPILOG: All the insect spray and all the clothing did not protect me from being bitten by at least half dozen different insects! I was wet all the time. Coming out of a cold shower and toweling off did not prevent my body from being wet immediately.

The research team and the other volunteers represented seven different countries and nationalities. It is always a treat to share with interesting people from around this ever shrinking world.

I observed animals and birds and insects 'up close and personal' in their own native habitat.

The sleeping accommodations were excellent. Although the rooms were open to the outside, i.e. no wall facing the jungle, the mosquito netting did protect us from the insects.

Nothing will ever be as colorful and beautiful as watching the scarlet macaw, the green winged macaw, or the blue and yellow macaw flying overhead. Three feet of the most brilliant "primary colors" moving gracefully in the air!

And I can say that "I have been to the Amazon Jungle"

Yes, I'm glad that I went.

NEWS NOTES

In the last issue we misspelled the name of the PE teacher from North Elementary who died as a result of an auto accident. It should have read: **Peter Wohnsigl**.

Happy 86th birthday to **Shirley Hodges!** (Sond, '80) Well done thou good and faithful English teacher....And **Anna Mattausch** (Ross Guid, '72) turned 92 in February. WOW! Happy Birthday ladies!



Grace Fata, a retired high school aide, is mega proud of 17 year old granddaughter, Stefanie Holley, who will be graduating from Eastport H.S. in June. She has good reason. When Stefanie was born she was diagnosed with Turner's Syndrome which occurs exclusively in women who have a damaged or absent X chromosome. Stefanie had a lifetime of medical problems, but she is one of the few special Ed students who have taken the physics regents, been an active extra curriculum student, and is looking forward to attending Quinnipiac University in Connecticut after a summer of college courses at Stony Brook University. She hopes to become a lawyer. We at ROBS wish Stefanie our very best. And we join the many in Stefanie's life who are very proud of her. Cudos **Grandma Grace** and Mommy Diana.

Miriam Friedman (South JH '85) is seeking **George Blackshire**, who was an art teacher at South JH who retired around 1982. And **Morty Ostfeld**, former guidance counselor now a Worker's Comp manager in Boynton Beach (last newsletter) is still seeking **Bernice & Marv Davis**. Email: mortonostfeld@bellsouth.net or mortostfeld@yahoo.com

Belzak and Bodkin Realty has grabbed one of our own. **Ron Guzas** (Ross '02), happily retired, has joined their staff. He says if you are buying, selling, or simply need advice, visit him at www.ronaldguzas.com or call him at 516-848-0838.

Traveling as we write this are **Frank & Vern Spencer**. They are cruising the Eastern Caribbean which includes Barbados, St. Thomas, Grand Turk Island, the British Virgin Islands and Bridgetown.

Ed Hannon called in January and wants everyone to know he is grateful for all the cards, visits and phone calls. He is feeling pretty good after his heart attack and looking forward to the birth of his daughter's second boy. He looks at his illness as a "blessing in disguise," since it gives him the time to really enjoy his grandson as they await his brother. The best, Ed!

Ruth Rosenthal, a retired Brentwood principal could use some cheer up calls, visits or cards. She is quite frail and totally housebound with 3 aides a day. Since her companion Helen died in December, she has been very lonely. Her address & phone: 29 Fifth Avenue, Brentwood, 11717; 631-273-8298.

Get well wishes to **Loretta Ellington** (Loretta Park). We hope she's more perky when she reads this. Continued caring wishes are sent to **Charlotte Gross** in Florida.



Condolences to **Adrienne Eastman** (Hum. Res. '00) on the passing of her uncle.



On February 20, **Manuel R. Vega**, district curriculum coordinator ('93) after teaching art for many years, passed away of pancreatic cancer. He was 71. **Manny**, as he was known in Brentwood, was the creator of the cereal salesman, "Toucan Sam," who was seen on Kellogg's Fruit Loops packages. On TV commercials, the bird would sing: "Follow your nose. It always knows." He also exhibited his realistic paintings of Long Island and American Indian culture as well as life in Galicia, Spain where his parents were born. A scholarship is being established in his name for a Brentwood student pursuing a future in the visual arts.

LETTERS TO THE EDITOR -



EDITOR'S Note: We had a nice letter from Saul Friedman, author of "Gray Matters" in The Saturday Newsday "Act 11" section about the article on his stroke in 2003:

Dear Chris: Many thanks for the nice piece in ROBS Newsletter (Oct. '03) I really did not believe I am "beloved," because I am not the lovable type. But I am truly grateful. Next April, I shall celebrate the anniversary of the stroke by coming to speak to the Commack Retired Teachers; perhaps I can see you then. And by the way your piece on Jack McKeon was first rate.

Sincerely,
Saul

EVERYBODY KNOWS: "To kill a virus you take antibiotics"

WRONG.

IMPROPER USE OF ANTIBIOTICS CREATES AND SPREADS HIGHLY RESISTANT STRAINS OF BACTERIA.

If your doctor says you have a cold or the flu, never request an antibiotic.

When prescribed an antibiotic, take it until it is gone...even if you feel better.

Always take an antibiotic exactly as the doctor orders.

This was the most refreshing full page color ad we've seen in a long time! United Health Foundation, partnering with the CENTERS FOR DISEASE CONTROL & PREVENTION, encourage you to get more involved with your own care. You can visit UHFtips.org to find out more on this issue and others.

SOME VITAMINS DON'T MIX: To educate the public about the risks and possible effects of vitamins or other nutritional supplements, the FDA has posted a new feature on its Web site, "Tips for Older Dietary Supplement Users." The site (www.cfsan.fda.gov/~dms/ds-savy2.html#intro) offers guidance on possible interactions of supplements with prescription drugs, dosage & where to go for answers to additional questions.

FLORIDA LUNCHEON: NEWS NOTES

The Florida luncheon was held yesterday (2/19) and it was the most fun. There were 25 of us at Padrino's from noon to about 2:30 and we hugged, ate, gossiped, laughed, and shared stories of "does anyone know anything about -----?" We were shocked by some updates, happy about others and of course, saddened by the loss of so many colleagues. Present at the luncheon were Joyse Trespel, Lucille (Dore) Braun, Helen Rubin, Karen Steiger, Audrey Kutin, Marvin and Ruth Shapiro, Marvin and Micky Cooper, Bernie and Grace Fishenfeld, Lillian and Ben Yedwabnick, John Barone, Al and Miriam Friedman, Esther and Mary Stein, Lil Jason, Marianne Gruskin, Joyce Smith and their husbands, and Art Freed.

I invited the group to continue the party at my house right around the corner from the restaurant and a few came over. I shared John Sherin's videos with them and they looked over the indices and three people borrowed videos to enjoy them at home. Isn't that great? They were very excited to see the interviews. The videos are priceless and so great to relax and reminisce. Thanks again, John.

Grace Fishenfeld, art teacher from Ross, has been very recognized here in south Florida for her paintings and is frequently asked to display her work in prominent museums. The Coral Springs Museum will have a retrospective of all her work from December 2004 to February 2005. I will notify you of the exact dates. Some of us have already made plans to get together for lunch and viewing her work. Grace's daughter, Randi, has also been written up in the newspapers here and also on television, recognizing her talent as a well-known jazz fiddler. She is a member of the Klezmer Company and they will be performing here at Florida Atlantic University at the end of the month. Quite a family!

Phyllis Goodwin was kind enough to send us some information about our pensions, health info and the Alliance for Retired Americans. Everyone got a brochure and we discussed the information and shared some important stories about health care here in Florida.

If you missed our get together, you missed a very noisy and enjoyable time. After sending so much sad news to you lately, we all agreed that it was just great to be together and just make so much noise, gabbing and laughing. We all promised to do our best to stay well so that we can repeat the event next year and see even more of you.

Hugs to you who missed the fun,
Marilyn DePlaza

A Letter for ROBS & Project hope

Dear Frank, members of ROBS, and contributing donors.

On behalf of the families you have adopted this year for the holidays, I would like very much to extend a multitude of thanks to you all. I would like to personally send a special thanks to Mr. & Mrs. Frank Spencer for coordinating this huge project. I know all the time and effort that goes into this project and I can't thank you enough. I would also like to thank the shoppers and all others who participate in this act of giving. You are truly a blessing to me, Suburban Children and the families you adopted.

This year, you were able to adopt 4 of my families and as always gave them a holiday to remember. I get many donators during the holiday and this year we serviced 112 families of which 76 were adopted. However, the personalized efforts such as, meeting the family, getting to know them, keeping in contact with them and the thought put into your selections for the children makes you stand out above all.

All of us here at Suburban Children and the families you adopted thank you from the bottoms of our hearts. It is an honor and a pleasure to be associated with the ROBS organization.

Sincerely,

Diane Gustaw, Suburban Children, Inc.

Dear Frank,

My family and I just want to say thanks to you and all the people who pitched in and gave us a happy holiday. I was not sure how I was going to give my family a nice Christmas.

When you sent all the gifts and food, it really made me feel good inside. I hope one day when I get on my feet, I can do the same for a family in my situation. Please take this little gift as our way of saying thank you for all you have done for us.

Sincerely,

The ___ Family

**Join
Project
Hope's
tutoring
program for
needy
children. Fill
out the
coupon and
return to
Frank
Spencer.**



PROJECT HOPE NEEDS TUTORS FOR BRENTWOOD'S CHILDREN
PLEASE, PLEASE JOIN US, EVEN FOR SHORT TERM HELP IN THIS SCHOOL YEAR

ROBS TO OFFER HOPE

NAME _____

ADDRESS _____

PHONE _____ EMAIL _____

I am able 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
 3 Nottingham Drive, Wheatley Heights, N.Y. 11798-1593. Phone: 631-253-0355

Ever Thought About LONG TERM CARE?

By Chris Veech

Information for this story is from Saul Friedman's 1/24/04 column on paying for Long Term Care in *Newsday's* "Gray Matters."

A New York State Senate Republican Task Force has recently zeroed in on a generic woman who refuses to pay for her sick and disabled husband in a nursing home on Medicaid while she hangs on to the \$92,760 allowance permitted by the government. This task force has proposed cracking down on couples, most of modest means, who transfer assets to qualify for Medicaid and thus protect their life savings for their children or for the spouse who remains at home. The *New York Daily News* editorialized that "New York, unlike most states, has let seniors, regardless of income and net worth, use Medicaid for long-term care...The state allows nursing home residents to transfer assets to children or spouses, who can then refuse to contribute to the care of the loved one. This generosity was born of the realization that nursing home expenses of \$75,000...would rapidly drain most seniors' bank accounts."

According to Great Neck elder law attorney, Ronald Fatoullah, the right of a spouse to refuse to contribute to the support of her husband "is rooted in federal law." Without it, "many community spouses would not have enough assets or income to live in their homes in the city or Long Island."

Nursing homes in the New York metropolitan area now cost at least \$110,000 a year. To protect a spouse from financial hardship when a spouse is in a nursing home, Medicaid provides for a minimum monthly needs allowance, which in N.Y. is \$2,319 – not a lot to live on. Female spouses rarely have pensions and social security that add up to much, so a spouse is entitled to keep half of the joint assets up to \$92,970, which is supposed to last for the rest of life. Many spouses often legally withhold even larger sums from Medicaid in IRA's, annuities and other devices, although Medicaid can sue to recover some of the funds.

The Medicaid budget for the truly poor is being decimated, and as a result it is difficult to defend the right of a couple with \$100,000 to \$200,000 or more to go on Medicaid. It is only fair that those who can afford to pay something do so. In New York, the best alternative to using Medicaid as a public long-term care program, is New York State's Partnership for Long Term Care, which permits a person to buy at least 3 years of long-term care insurance and go on Medicaid when that runs out without giving up savings. Despite the program's advantage, fewer than 40,000 New Yorkers have signed up in the decade since the partnership began.

And nationally, only 16% of people over 65 have long-term care insurance, according to Mark Meiners at the University of Maryland's Center on Aging. Meiner feels that the partnership is worth a fresh look nationally. It is not too late after 65 to buy, even with a pre-existing health problem. For a 65 year old, the average annual premium is \$2,348 for minimum coverage, 3 years in a nursing home with a daily benefit of \$171 a day, or 6 years of home care at \$86 a day – or a combination of the two. That's about \$24,000 in premiums over 10 years for almost \$190,000 in care.

You may buy a more generous policy for more money, but the basic partnership policy with any of a dozen well-known insurers, also includes 5% inflation protection and portability, which means the policy is good if you move out of state, (ed.: though you should specifically ask about this) although you must return to NY to apply for Medicaid. Call 888-697-7582 or visit (www.nyspltc.org). (ed.: some insurers give a discount for teachers and other state retirees/employees).

Straight long-term care insurance, which is more expensive has a few downsides. Be aware most companies are denying coverage for diabetes, osteoporosis, early multiple sclerosis or those who have had a stroke. And non-partnership policies won't protect your assets from Medicaid when the policy runs out. But here's a new Web site to shop and compare the features and prices of policies: (www.longtermcarequote.com).

MORE BITS & PIECES...

According to a *Newsday* article, ("A Helping Hand," 1/10/04) fees depend on the job. Appliance repair may have a \$20 – \$30 service fee deducted if repair is made. Since most jobs are small, there is a good chance fees will be 25%-50% less than a contractor. Many of the folks who do this, do it as a career change or to augment retirement. The article highlighted: Paul Brazezick who runs Paul's Home Maintenance & Repair in Suffolk, and used to be a manager at Grumman and now teaches math & business in an alternative program in Brentwood; Walter Smith, the House Doctor, a 60 year old from Sea Cliff; and Vinny Madigan who operates Newman's Home Repair out of the back of his van in Maspeth, Elmhurst and Middle Village.

Advice on Handyman services on L.I.: Don't pick one from an ad. The good ones don't advertise. They are too busy. Many are retirees. Get referrals from houses of worship, real estate agents, senior centers, neighbors. Most Suffolk towns have a senior citizen repair program funded from the Office of Aging. Participants pay for materials & work is done free by volunteers.

SUFFOLK COUNTY:

Babylon– 631-422-7687; Brookhaven– 631-451-9092; East Hampton–631-324-6466; Huntington–631-351-3253; Islip–631-224-5685 or 631-224-5685; Riverhead–631-727-3200 x205; Smithtown–631-360-7616; Southampton–631-537-3027; Southold–631-298-9744; Shelter Island–631-749-0276.

NASSAU: Hempstead–516-538-7100 x355; Glen Cove–516-759-9610 (Sr. Cit. Cntr. Ask for Handyman Program).