



November/December 2009

Dear Colleagues,

Welcome to the first issue of RAFT on the Web! If you are reading this, congratulations, you have successfully navigated your way around www.freeportteachers.org.

With the holiday season upon us and the practice of giving as well as receiving, we must remember as retirees, our involvement in many issues is imperative. Everything and anything involving education, the economy, social security, Medicare and health insurance impacts on the retirees of yesterday, today and tomorrow! It is therefore necessary for each of us to do our part. We must become educated about the issues, involved by contacting our local, state and federal politicians. We must let them know how we feel, what we want or do not want, and that we hold their futures in our hands just as they hold ours in their actions!!!

NYSUT is urging all members to contact their state lawmakers to protest cuts to public education funding. You can send messages automatically through the following website: NYSUT: www.nysut.org. Click on "Take Actions!"

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FYI

. **Zurich Travel Assist** - 1-800-623-0261 A no-cost travel assist program available to NYSUT members that puts you in touch with a network of providers that can address the medical, legal, informational and personal assistance needs of travelers. This travel assistance program can offer you peace of mind, when you arrive at your destination and before you leave. A convenient wallet card can be found under the article in NY Teacher, Nov. 12 p.7.



Office Max Discounts - call Member Benefits 1-800-342-9810 for information

New York State Guide for Senior Citizens - 1-800-342-9871 or www.aging.state.ny.us to get a copy of the guide

Saul Friedman's column, *Gray Matters*, no longer appears in the Saturday editions of Newsday due to the fact that Newsday wanted to charge people to access it unless they were Newsday subscribers. Mr. Friedman's column can be located by going to timegoesby.com

Cell phone numbers went public in November. They will be released to telemarketers and you will be charged for these calls. To prevent this, call 888-382-1222. It is the National DO NOT CALL LIST. It blocks your number for 5 years. You must call from the cell phone number you want to have blocked.

All New York Seniors Should Know:

These Phone Numbers:

- Social Security - 800-772-1213
- Medicare- 800-633-4227
- Medicare Rights Center - 888-795-4627
- AG's Consumer Fraud Hotline - 800-771-7755
- Veteran's Info and Benefits - 888-382-1222
- Do Not Call Registry - 888-382-1222
- Poison Control - 800-222-1212

These Websites:

- www.benefitscheckup.org helps you identify your eligibility for a wide range of public assistance programs
- www.cdc.gov/aging/ health info about chronic diseases
- www.nihseniorhealth.gov from the NIH's library covering everything from Alzheimer's to Talking with your doctor
- www.retiredamericans.org senior sensitive issues, especially regarding health care, bills and info on how your legislator voted



Ira Schildkraut (FHS) is a very productive and busy retiree. "In addition to teaching AP U.S. History, AP U.S. Government and Politics, and Economics and advising the Debate Team at a yeshiva in Lawrence, here on Long Island, I am writing for the weekly Freeport-Baldwin Leader newspaper, primarily covering Freeport Village Board and Freeport School Board meetings."

It is with deep regret that I inform the membership of the passing of one of our retirees, **Gasper (Cas) Providente** (FHS 6/04) in November. Cas fought a valiant battle and will be dearly missed by his family, former students and friends. We send our deepest condolences to his family.

VOTE/COPE

VOTE/COPE is the committee on Political Education, the non partisan political action arm of NYSUT and its affiliates.

Some Reasons to Contribute to Vote/Cope

1. *To protect public pensions by maintaining guaranteed benefits for life.*
2. *To secure and increase health benefits.*
3. *To increase monthly COLA benefits.*
4. *To urge full cost of living increase in COLA benefits.*
5. *To be sure the NYS Constitution remains the same, guaranteeing that benefits NOT be diminished.*
6. *To ensure the safety of Social Security.*
7. *To change the flawed Medicare Modernization Act of 2003 and to eliminate Part B premiums now linked to income.*
8. *To repeal the prohibition against Medicare negotiations for drug prices.*

When you contribute to Vote/Cope, you are essentially taking a trip to Albany and Washington without leaving the comfort of your home. With over 587,000 members of NYSUT, we have been able to elect members of Congress and our State Senate and Assembly who support our goals regardless of their political affiliation. We have **POWER** through your contribution.



VERY IMPORTANT INFORMATION FOR VETS!

Subject: Military Vets DD214 - Social Security Benefits
Please read and pass on to ALL that you know...

DD FORM 214 - SOCIAL SECURITY BENEFIT

Please share this with anyone who's had active duty service **prior** to January 2002 and planning for retirement. **This also applies to retired VETS.** In a nutshell it boils down to this: You qualify for a higher social security payment because of your military service, for active duty any time from 1940 through 2001 (the program was done away with in January 2002). Up to \$1200 per year of earnings credit credited at time of application-which can make a substantial difference in social security monthly payments upon your retirement. You must bring your DD-214 to the Social Security Office and you must ask for this benefit to receive it! Social Security website:

<http://www.ssalgov/retire2/military.htm>

This is something to put in your files for when you apply for Social Security down the road. It is NOT just for retirees, **BUT** anyone who has served on active duty prior to January 2002.

FYI-this benefit is not automatic, you must ask for it! This applies to anyone who has been on active duty between 1940 and 2001! Pass this information to all VETS!



GOOD NEWS/BAD NEWS

On December 3, 2009, in the State Legislature, the **TIER5** program, was passed. It includes some features that are good for members of the **NY State Teachers Retirement system**. We are treated differently from all the other public employees in a way that is similar to our current **TIER 4**. Retirement will be available at age 57 with 30 years of service, etc.

It will **NOT** affect current Retirees. It takes effect for all new hires as of January 1, 2010.

It also includes a provision we have been working on for the last 15 years, a **PERMANENT HEALTH INSURANCE MORATORIUM**. Please note: the legislation was done hurriedly and will have to be scrutinized carefully to be sure it does not contain errors, or portions subject to a variety of interpretations. It should state clearly that **Schools Boards may NOT change HEALTH INSURANCE for Retirees UNILATERALLY**. **Changes must be made through negotiations with the staff currently employed.**

You win some, you lose some, but the **HEALTH INSURANCE MORATORIUM** is extremely important to both current and future Retirees so all our work in the past years was not in vain.

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HELPFUL HINTS FOR THE NEW YEAR

1. Grocery bags - Bulk up curtain valances by stuffing the bags in the valances for a resilient pouf, also can be used to stuff crafts or pillows.
2. Mayonnaise- Remove bumper stickers by rubbing mayonnaise over the entire sticker. Let it sit for several minutes, and wipe it off. It also will remove tar and pine sap.
3. Ice cube trays - Organize jewelry, small nuts and bolts and buttons in easy-to-stack trays.
4. Cotton balls - Fight mildew in hard-to-reach spots in the bathroom. Soak cotton balls in bleach, and place them in those difficult spots. Leave them for a few hours, then rinse with warm water.