

New York Public Library Retirees Association Newsletter

Fall 2006 - Winter 2007

Issue No. 22

WHAT WE NEED TO KNOW ABOUT MEDICARE & THE NEW PART D PLANS



After our president **Becky Koppelman** and Mid-Manhattan Chief Librarian **Lucia S. Chen** welcomed us to our October meeting, we were ready to learn about Medicare.

Jennifer Levesque, Director of Benefits, spoke to a full meeting room of retirees in need of information, answers to questions, and reassurance. Our mailboxes have been full of brochures urging us to sign up for Medicare Part D programs. Newspapers have emphasized deadlines for signing up for programs.

Jennifer Levesque of NYPL Benefits Office

Ms. Levesque urged us to remain in the Library's Medicare Part D. This plea followed an overview of our Library and DC 37 Union Medicare benefits, including the new Part D drug payment coverage. Here is a summary of our Medicare benefits as she presented them.

Medicare Part A covers inpatient hospital care with no premiums. You are automatically enrolled the first day of the month you turn 65 years old. It is free for us as we have paid for it through our Social Security taxes.

Medicare Part B is optional, though most of us have signed up for it. Medicare Part B is your primary provider. It covers physician services and outpatient care and is automatically deducted from our monthly social security checks. You must be covered by a Medicare Part B Plan to obtain secondary coverage through The Library. According to the Medicare and You 2007 booklet sent out by the federal Department of Health and Human Services, in 2007 the monthly premium will be \$93.50 for those with individual incomes under \$80,000, or joint incomes under \$160,000 as shown on current tax statements.

Medicare Part C (Medicare Advantage, health care options approved by Medicare but run by private companies) pays for physician and outpatient care not covered by Part B. The fees and services provided will vary from provider to provider. Services may include vision, dental, hearing, and drug provisions, or they may not. Some providers cover emergency health care outside the United States. **Retired staff members who are enrolled in a Library plan receive this type of coverage.**

Standard Medicare Part D plan:

<u>For drug costs</u>	<u>You pay</u>
\$0 to \$250 -----	\$250, the annual deductible
\$251 to \$2,250-----	25% of up to \$2,000 ((\$250 is deductible)
\$2,251 to \$5,100-----	100% (the Donut Hole)
\$5100 +-----	5% of expenses over \$5,100

Jennifer Levesque is “asking us nicely” to chose the Library’s Medicare Part D prescription drug plan. Here are her reasons.

- The NYPL plan provides better coverage, in aggregate, than the standard Part D plans. The Library’s actuaries must certify to the federal government every year that the Library’s plan is as good or better than other Medicare Part D plans.
- **If retirees enroll in other Part D plans, the Library may not be able to continue to offer a prescription plan.** At this time the federal government is encouraging employers to provide plans by paying employers a subsidy for each covered retiree. **However, if a retiree enrolls in Medicare D the employer is ineligible for the subsidy.**

The Library’s ability to continue to offer health coverage to retirees depends on the fiscal stability of the plan, which in turn is largely dependent on receiving this subsidy from the government.

- If we enroll in another Part D plan, we must pay an additional premium. If we decide to join another Part D plan, the Library will provide us with a Creditable Coverage Notice so we won't have to pay a penalty charge. As stated in the Medicare and You 2007 booklet, "If you drop your employer or union coverage, you may not be able to get it back. You also may not be able to drop your employer or union drug coverage without also dropping your employer or union health (doctor and hospital) coverage. If you drop your employer or union coverage for yourself, you may also have to drop coverage for your spouse and dependents. Contact your benefits administrator before you make any change to your drug coverage." The open enrollment period begins November 15 and continues to December 31.
- Under the Library's Plan you don't have to worry about the Donut Hole problem.
- In most cases, the only retirees who may benefit from another Part D plan are those who qualify for **Extra Help**. According to the Medicare and You 2007 booklet, in 2006 you qualified if you had a single income of less than \$14,700 and assets of less than \$11,500, or married (living with spouse) with an income less than \$19,800 and assets less than \$23,000. Assets do not include a home and car. Amounts will change in 2007.

If you have either HIP or Oxford, that plan is your primary Medicare D provider. Drugs not covered by either of these health plans will be covered by the Library (and Union's) prescription drug plan. **The Library plan will function as a Wrap plan. After the \$2000 Limit, an EOB (Explanation of Benefits) will be sent to you by your primary provider. This EOB should be forwarded to DC37, or the NYPL Benefits Office. From then on, the Library's (and Union's) prescription drug plan will provide your drugs.**



Retirees at the October meeting

The current drug provider is **Innoviant**, not Express Scripts. Innoviant is a small company with transparent pricing and benefits. Our co-payments for drugs are the same at any drug-store, including the expensive Duane Reade chain. A retiree in the audience said that Innoviant provided her drug at a much cheaper rate than Express Scripts.

In response to a question, Ms. Levesque said that if you are using **a doctor who does not accept Medicare**, GHI will only provide reimbursement as if you were covered by Medicare. This may also apply to a retiree on United. However, doctors who don't accept Medicare shouldn't charge more than 15% over the Medicare limit.

Jennifer Levesque presented the following **disclaimer**. Although The Library intends to continue the plan, The Library reserves the right to amend, modify, suspend or terminate the plan at any time for any reason, including changes in federal or state laws, the requirements of the Internal Revenue Code or ERISA.

If we have problems, we should call either the NYPL Benefits Office (212 592-7330) or DC37/NYPL Trust (212 815-1234). Jennifer Levesque and her assistant, Jill Franco Mangelluzzo, are always available to answer our questions. For additional information check the following:

Mymedicare.gov

Centers for Medicare and Medicaid Services (CMS)

1 800 MEDICARE (1 800 633-4227)
www.medicare.gov/MedicareReform

Social Security Administration

1 800 772-1213 (TTY: 1 800 325-0778)
www.ssa.gov/legislation/medicare.html
www.socialsecurity.gov



NOTES FROM OUR PRESIDENT

Spring is finally here. How wonderful! The sun is shining brightly and the sky is a luscious blue. Spring always makes me happy and feeling energetic. I'm ready to shed the heavy winter coat and clothes, and get out the spring garments and take a brisk walk, practice my recorder outside, or arm myself with pencil and pad and do some sketching in the park. I'm ready!

But first a few notes on what's happening in the Association. The Executive Committee is still planning a few more events and outings to add to your calendar. In May we hope to visit with the Lunch Bunch on Staten Island and visit the St. George Regional Library, which has its own new Teen Center like the one in Donnell. We will get to see the room in action.

Our general membership meeting will be held on Tuesday, June 20th, at 1:30 p.m. at Mid-Manhattan in the 6th floor conference rooms. Sorry, topic and guest speaker is still being finalized, but you will want to attend. And in July or August we hope to tour The CUNY Graduate Center, with a special tour of their 18th Century Reading Room, which sounds fantastic. We hope you will be able to join us. Remember to watch Staff News and our website for further information, or give me a call. And remember family, friends, guests and still working staff are always welcome too.

By now you should have gotten your invitation to The NYPL Recognition Reception for Retired and Long-Service Staff, which is being held at the Celeste Bartos Forum on Tuesday, May 15th, from 5 to 7 p.m. All of the Executive Committee and I will be there, so we are hoping to see you there too. Do come, and say hello.

And not to forget, our legislative and advocacy members have been very active and busy this year, working hard to keep senior entitlements and other important issues in the forefront with our city, state and government officials. I needn't tell you how important it is to maintain and improve such vital services for seniors as social security, affordable housing, good health care.

But now it's time to close, and again I start to think of the cherry trees, forsythia, daffodils and crocus that are beginning to bloom around me. And the birds, oh how they sing! My best wishes to you all. Have a lovely Spring and Summer. And do keep in touch.

Becky Eakins Koppelman

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**Agnes Babich and Despina Croussouloudis
at the Louis Armstrong House on our retiree tour**

RETIREE NEWS

Editor's Note: Now that we are all renewing at the beginning of the year, some retiree News Sheets will be saved for the fall newsletter.

BARBARA ALPER

In January, at a Restaurant Week lunch, I realized that it was thirty years ago that I began my friendship with Barbara Berliner and Carol Breheny, when we were all transferred to Telephone Reference during the budget cuts. This was the year of 60th birthdays for me and many of my friends. It was also the thirtieth anniversary of my mother's death. Time goes fleeting by, but many friendships continue. We had a lovely lunch and had many wonderful birthday celebrations with family and friends.

MARY ANNE ALTMAN

In 2006, my sister, Kathy, and I took two interesting bus tours. One, in June to Michigan and Mackinac Island, where we stayed at the Grand Hotel. There, each evening you dress for dinner and are served a five course meal. Fun! In October we went to the balloon festival in Albuquerque. It was great fun to see all the various shapes be blown up and ascend into the air. We also enjoyed revisiting Santa Fe and Taos. I still keep busy, reading, volunteering at my church and serving on my condo board.

POLLY BOOKHOUT

One new activity this year was presenting a slide show of my trips to Romania at the Tuesday Evening Hour, Inc. Slide Lectures. In 2008 I will be doing a presentation of my photos of prehistory sites in Malta, Ecuador, Peru, and, maybe, the Orkneys. With a new computer I hope to learn how to save my presentations as movies on DVD's. I'm grate-

ful that retirement gives me the time and energy to get together with friends and family, take classes, and travel.

MARY K. CONWELL

I've been exploring my artistic side by taking art and music classes at the 92nd Street Y and volunteering for the board of a small dance company. After an introduction to drawing, watercolor, and pastels, I've concentrated on learning to draw through basic and intermediate classes as well as summer workshops in figure drawing, portraits, and abstraction. I'm now ready to take the plunge into oil painting.

With Becky Koppelman and four other women, I've been taking recorder classes—also at the 92nd Street Y. Among us we play soprano, alto, and tenor recorders and are having great fun. We are still pretty much in the amateur category; so don't expect an invitation to a performance any time soon!

However, a performance you might want to put on your calendar will take place on June 6, 7 and 8 at the Ailey Citigroup Theater (405 West 55th). Lori Belilove & Company, the performing company of the Isadora Duncan Dance Foundation, will be presenting a program featuring Lori's original choreography, which is based on the Duncan technique. For more information, go to www.isadoraduncan.org.

EDWARD M. DANA

I'm still active with the Air Force Sergeants Association, serving as convention manager for Division One, which consists of New England and New York. The annual convention is held in April up in Massachusetts. Also, I take care of our house (21 rooms) and property (12 1/2 acres). I enjoy watching the wild life come up to the backyard to feed.

I miss the Main Building with its fine con-

struction, and I miss the people who worked there.

JEANNE FELKER

I enjoyed three weeks in Italy last September, visiting hill towns in Umbria and Tuscany, as well as the Italian lake district. I have continued to work sporadically on the inventory and organization of the historical records at my church.

ESTELLE FRIEDMAN

It's lovely getting together with NYPL retirees. We have so much to talk about for we have a collective frame of reference. In addition, I still have my Gilbert and Sullivan meetings and subscriptions to the Philharmonic, the ballet, and a chamber music series; as well as traveling to places far and wide. Volunteering to choose Books for the Homebound has kept me on my toes in addition to being great fun.

DOROTHY HENDERSON

I am researching my genealogy and have just had an article published in An Canach, the newsletter of the Clan Henderson Society.

ARNOLD HYMAN

We have done a lot of traveling, visiting our children who live out of town. We also go cruising with friends.

JOAN JANKELL

I will be leaving February 5 for Vietnam and Angkor Wat. The big trip last year was to Cuba. I am working hard to help prepare next year's (gasp) 50th college reunion. Finally, I have one child and two grandchildren in New York City.

ADELAIDE O'NEILL KELLER

My husband Roy died in April 2006. He was very active (as was I) in campaigning for a new Homosassa Library. The current one is 1,300 square feet, a charming little building



**Staten Island's retiree Lunch Bunch
meet with NYPL Retiree Association's Executive Board**



- **Lee Johnson, Tom Dickinson,
Burt Abelson, Stephanie Tolbert**

with a wonderful librarian, but not adequate. Roy was successful in convincing the powers that be to build a new one. It will be 15,000 square feet with a Learning Center, a big Children's Room, and a Community Room that will seat one hundred. Roy was able, with help, to attend the groundbreaking on a miserable, cold day. Unfortunately, he did not live to see the building under construction. It is due to be finished in July of this year. It will also have a Reading Garden, with pavers dedicated to those you wish to honor or remember. I've dedicated four; and my niece Joan, six. Joan is Bob Valeroso's daughter. Bob was



**Sharon and Arnold Hyman,
Becky Koppelman, Telza Gardner**

in charge of Central's Shipping Room for several years.

LYDIA LA FLEUR

I'm enjoying life, going to the theater, opera, movies, and taking classes in yoga, Spanish, and writing from life experiences. Reading still, but instead of young adult books I am tackling Gibbon's Decline and Fall of the Roman Empire, abridged version of 1,252 pages, for a book discussion group. Last season I played the mean Queen of Hearts in our community theater production of Alice in Wonderland and had great fun working with children.

RICHARD C. LYNCH

More Bronx Nostalgia: There are two more experiences in the Bronx that I recall with mixed emotions.

The first is the Francis Martin Branch where I was the reference librarian for a short time. In those days, it was a pleasant branch in a pleasant neighborhood, and I hope it still is. It's problem was its distance from the subway. Mary Brady and Edna Canozzer were both on the staff, had cars, and were very good about giving us rides to the subway at the end of the day. This was during the forty hour work week schedule (remember?), so the days were very long.

A few years later I was at the Highbridge Branch which is now gone, but was at 78 West 168th Street. It also was a long way from the subway, and atop a high hill as well. I remember Mary Anne Corrier's first day, as she recovered from the climb up the steps. When I retired I revisited some of these Bronx branches. Perhaps it is time for another visit.

MARCIA LOYD

From Rockaway Beach's newspaper, The Wave, "Those tasty treats that were served at the opening of the new Addabbo Family Health Center at 6200 Beach Channel Drive last Sunday were from Marcia's Sweets, the home-based dessert business run by Arverne resident Marcia Loyd. Loyd told The Wave she was very proud that her desserts—everything from carrot cake to rum brownies—were served on each floor of the new healthcare facility and were enjoyed by more than 200 guests."

PETER MC CALLION

I continue to travel to archaeological sites and I work for Elderhostel driving a van to early archaeological sites in the Southwest. Summers, I continue to work for the Boston Symphony Orchestra at Tanglewood. February I spend in Oaxaca, Mexico.

DAVID OCKENE

In addition to serving on the Mount Vernon Library Foundation and the Mount Vernon Police Auxiliary, I've gone back to the Mid-Manhattan Library as a part-time employee under the ROAR program.

JEAN PINCKNEY

I am still working part-time for the library at Trident Technical College. I hope to retire from here at the end of July and will spend some time traveling to my various relatives and friends. Recently, we went to Woodbridge, Virginia, to celebrate my oldest brother's 80th birthday. It was good to see most of the family again. I hope to be in New York for the new NYPL Retirees celebration.

I am still volunteering at the Senior Citizens Center at the local church, teaching computer skills to seniors. I have begun volunteering at the Homework Program for students who



Diane Riordan and Jennine Porta

need assistance with homework.

My husband and I spent Christmas at home with our son, daughter-in-law and our two grandsons. We had a busy but enjoyable time with the kids.

BELLA REMZ

I'm involved with quilting and am still knitting like crazy. I went to Israel, spending time with the family. Our daughter went with us. It was her first time, and she loved it. I'm busy with the family and did some traveling in



**Jean-Paul Michaud and Robert Foy
at the January Holiday Dinner**

New Mexico.

PATRICIA F. SMITH

I am now a member of two Red Hat groups. Lots of fun. I am still a volunteer funeral greeter at my church. I'm still active in the church's Women's Club. My garden benefited from a mild, 2006 winter and moist spring and summer. Mother Nature was good to us and the garden bloomed beautifully.

DOROTHY L. SWERDLOVE

Last fall, I took a ten week senior course at the University of Arizona, called Hollywood and the Film Noir. We read Hemingway, Hammett, et al, and then watched movies based on their books. Then we discussed the relationship between book and film and also talked about the way in which pulp fiction and Film Noir illuminate the underside of the American Dream. It was very interesting and a lot of fun—the only thing missing was popcorn.

LEONARD VIGGIANO

Ellen and I are still working at the local community college as evening librarians. Probably the easiest job we have ever had, only eight hours per week each. Both of us are active in the community in various volunteer activities. I am finishing up my term as chairman of the County Library Board of Trustees. In May 2006 we enjoyed a land and sea journey in Alaska to celebrate our 35th wedding anniversary.

Great to see pictures of the retirees in the newsletter.

DOLORES VOGLIANO

My husband and I travel to Europe as often as he can get away from work. Last May we visited Istanbul, a fabulous city, and Paris. In the fall our family celebrated our younger son's 40th birthday with a trip to Paris. Lectures, theater, film and dinner with friends are what we enjoy most of all. Lunch with friends and colleagues is a luxury most of us never had time for. Although the grandchildren (six, ages 3 to 15) live in the city, we don't see them as often as we would like. School, after school activities and friends keep them busy. Summer is when we spend time together vacationing on Long Island.

PHILIP WOLCOFF

One of the joys of my forty-two year career with NYPL was the patrons I helped. Recently I read an article in the Flushing Tribune about Adele Lerner, who was due to celebrate her 100th birthday the end of December 2006. Adele Lerner now lives in Flushing, but lived in Parkchester a number of years when I worked there. She was a member of the book discussion group I co-led a number of years (my co-leader was Renee Kotler), and our branch displayed her paintings. She is a fine artist. I have seen Adele Lerner in stores in our neighborhood the last few years (we reminisced) and recently I had the good fortune to wish her a happy 100th birthday. We exchanged articles about her. I gave her a copy of the Flushing Tribune article about her which she didn't have. It reminded me of my time as a librarian, when I provided a patron with information they were not aware of. She, in turn, was nice enough to give me a copy of an article about her that appeared in The Jewish Week in early December 2006.



Jacob Azeke, Rodrigo, Avante Group Leader, and Igor, a member of the group, in the new library.

LIBRARY VOLUNTEERING WITH A DIFFERENCE

Three of our fellow retirees, Jacob Azeke, Carol Reisner, and Elaine Thomas, are volunteering for libraries other than The New York Public Library. Here are their stories.

JACOB AZEKE

After decades of working in the Maintenance Division of the Library and serving as President of Local 374 of DC 37, Jacob wanted to leave New York's winter behind and find a sunny climate for part of the year. He considered Las Vegas, the Bahamas, and California. Instead he chose Salvador, Bahia, Brazil. His son, an investment banker and Harvard Business School graduate, spent a sabbatical traveling the world, including nine months in Brazil. He invited his father to visit. Jacob enjoyed it so much, even though the first year he missed Carnival, that he came back for longer and longer visits each year. In Brazil

he hired a private tutor to teach him Portuguese and continues his studies in New York with CD's and books.

Professor Anderson at DC 37 told Jacob that he wanted to donate a copy of his book on black history to an organization in Brazil. Through a friend of Jacob's son, Jacob was referred to Avante-Education and Social Mobilization, founded by well-to-do Brazilians. With Gertrude Williams, a retired HRA social worker, Jacob met with Avante staff who told of their educational tutoring and counseling work with underprivileged boys and girls 16 to 22 years old, and asked about American social, political, and economic conditions. Avante leaders showed the two an old building they had purchased in a favela, a hillside, low income community. Favelas are squatter communities, originally begun by freed slaves in the 1890's, but enlarged since by displaced urban residents and people migrating from poor rural provinces. The newly purchased, run-down building will become a library for the neighborhood boys and girls. At a meeting

with the local boys and girls from the newly formed organization, Youth in Action, Jacob was asked many questions. Luis Larrazolo, a social worker from Georgetown University who works with youth as a guidance counselor, translated the questions and Jacob's answers. The enthusiasm and inquisitiveness of the boys and girls convinced Jacob that he wanted to be part of making the library a reality.

Jacob sent \$500 to Maria Thereza Marcilio, Director of Avante-Education and Social Mobilization, to fix up the building and buy furniture. The next challenge is getting books in Portuguese for the library. Jacob is making inquiries concerning shipping books from the United States. This winter Jacob will be visiting the site to see the progress made and to plan for the future.

CAROL REISNER

Carol Reisner and the New-York Historical Society are a perfect match. Just when Carol was thinking of volunteering somewhere, she met a curator from the New-York Historical Society at a retirement party. A United States history major in college, Carol would now

have a chance to follow up on one of her career plans. When she went to Library School, she had planned to be an archivist. Instead, she was recruited by The New York Public Library and became a young adult specialist and, later, an adult specialist.

The staff of the New-York Historical Society, says Carol, are serious, hardworking, knowledgeable, and enthusiastic about their work. They are always available to answer questions. The atmosphere is collegial; Carol feels appreciated as a volunteer. She makes her own hours so illness or family trips do not present a problem. By good fortune, the New-York Historical Society is within easy walking distance of her home.

Her first project at the New-York Historical Society was to rehouse the files in a large collection of miscellaneous boxes of material from the 17th to the 20th centuries with most in the 18th and 19th centuries. Rehousing means putting the files in acid-free file folders, noting the number of items in each folder, putting the items in date order with the undated material at the front, creating headings for the folders to reflect the contents, such as, correspondence or deeds or receipts. As time went by, it became easier for Carol to read the early handwriting. Though by the 19th century some items were typewritten and easier to read, she missed the sense of immediacy that handwriting gives. The items she found included manuscripts from the 1600's in Dutch, the inventories of merchant voyages, Civil War letters home, first hand accounts of the New York draft riots, signatures of many presidents, flakes of gold from the California gold rush, and medical remedies from the 1850's, which were then sent out for chemical analysis. Items signed by presidents were specially identified because probably researchers will only get to see a photocopy of the item.



**Carol Reisner at the New-York
Historical Society Library**

Carol savors the sense of being in the historic moment. Viewing certain items, such as household inventories that included slaves or letters to cabinet officers to close their offices for Lincoln's funeral, can bring on tears.

Carol is currently working on the Van Ness - Philip Papers. John Van Ness owned land in Washington, D.C. and in the state of New York. He was a lawyer who could get testy, as seen in decade-long papers on his quarrel with John Quincy Adams over a house sale. Going through these files, Carol can see how New York's early families were intertwined by marriage, government service and land ownership. At the turn of the century, a Philip family member served with Theodore Roosevelt's Rough Riders in Cuba and then became an ambassador.

The sense of adventure—what new find, what new experience will happen today—keeps Carol excited about her volunteer work. Her only worry is that the New-York Historical Society may run out of boxes for her to explore.

ELAINE THOMAS

Why did Elaine Thomas choose to volunteer at the Folk Art Museum's library? She enjoys working in a small museum with art related materials, but that isn't the reason. She needs to walk. As part of the special project she is in, she uses a pedometer to track her daily walking. To walk ten thousand steps a day she finds museums the ideal choice; they have level floors with no obstructions. By volunteering at one museum, she has free access to other museums throughout the city for achieving her ten thousand steps a day.

Until a few months ago when a foot injury grounded her, Elaine worked at least one afternoon a week for three to four hours with a

variety of materials: curators brochures and notices; catalogs from Christies, Park Benet, and other auction houses; catalogs of other museums; slides of works shown at museums; books; periodicals; videos; DVD's; and realia. These are arranged by Library of Congress classification on shelves that slide just like the NYPL shelves under Bryant Park. Elaine enjoys the variety of patrons, including academics, students, teachers, and others, all of whom must get permission in advance to use the library. Authors researching material on Henry Daringer and other outsider artists find the library invaluable.

The Museum is planning to move the library to their Columbus Avenue site across from Lincoln Center. The Museum must brace the floor to make it strong enough to hold book shelves. Elaine suggested that working librarians review the plans. We all know what happens when architects plan libraries and library renovations without consulting those who will work there.

In addition to getting free use of other museums, Elaine can participate in the annual party for volunteers, special trips for volunteers, free lectures at the museum, and the opportunity to volunteer for the winter antique show at the Armory.

She looks forward to getting out and on with her life, including volunteering,

PASSINGS

We honor the passing of NYPL Retirees Association members and other Library staff as reported in Staff News, by the Benefits Office, and elsewhere.

Gerard L Alexander, Virginia T. Chambers, Theresa Cordoni, Dorothy E. Dash, Lucy Eldridge, Nora Gorchoff, Sylvia S. Grossman, Ruth R. Higgins, John Johnson, Ernest Kaiser, Phyllis King, Winifred O. Luthy, James McTaggart, Agnes Madory, Enid Mitchell, Fay Morris, Alvista Perkins, Anna Petersen, Mary Gladys Pieper, Mary Quinlan, Gloria Quintana, Alberta Ricci, Miguel A. Rivera, Jean Rubin, Elizabeth Schmidt, Owen Smith, Leah Stivelband, Blanche M. Treval, Arthur Williams, Eva Mae Williams, Walter Zervas.

THIS NEWSLETTER is published at irregular intervals by the New York Public Library Retirees Association, an independent association.

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COPYEDITING

Mary K. Conwell copyedited the newsletter. Jennifer Levesque revised the Medicare article for errors and omissions.

PHOTO CREDITS

Elaine Thomas took the photographs at the Fall membership meeting; Jennine Porta, those at the holiday dinner, and Polly Bookhout, the rest. Jacob Azeke provided the photos of the Brazilian library. Polly Bookhout cropped and enhanced all the photos.

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<http://home.earthlink.net/~nyplra/home.html>
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