

WCSD Locals Show

Solidarity

The air was electric at the November 14, 2005 Board of Education meeting as WFW President, Debra A. Fazio-Cassidy, addressed the BOE trustees and an audience filled with WFW, WCT, WCRT, and CSEA members.

The WFW consists of over 350 members who have been working without a contract since June 2005.

As the union members filed out of the auditorium, you could hear many WFW members thanking WCT, WCRT, and CSEA members for coming out to show support.



(Top - WFW President, Debra A. Fazio-Cassidy addresses the audience and the Board.)



(Left - WFW members at the board meeting.)

Inside This Issue: Vol. 34 No. 7

Have Your Health Care Proxy and Durable Power of Attorney Reviewed	2
2005 Retiree Weathers Hurricane Wilma	3
Packers and Movers Needed	3
Homeowner Tips for Surviving Freezing Weather	4

2005-2006 Pay Dates	5
WCT Member Named Teacher of the Month	5
The WCT Office is Moving!	5
Members' Classified Ads	5-6



UPCOMING '05-'06 BOARD MEETINGS

December: 5th & 19th
 January: 9th & 23rd
 February: 13th & 27th
 March: 13th & 27th
 April: 3rd & 25th

Have Your Health Care Proxy and Durable Power of Attorney Reviewed

By: **Mirkin & Gordon, P.C.**

The Health Insurance Portability and Accountability Act of 1996 ("HIPAA") was enacted by Congress under the auspices of the U.S. Department of Health and Human Services to improve the efficiency and effectiveness of the nation's health care system by encouraging the widespread use of electronic data interchange in health care. Congress simultaneously recognized that this could pose a threat to the security and privacy of personal information. Consequently, they incorporated certain privacy rules to protect the security and privacy of individually identifiable health information referred to as protected health information ("PHI").

The privacy rules require the following parties to implement procedures and safeguards to prevent the unauthorized use and release of PHI:

- Doctors, nurses, pharmacies, clinics, nursing homes, and health care providers;
- Health insurance companies and most employer group health plans; and
- Certain government sponsored health care programs such as Medicare and Medicaid.

There are civil and criminal penalties for individuals and entities who/which violate the HIPAA privacy rules or otherwise fail to adequately protect PHI.

Consequently, without specific authorization from a patient, the patient's family, friends Health Care Proxy, and even their Attorney-in-Fact (i.e. agent designated pursuant to a Power of Attorney) will be denied access to the patient's PHI. However, the information may be essential to address and resolve a billing dispute on behalf of the patient.

More importantly, a patient's legally designated agent may be denied information critical to make an informed decision regarding the patient's continued care or course of treatment.

A duly executed Health Care Proxy and/or Power of Attorney designating a particular individual to act on behalf of a patient are useless to obtain PHI in the absence of a properly prepared and executed HIPAA authorization. The authorization must be in writing signed by the patient before a notary public and must contain specific information and instructions regarding a number of key matters including, but not limited to:

- The name or other specific identification of the patient;
- The name or specific identification of the person(s) to whom the information is to be disclosed;
- The purpose for the request;

- An expiration date or event for the authorization;
- A statement that the patient may revoke the authorization in writing.

Although you may come across an 'authorization form' on your own, due to the complexity of the HIPAA privacy rules and the potentially life-threatening consequences of not having access to a patient's PHI, we encourage you to contact us to discuss the significance of supplementing your Health Care Proxy and/or Power of Attorney HIPAA authorization form and ensuring that it is legally sufficient and properly executed.



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2005 Retiree Weathers Hurricane Wilma -

Part II

By Anne DeRosa - 2005 Retiree

When the storm ended, we went out to survey the damage, which was not too bad to our home, but the community and the county were devastated. Trees and power lines were down everywhere, utility poles snapped, houses had roofs missing, windows were blown out, even a part of I-95 broke away and fell into a canal. Our neighbor's mailbox blew away. We think it is in Georgia!

Joe and I went around our neighborhood helping people pick up debris, opening clogged storm drains, introducing ourselves. Nothing was open, nothing worked - no power, no phone, no gas stations, no ice, no

water, no banks, no cell phones, nothing!

We connected with family in the area and pooled food rations. We traded supplies with other families. The next afternoon, a darkened supermarket opened for a brief time - non-perishable purchases only. Four of us scoured shelves like the other hundred people in the store and were thrilled to find a jar of peanut butter. The food supply became very limited. We barbecued whatever we had defrosted.

In the aftermath of the storm, the schools are closed indefinitely. Some sustained serious damage,

while others are being used as shelters for the homeless. A few gas stations have opened, and lines are long. Police and National Guardsmen need to patrol the stations because when someone tries to "cut" the line, others do not appreciate it. I thought in retirement, I had heard the end of, "He cut!"

(Look for the final installment in the December 16th issue)

Packers and Movers Needed:

The WCT Office will be moving to RTE 52 in Hopewell Jct.

Packing: Pick any day(s) after school during the week of December 12, 2005 that you would be willing to help:

- Monday _____
- Tuesday _____
- Wednesday _____
- Thursday _____
- Friday _____

Moving:
_____ Saturday, December 17, 2005



Name: _____

School: _____

Please return this form to the WCT Office as soon as possible. Thanks!

the WCT COMMENTATOR

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COMMENTATOR deadline for the next issue is the Monday after the pay-check. Send all information for the December 16th issue to **WCTINK@HOTMAIL.COM**, or to the WCT Office by Monday, December 5th.

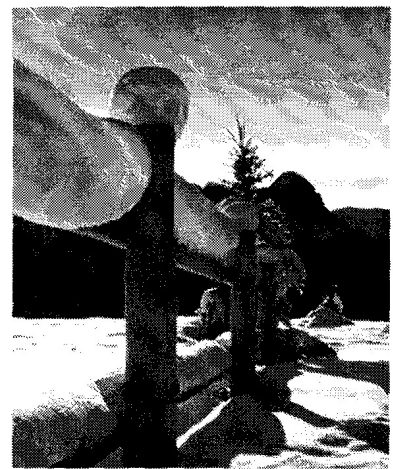
Homeowner Tips for Surviving Freezing Weather

Heavy snow and bitter cold can lead to serious problems for property owners, including frozen pipes and home fires. To help ride out the winter's storms, MetLife® Auto & Home offers a free brochure, "Surviving Severe Cold Weather," which explains how to avoid much of the distress and inconvenience that winter weather can bring. The brochure is available by calling MetLife at 800-638-5433.

"The best defense is preparation," explained Bob Smith, Vice President and Chief Claim Officer of MetLife Auto & Home. "Most winter insurance claims that we receive are related to frozen pipes and downspouts, ice dams on roofs, and frozen tree limbs that fall on vehicles and homes. Experience has shown us that some of these problems could have been prevented, which is why it's important to take precautions to ensure the safety of your property and, most importantly, your loved ones."

Tips to avoid damages from winter weather:

- Keep sidewalks and entrances to your home free from ice and snow.
- Keep the house heated to a minimum of 65 degrees.
- Keep cupboard doors open below sinks.
- Turn on hot and cold faucets enough to let them drip slowly.
- Identify the location for the main water shutoff in your home.
- Keep garage doors closed.
- Remove dead tree branches that could damage your house.
- Close flues in fireplace when not in use.



In addition, according to the National Fire Prevention Association, nearly two-thirds of all residential fires occur during the winter months. From too many lights plugged into an outlet to a portable-heating device placed too close to curtains or a blanket, there are many opportunities for a fire to start. Many of these fires could be prevented simply by considering some basic issues of home fire safety. To help property owners rekindle their knowledge of the basics, MetLife Auto & Home offers a free brochure called "Up in Smoke!," which is also available by calling 800-638-5433.

MetLife Auto & Home is endorsed by New York State United Teachers Member Benefits. For free, no-obligation auto and home* insurance quotes that include special group rates**, call 800-GET-MET 1 (800-438-6381). Please have your current policies on hand when calling.

* Home insurance is available in most states to those who qualify.

** Available in most states to those who qualify.

Coverage, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In Texas, real property policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX. In Texas, auto policies are provided by either Metropolitan Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, all of Warwick, RI, or GAINSCO County Mutual Insurance Company, Fort Worth, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company. In some instances, special arrangements for coverage have been made with other carriers.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

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For information about this program or for information about contractual expense reimbursement/endorsement arrangements with endorsed providers, please call NYSUT Member Benefits at 800-626-8101, e-mail benefits@nysutmail.org, or visit www.memberbenefits.nysut.org.

2005-2006 Pay Dates:

December 16th
December 30th
January 13th
January 27th
February 10th
February 24th
March 10th
March 24th
April 7th
April 21st
May 5th
May 19th
June 2nd
June 16th
June 23rd

THE WCT OFFICE IS MOVING!

OUR NEW ADDRESS AS OF
JANUARY 1, 2006 WILL BE:

WAPPINGERS CONGRESS OF
TEACHERS

2537 ROUTE 52, SUITE 15

HOPEWELL JCT., NY 12533

WCT Member Named Teacher of the Month

By Flip Gertler

Those of you who listen to 92.1 Lite FM, and enjoy the voice of DJ Joe Daily, may have heard that one of our Wappingers teachers was selected "Teacher of the Month".

Matt McNamara, a student in Marian Pedersen-Grover's 5th grade class at the Fishkill Elementary School, nominated his teacher. He wrote a letter to the radio station explaining why Mrs. P-G is a great teacher. After careful review, it was determined that Mrs. P-G won "Teacher of the Month" for September 2005. Mrs. P-G received a floral bouquet from Sabellico's, gift certificates to Umberto's Restaurant and Dazzles Jewelers in Kingston, and a personal visit to her classroom from DJ Joe Daily. This was a pleasant way to say thanks to a teacher who is in her final year of teaching after 30 years with WCSD.

MEMBERS' CLASSIFIED ADS

OPPORTUNITY PLUS

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Peter J Brent, CFP® (Registered Representative) Laurie B Schiavone, CFP® (Registered Representative)

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(Continued on page 6)

MEMBERS' CLASSIFIED ADS continued from page 5

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FOR RENT: newly renovated 2 bedroom cottage, \$1350 with private entrance, farm setting, Wappingers Falls. Call Theresa, 462-3422 – p.m. only. Available December 1st.

FOR RENT/SALE: Wildwood Manor, 1 bedroom, 1 bath updated unit with new kitchen cabinets and new windows, self cleaning oven, dishwasher and air conditioner, pool, tennis courts, playground, low commons charges. Call June - 227-7157.

FOR SALE: bedroom set, art deco (circa 1940's/50's) double size bed, mattress/box spring, headboard and footboard, double dresser with round mirror, mahogany wood, good condition. Asking \$300.00. Laura Ashley bedding: sheets, comforter, shams, bed skirt, curtains, round table cloth with topper, white background with blue/yellow flowers. Asking \$75.00. Call 831-6057 evenings.

FREE: Sharp copy machine as is - come and get it. May need work. Call the WCT office, 227-5065.

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Selling a Home?**

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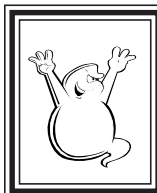
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