

# THE CARLE PLACE FROG HORN



PUBLISHED BY THE CARLE PLACE CIVIC ASSOCIATION

DEC 2011 VOLUME 37 NO. 4

At the January 18th CPCA  
General Meeting, the guest  
speaker will be, Leslie Gross,



The Town of  
North  
Hempstead  
Town clerk

**COME JOIN US!**

### **SPECIAL UPCOMING EVENTS**

- *Carle Place Schools Book Fair*  
12/9/2011
- *CPFD Santa Around Town*  
12/13/2011 thru 12/15/2011
- *CPEF Islander Game Fundraiser*  
12/29/2011
- *CPCA General Meeting*  
1/18/2012

### **INSIDE THIS ISSUE:**

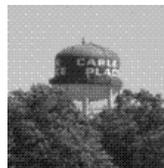
CPCA 5  
Membership Form

CPABC 12  
Membership Form

CP Fire Dept 18  
Santa Around Town

Our Lady of 19  
Hope Church

See the New CPCA Web Site at  
[www.cpcivicassociation.com](http://www.cpcivicassociation.com)  
and Facebook page at cpcivic



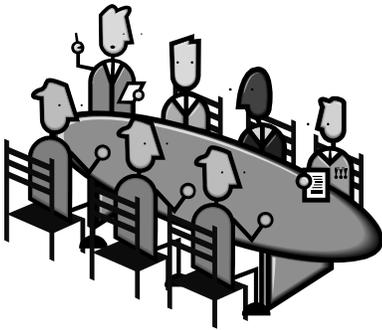
*Please make 2012 the year you get more involved to make Carle Place a better place. In addition to becoming a member, the CPCA is always looking for help to keep track of issues affecting our community.*



The Carle Place Civic  
Association

**CPCA  
GENERAL  
MEMBERSHIP  
MEETING**

**Next  
Meeting  
is Wednesday  
January 18th  
@ 8:00 PM**



**THE STAFF**

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**SEND ALL CORRESPONDANCE TO:**

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**Carle Place, NY 11514**

or

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Website:

[www.cpcivicassociation.com](http://www.cpcivicassociation.com)

If you didn't receive a copy of the Frog Horn, Email the CPCA and we will try our best to have one sent.



**PRESIDENT'S MESSAGE**

*By Peter McDonnell*



**December 2011 President's Message**

I want to thank Westbury Mayor Peter Cavallaro for speaking at our November meeting to update our residents on what is happening in Westbury. Many of our residents are also residents of the village so it is important to find out what is happening next door to Carle Place. Much of his update was on the recent spate of burglaries in the Carle Place portion of the village. Many of our residents have stepped forward to start a neighborhood watch in Carle Place to make our town a less desirable area for those looking for an easy area to commit their crimes. Last year at this time we were dealing with the sudden influx of sex offenders in some local motels and many residents came out at that time to address that issue. We as a community need to stay active and involved to ensure our quality of life, and the CPCA will be there to do what we can to help.

We finally have some action to report on two projects that have been in the works for several years. We were notified in early November by the owner of the property on Westbury Avenue between Glen Cove Road and Waldbaum's that they had finally received all necessary approvals and they would be starting work shortly. This site is now an active construction site for the Homewood Suites by Hilton hotel and the construction is expected to take fourteen months.

The second project that has now received all of its approvals is the senior housing on Westbury Avenue between Koch Place and Carle Road. This eleven unit development for residents over 62 will be breaking ground in the spring with an expected 18 month construction time. This project has been in the works for over seven years and will replace the empty lot that greets people entering our town from the east and will hopefully provide an option for some of our older residents who may no longer wish to care for their homes but who wish to remain in Carle Place.

Please join the CPCA in 2012. I hope that once you join, you will send your email information to [cpcupdates@verizon.net](mailto:cpcupdates@verizon.net) so that we can keep our membership updated with breaking news, such as the sex offender incident and recent burglaries that are affecting our community. We can also be found on Facebook and the Frog Horn is now available online at our website ([www.cpcivicassociation.com](http://www.cpcivicassociation.com)). Some residents have an I Love Carle Place Facebook page, which provides another forum to share what is happening in our town.

Our next Civic meeting will be January 18 2012 in the North cafeteria and we will have Town Clerk Leslie Gross as our main speaker.

I hope everyone has a safe and enjoyable Christmas and a happy New Year!



## Letters to the CPCA

Good afternoon! My name is Franklin Manchester from the Carle Place Fire Department (CPFD). The department, trustees, officers and I are hoping you could/will mention our annual fund raising Christmas tree sales in your publications. In addition, we would also appreciate you helping us spread the word about this year's Santa Around Town.

All of the necessary and pertinent information is posted on the CPFD's new website ([www.thecarleplacefd.org](http://www.thecarleplacefd.org)). Christmas Tree Sales has its own dedicated page, while the other information can be found under News and Information page.

I (we) thank you for your time and consideration in advance.

Happy Holidays!!!

Sincerely,

Franklin Manchester and the CPFD

On 11/19/2011, on Webster there was a break in and below is an email from a couple who live on Woodcock that they would like me to forward to you....

Hello to Everyone,

Last evening when I came home from work (around 9pm) I found a young couple walking their small dog in front of my home. I noticed something or someone in my driveway. As I approached the 3rd person (young adult male dressed in basketball shorts) was walking up my driveway and towards my front walk. I slowed down and rolled down my window and heard the woman say, "this must be her house".

The three of them turned around together and headed south on Ellison Ave. My husband went out looking for them. When he found them they had split up. The young man in shorts was alone and my husband questioned him. He did not have a good explanation as to why he was on my property. My husband also said he has seen the other couple around the neighborhood walking their dog. The couple continued to walk their dog, in the rain, around the Renison/Walsh/Boyd/Parkway area for about an hour.

We notified the police, and my husband spoke to undercover officers working in the area. They said to stay vigilant, and DO NOT hesitate to call 911 if you see ANYTHING that doesn't seem right to you. They said the more information you can give them, no matter how small, is very helpful.

Please forward this email to other community members.

This Email was sent in by a concerned Community Member:

Hi John I have been talking to Tom the security guard over at Carle Place Park and he has informed me that the town is going to do away with his position as park security. The town plans on installing video systems and dealing with the problem after the fact. Tom has been active in our community for 35 years and the town now is trying to give him a new job detail. NOT RIGHT!

I know you are involved with these town issue, and I would like to petition in Tom's favor to keep his current position and keep our parks clear of crime and our kids safe. He knows many family's on a first name basis and it would be a real loss to all our kids and neighbors alike. If you have any ideas on how we can protect our parks and the security guards please let me know.

### 2011—2012 CIVIC ASSOCIATION GENERAL MEETING SCHEDULE

September.....	21st (CPHS)
October.....	19th (CPHS)
November.....	16th (CPHS)
December.....	No Meeting
January.....	18th (CPHS)
February.....	15th (CPHS)
March.....	21st (CPHS Library)
April.....	18th (CPHS)
May.....	16th (CPHS)

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CPCA is a non-partisan, not-for-profit corporation dedicated to improving the quality of life in Carle Place and acting as a liaison between the Community and government.

#### ARTICLE/ADVERTISING DEADLINE for The FROG HORN

September Issue.....	Aug 30
October Issue.....	Sept 30
November Issue.....	Oct 30
December Issue.....	Nov 27
January Issue.....	Dec 31
February Issue.....	Jan 29
March Issue.....	Feb 29
April Issue.....	Mar 31
May Issue.....	Apr 30
June Issue.....	May 30

#### For Information Write to CPCA:

All articles/Ads should be mailed to:

**Carle Place Civic Association  
PO Box 131**

**Carle Place, NY 11514**

Or

Email to: [cpfroghorn@yahoo.com](mailto:cpfroghorn@yahoo.com)

Articles received after the deadline will be reviewed for the following issue. All articles should be typed, or e-mailed.

## Financial Corner

By John E. Hommel



In the past two weeks I have been asked the same question on three occasions. There seems to be some confusion regarding the collection of a pension and Social Security payments at the same time one is working. On more than one occasion someone has stated that they felt that they could not collect a pension or Social Security while still employed, that is not the case.

With most employers that offer a pension (not many lately), you can start receiving your pension payments and still work as long as you are working for a different employer. Of course you should consult with your employer prior to separation of service to make sure you are aware of the options available and any stipulations particular to that pension plan. Pension payments can vary based on the option you choose; whether it is single life payments, joint life payments or lump sum. Generally speaking, single life payments will yield the highest monthly payout since it is based on just one individual's life expectancy.

As far as receiving Social Security benefits:

If you are younger than full retirement age, \$1 in benefits will be deducted for each \$2 in earnings you have above the annual limit (\$14,160 in 2011).

CONTINUED ON PAGE 10

## McCABE, COLLINS, McGEOUGH & FOWLER, LLP\* ATTORNEYS AT LAW

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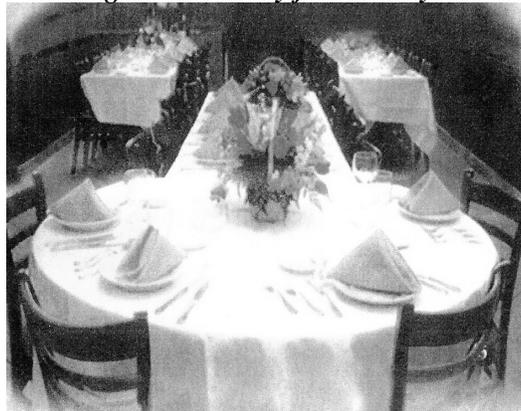
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The CPCA is looking out for You by working the issues that affect your lives:

- The Third Track Addition of the Long Island Railroad
- Senior housing development at Koch Place and Westbury Ave
- AVR development plans by Waldbaum's on Westbury Ave
- Repaving and drainage work needed throughout Carle Place
- The Hub and how it affects Carle Place
- Consolidation of special districts
- Possible increased service at Covanta facility in 2012 and beyond



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**HELP Us Support Our Community! JOIN NOW!**

## Shooting the Breeze

By Fred Moreno



**Julie** – So mom what should I get dad for Christmas?

**JoAnn** – When it comes to your father and presents, don't ask me! Remember what happened last year. I told you to get him the fondue pot that he wanted and you got him shoehorns.

**Julie** – But mom a fondue pot? It's not 1969!

**JoAnn** – Julie, don't you realize by now that your dad is stuck in the 60's. Just yesterday he bought, "Herman's Hermits' Greatest Hits." So when it comes to his present, you're on your own.

**Julie** - Could you at least tell me what you plan on getting him so I have a general idea?

**JoAnn** –I'm getting him what he asked for- a box of copy paper for his printer.

**Julie** –Wait a second! You're getting dad blank paper for Christmas?

**JoAnn**- If that's what he wants.

**Julie** –So on Christmas morning he's going to remove Christmas paper from his gift only to get more paper. That summarizes dad in a nutshell. Thanks anyway mom.

**Julie** (dialing phone) Hi Karen, what's doing?

**Karen** –I'm making popcorn

**Julie** –You're having popcorn for breakfast? Dave wants some popcorn tonight when he's watching the game and you know how he hates hot popcorn. What could I tell you? He's another dad.

**Julie** –Speaking about dad, what are you getting him for Christmas? Mom was of no help.

**Karen**- He really is a pest. Look no matter what we get him, you know it's going back, so I plan on getting him something that when he brings it back to the store, he'll have to use it when he gets there. A gift certificate!

**Julie** –But mom always says, money and gift certificates ruin the spirit of Christmas.

**Karen** – No, dad ruins it by returning everybody's gifts on Christmas night before the stores close.

**Julie** –Then maybe I should do the same. Where are you getting the gift certificate?

**Karen** - I was thinking. You know that disgusting leather college bag that he carries back and forth to work...

**Julie** –You mean the one with the zipper that's missing half the teeth.

**Karen** – That's the one! Now six different people bought him six different replacements and they all were returned, so I'm going to get him a gift certificate to the shoemaker who said he could repair the zipper for 25 bucks.

**Julie** –Wait a sec...for Christmas you're going to get our father a gift certificate from a shoemaker? Am I the only sane one in this family? I have to hang up,

**Karen.Julie** – (dialing the phone) Hey Kristine, it's your oldest womb mate. You're not making popcorn, are you?

**Kristine** – What are you talking about?

**Julie** – Never mind. Listen what are you getting dad for Christmas?

**Kristine** - Well you know whatever we get him –

**Julie** – I know...is going back to the store. But mom is wrapping up paper for him and Karen is getting him a gift

certificate from a shoemaker!

**Kristine** – Not bad ideas! I decided to get him something that he can't return or at least won't want to return. Now what does dad love most?

**Julie** –That's an easy one –himself!

**Kristine** –There you go. So I'm getting a custom made collage of pictures taken of him through the years. From his school photos to all the Frolic plays in which he starred. From his headshots to our weddings. Not only will he fall in love with himself all over again, but there's no way he can take it back. It's custom made. How could they resell dad's pictures?

**Julie** –If you'd ask dad, he'd say the line would be out the door. What does he always say, "I can't wait until tomorrow because I get better looking every day." But that's a good idea, Kristine. Would you mind if I go half with you?

**Kristine** – If you want, but it's going to cost around \$300. That'll be \$150 for you.

**Julie** – Take care Kristine and Merry Christmas.

**Julie** (to herself) Now what do I do? Guess I'm going to have to do the unthinkable. (dialing the phone) Hello Dad, it's your Jule of the Nile. What's up?

**Fred** - Hi Julie. I was just cleaning out the crumbs from the bottom of the toaster, but it was hard to reach the morsels in and around those two elevator thingies that you put the bread on. What I did was to lower a piece of dental floss from the two slots on top and out the bottom metal door. Then I had like this mini tug of war with the floss and before you know it all the crumbs –

**Julie** – Uh, Dad, I get the picture. I think. But changing the subject, what would you like for Christmas?

**Fred** –Oh, I'm glad you asked. You know through the years people have been getting me very strange gifts. Take last Christmas. I received an assortment of screws and nails, a new tire for the wheelbarrow and six cans of anchovies for my stocking. But you know what I could really use? A sweater.

**Julie** – A sweater??

**Fred** – Yeah, a nice dark blue sweater with pockets.

**Julie** - That's it? And that will make you happy?

**Fred** – Absolutely. Well maybe you could put a few spools of dental floss in the pockets because our other toaster –

**Julie** – Merry Christmas Dad!

And Merry Christmas to my loyal followers...all five of you !

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**BETTER SCHOOLS  
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The day after Thanksgiving has been dubbed the "National Day of Listening." Started by StoryCorps in 2008, this holiday asks Americans to step away from the leftovers, football games and Black Friday sales in order to spend some time recording an interview with a loved one. This year's National Day of Listening theme is "Thank a Teacher." Each of us remembers at least one teacher who saw the best in you, put in hours of overtime, inspired greatness or taught us how to read.

National Public Radio (NPR) Communications has put together pictures and memories to say thanks to some of our teachers; they've been more of an influence for good on us than they'll ever know. It gave me inspiration to think about my teachers at Carle Place Schools some 50-plus years ago and upon reflection I realize that I was blessed with several truly inspirational teachers who changed my life for the better forever.

Joe Coady was my coach but he inspired in me in a multi-disciplinary approach to life's challenges. Col. Harold Low took me, an average math student at best, to a 99 on the Geometry Regents, instilling confidence in me to succeed in what I thought was my weakest subject. Rose Domaleski was the most patient science teacher on earth and was always, always, positive with me encouraging me to remember that I could do anything. Charlie Ottina was my driver education teacher but he also saw in me the potential of becoming a teacher.

Charlotte Palmer taught me how to write and spell and use grammar but mostly she encouraged me to keep writing and keep reading. She went beyond the technicalities of "school" and found my heart, my thoughts, and my passion. That's why on senior day I was Mrs. Palmer for the day. She would be known by many as the teacher who reminded us daily, "you need to know this for the Regents, people!" But in my mind and memory she was my diminutive life coach and writing mentor. What's so special for me is that I was able to join these wonderful teachers as their colleague in this nurturing community.

Perhaps we could take a minute to thank a teacher or think about that teacher who changed our lives in a meaningful way. And perhaps our teachers would enjoy taking a moment to remember that special student who re-energized and renewed their faith in what sometimes becomes a frustrating mission. Teachers come in all shapes and sizes and ages and genders. But in better schools and better communities there is an appreciation and understanding that caring teachers are the jewels of society. More precious than the dollars and cents of "earning" the "learning" teachers impart or inspire is for a lifetime, and their message echoes across the generations of the entire society. Better schools and better communities know that "what" we teach children they may or may not remember; but how we treat children will be remembered forever. "When it gets right down to the wood-chopping, the key to winning is confidence" (Darrell Royal). Better schools and better communities instill confidence in children that they too are worthy members of the community and they too can meet the challenges ahead.

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## SENIOR CITIZENS

By John T. Heslin

As 2011 winds down, I wish to thank the Carle Place Seniors' Board of Officers who did a great job of working so hard for the club. Special thanks also go to all the volunteers who helped week after week making coffee, selling raffles, cleaning up after the meetings, calling bingo, and to the great arts and crafts crew who are all so talented. Most of all I thank the membership for attending the weekly meetings. The meetings hosted between an average of 85 and 90 members each and every Tuesday.

During the year we had 38 meetings, sixteen guest speakers from government, Carle Place schools, businesses, and the medical field. I say thank you to our speakers who took time from their busy schedules to address our Seniors.

Sell-out trips to Pomona, NY, Hunterdon Hills Playhouse, NJ, Renault Winery and Atlantic City were enjoyed by many. Thanks go to Piccolo Restaurant on Glen Cove Road for hosting special weekly luncheons throughout the summer, when meetings were not held. It gave us a chance to stay connected and enjoy each other's company. Pizza parties, brown-bag lunches prepared by Village Deli, and a Mexican luncheon sponsored by the Rotary Club were some of the highlights of the year's meetings.

Our membership reached 173 members this year. Welcome new members Carol and Carmine Marano. Incentive awards totaled

\$190, and Dark Horse drawings returned \$3,750. In both cases, members must be present at meetings to win.

There is always room for new members. Dues remain at \$10 per year. Please call me at 997-7271, or email me at cpseniorecitizens@yahoo.com for any further information.

Our sympathy is extended to Duncan Harper on the loss of his son, Kevin.

Merry Christmas, Happy Hanukkah, and a Happy New Year to all.

Stay Well!




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**Financial Corner**  
Continued From Page 4

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This is taken directly from [www.ssa.gov](http://www.ssa.gov) ; for more information, look for How Work Affects Your Benefits (Publication No. 05-10069). It is strongly suggested that you also consult this site before retiring as there is a lot of very useful information.

There are many individuals that currently collect a pension and Social Security and still work. Each person's situation is different, but it may be useful to know that you have these available to you. If you don't currently have a pension plan, you may consider forming your own.

If you have questions or comments, or have a topic you would like me to address, please contact me at [john@pcaminvest.com](mailto:john@pcaminvest.com). Securities offered through American Portfolios Financial Services, Inc. Member FINRA/SIPC  
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Has available "Keep Christ in Christmas" car magnets. New this year, are also a sheet of 3 self-adhesive stencils with the same design for your car or home windows. The cost is \$5.00, making them a great stocking stuffer or grab bag choice.

Purchases may be made after weekend Masses from Rosary Society members, or call Colette Martuscelli, 333-0057.

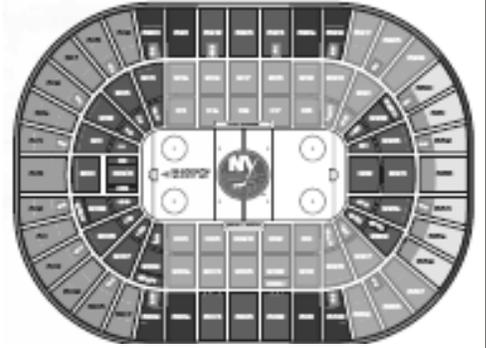




## 2011-12 NEW YORK ISLANDERS

### CARLE PLACE EDUCATIONAL FOUNDATION FUNDRAISING NOGHT

The New York Islanders are teaming up with the Carle Place Educational Foundation to offer students, teachers, staff, friends, and families a great night of hockey at a reduced price. Tickets are going fast, so purchase yours today and support a great cause!



**THU. DEC. 29 @ 7PM VS. FLAMES**  
**YOUR SPECIAL PRICE**

◆ **\$25**

◆ \$40 Face Value End Mezz (Rows E-O)

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#### METHOD OF PAYMENT

Make check or money order payable to CPEF

Check      Cash

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Please have orders in no later than Friday December 16th.

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Email: \_\_\_\_\_  
Number of Tickets: \_\_\_\_\_  
Total Amount Enclosed \$: \_\_\_\_\_



#### PLEASE MAIL THIS FORM AND PAYMENT TO:

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#### FOR MORE INFORMATION, CONTACT:

JOHN STELLATO  
1.516.238.5024

NO PAYMENT AT DOOR: Any order received within 7 days of the game will be held at the Islanders "will call" window for pick-up 60 minutes prior to game



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## CARLE PLACE ATHLETIC BOOSTER CLUB

The Carle Place Athletic Booster Club (CPABC) would like to thank all of our sponsors and participants for making this years Casino Night Fund Raiser one of the most successful in memory. A great time was had by all and the funds raised will help the Booster Club to support the Scholar-Athletes of the Carle Place School District.

It's not too late to become a member of the CPABC and do your part to help. Contact Chris Cerruti at the Carle Place High School, a board member or visit [cpathleticbooster.org](http://cpathleticbooster.org) for information.

The board of the CPABC would like to wish everyone a Merry Christmas and Happy Holiday Season!!!



## Carle Place Athletic Booster Club

d/b/a Carle Place Athletic Booster and Physical Education Foundation, Inc.  
Cherry Lane, Carle Place, New York 11514

September 2011

Dear Parents:

Welcome to another academic year and the expectations, activities, and commitments of students and parents to a successful, rewarding school year.

The Carle Place Athletic Booster and Physical Education Foundation Club ("CPABC") seeks to encourage involvement and support of our students in the Middle School and High School athletic programs. Our efforts to support the athletic programs are dependent on membership contributions and fundraising efforts. The funds raised through your membership contribution (\$20.00 Family, \$50.00 Masters, \$100.00 Platinum) enable the CPABC to donate and fund needed equipment, scholarships, tournament sponsorships, to assist teams that have successfully advanced to statewide competition. Over the last nine years, through your generous efforts, the CPABC has donated in excess of \$100,000 to the Carle Place athletic program.

The CPABC provides recognition and support of the efforts of our coaching staff and athletes. Last year we presented 66 of our graduating seniors who participated in a varsity sport a memento for their efforts. The CPABC also awarded three scholarships to three graduating senior athletes totaling \$ 2,500. Additionally, financial assistance of over \$ 1,000.00 for Camp Scholarships was awarded to student athletes for camp participation.

Each school year requires new enrollment and this year we are also seeking volunteers to join the board and assist in various committees. Please be sure to visit our Web site at [cpathleticbooster.org](http://cpathleticbooster.org) regarding upcoming events, fundraising activities and schedules of games.

Please remit your completed membership form along with your check (make check payable to CPABC) in an envelope and mail to Chris Ceruti Carle Place HS/ Athletic Dept/ 168 Cherry Lane Carle Place, NY 11514.

Sincerely,  
Jean Flecker ([jflecker@aol.com](mailto:jflecker@aol.com))  
Membership Chairperson

-----  
**BE A MEMBER OF THE CPABC -- SUPPORT OUR STUDENT ATHLETES**

Family Name: \_\_\_\_\_

Address: \_\_\_\_\_ EMAIL: \_\_\_\_\_

Family \$20.00 \_\_\_\_\_ Masters \$50.00 \_\_\_\_\_ Platinum \$100.00 \_\_\_\_\_

\_\_\_\_\_ Check here if you are a staff member/coach \_\_\_\_\_ Yes, I would like to volunteer my time

Make check payable to CPABC and  
Mail to Chris Ceruti Carle Place HS/ Athletic Dept/ 168 Cherry Lane Carle Place, NY 11514

**FILLING YOU IN**  
By CATHERINE M. FASCILLA, DDS



**Osteonecrosis of the Jaw (ONJ)**

Osteonecrosis occurs when bones lose their blood supply. It means dead bone. Osteonecrosis of the jaw, (ONJ) can occur in both the upper and lower jaw and is most commonly associated with invasive bone procedures, particularly tooth extractions. OJN is the exposure of jaw bone through the gums that does not heal after eight weeks of treatment. These areas of exposed bone are susceptible to infection and when infected, can be painful for the patient. Treatment can consist of antibiotics, antimicrobial rinses and analgesics. Healing can take many months to over a year to occur and sometimes the area may not completely resolve.

Risk factors for ONJ include age, older than 65 years, gum disease, diabetes, smoking, denture wearing, and cancer treatment (including radiation). Recently, since about 2004, OJN has been reported in people receiving intravenous or oral bisphosphonate drugs. These medications are commonly prescribed for the treatment of cancer in bone or for osteoporosis and include drugs like Fosamax, Actonel, Boniva, Aredia, and Zometa.

At this time, ONJ appears to be a rare complication of bisphosphonate treatment. Risk increases with higher doses and with the length of time on these drugs. For those patients being treated orally for osteoporosis, 1 in 1000 patients may

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Join the Carle Place Fire Department this December as we collect toys for the  
United States Marine Corps Toys for Tots program**

**It's easy!  
Anytime between November 29 and December 15, bring an unwrapped toy to the  
Carle Place Fire Department  
460 Broadway, Carle Place, NY 11514**

develop OJN. The risk for cancer patients who are taking higher doses or are being treated intravenously, is about 10 times that.

Because the benefit of these drugs far exceeds the risk of osteonecrosis, physicians will continue to prescribe these drugs and patients are likely to be taking them for many years to come. Knowing that many of our patients are taking these medications, we as dentists, take every precaution to prevent the possibly occurrence of ONJ. The best approach will always be good oral hygiene and regular dental care.



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**IT'S THE LAW**  
By Francis X. Moroney, Esq.



In the last article I wrote, I explained changes to New York State Law in relation to the expansion of recovery options for New York State.

To recap, under new state regulations more assets are now available for recovery. In addition to assets that pass from the deceased Medicaid recipient under a Will or, if there was no Will, through an Administration proceeding in the Surrogate's Court, the new regulations include all property in which the deceased Medicaid recipient holds any interest in at death, including life estates (*no matter how long ago established*); assets transferred to a surviving spouse (or other individual) in which the deceased Medicaid recipient kept an interest (as an owner) whether directly or under a living trust. This also includes irrevocable trusts, with some limitations.

Have these new regulations made Medicaid Planning obsolete? No, absolutely not! But they do mean that you need to review your old plan *as soon as possible* and new plans need to adjust to the new set of rules.

One of the main tools for planning is the living trust. A living trust is simply one that is made during your lifetime. It must be income only, meaning that the income paid to the person who made the trust ("trustor") may only receive the income generated by the trust.

In order to give you a chance at avoiding the new recovery rules, the trust should *not allow* a distribution of the principal

of the trust (i.e., the money deposited or property transferred in trust) to the trustor, creditors of the trustor, trustor's estate or creditors of the trustor's estate. Also the payment of any income to the trustor must likewise be discretionary on the part of the trustee. The use of *trustee discretion* makes the asset and income generated unavailable to the trustor. If the only property transferred to the trust is the residence, then neither of these issues are relevant.

To make sure, however, that any income paid to the trustor is paid at the trustor's rate certain initial (and simple) filings must be made to the IRS. A good suggestion would be to engage a good accountant.

While many people shy away from leaving things to the trustee's discretion, anyone considering a plan should consider this as a choice, since "trustee discretion" allows for changes of circumstance after the trust is created, such as a problem in the life of a beneficiary, the age of a minor beneficiary as well as dealing with the new recovery rules. Further, there are mechanisms of removing a trustee who violates your trust!

For those who do not plan there are also ways to nonetheless preserve some of your assets. And remember, there are some exempt assets.

There will be more articles written about this in various publications. Please read them carefully, but this is not a "one size fits all" business. So when you think you want to do some planning, get all your documents together and make an appointment with a qualified Elder Law practitioner and get some good advice. More importantly, keep an open mind to all solutions.

\*\*\* This is an advertisement. \*\*\*

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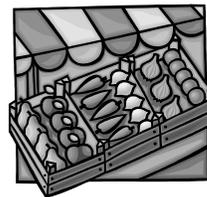
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**EYE OF THE HURRICANE**

By Bob Greco



“How the Greyhounds Saved Christmas” by Joan Dillon describes what happened one Christmas when Santa’s reindeer were all sick with the dreaded reindeer flu. With a sigh Santa opened a special delivery from Holly Anderson, who ran an adoption agency for greyhounds. *Dear Santa, it said, I am writing to you as I need your help. I have eight wonderful retired racing Greyhounds in my adoption kennel and no applications. Although I do not place Greyhounds as Christmas gifts, I am enclosing gift certificates which will let people adopt a Greyhound after Christmas. I would very much appreciate it if you would leave one of these certificates and a photo at any home that you feel would be a good home for a former racing Greyhound. You can see from the photos what wonderful dogs these are. They deserve a good home. Sincerely, Holly*

Suddenly, Santa had an idea. Racing Greyhounds were fast. Perhaps they were even as fast as reindeer. Of course they couldn’t fly, but a little Christmas magic could take care of that. Excited now he reached for his coat. “I’ll be back later, dear,” he called to Mrs. Claus as he went out, “I may just have a way to save Christmas after all.” As Holly opened the door of the adoption kennel she gasped, “Santa, is it really you?” “Ho, ho, ho,” replied Santa. “Yes, it really is. I came in response to your letter.” Santa then told Holly about the Reindeer Flu and asked if she would be willing to lend her Greyhounds to pull his sleigh if he found them homes. Astonished at the thought of flying

Greyhounds, Holly responded, “I don’t know if they could pull a sleigh, Santa, but you’re welcome to try.” Smiling, Santa then went into the turnout pen to talk to the Greyhounds. When they heard that there wouldn’t be any Christmas without their help they were all eager to volunteer.

On Christmas Eve Santa returned. With Holly’s help he hitched the Greyhounds to the sleigh, which was loaded with presents. Then he sprinkled some fairy dust over the Greyhounds and said, “On Ebony, Casey, Cleo and Jet, Galahad, Patches, Brandi and Prince.” And away they flew, to rescue Christmas!

Like some of Holly’s clients, Michael and Harriet Greenberg of Appletree Lane adopted a retired racing Greyhound named “Otis.” He has been with them for 12 years, and as Michael says, he could not have asked for a more loyal or trusted friend for all those years. The Greenbergs, like Holly, saved Otis from euthanasia after his racing days were over. He is the perfect pet because he only wants to be with them. They have several doggy beds throughout their house because Otis wants to be with them wherever they are. The adopted him through the Long Island Greyhound Trust (“LIGHT”) and saved him from an early death. You can Google the life of Greyhounds in America and learn of the difficulties they endure. There are some 10,000 Greyhounds discarded by the racing industry yearly. Otis is coming to the end of his life cycle, but, thanks to his adoptive parents, the Greenbergs, he was able to spend each day of the last 12 years as if every day was Christmas, Chanukah and New Year’s Eve. He provided the gift of love, all that love he had held in his heart for so long, to his adoptive parents, his brothers and sisters and his nieces and nephews, right here, in the eye of the hurricane.

**ROBERT S. GRECO, ESQ.**

Attorney At Law

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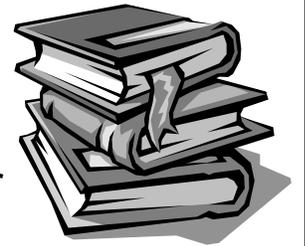


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**Carle Place Middle School/ High School  
Barnes and Noble Book Fair  
Friday, December 9, 2011  
4:00 to 8:00**



**Barnes & Noble/ Country Glen Center  
91 Old Country Road, Carle Place**

Enjoy a day of holiday shopping while listening to the voices of our school.  
Kids - Bring your letter to Santa and Drop it into Santa's Mailbox - leave him your return address and he will be sure to write you back!

Come with your child at 7pm for some cookies and hot chocolate,  
while listening to a special storytime on  
"The Polar Express" , followed by a craft!

Come join us as we go on a Scavenger hunt throughout the store!  
Cheesecake Lovers can come sample a variety of cheesecakes from the Cheesecake factory and preorder for the Holidays! There is a lot more fun going on so please come join us!!

Can't attend our bookfair then visit [BN.COM/bookfairs](http://BN.COM/bookfairs) to support us  
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Voucher is valid in stores from 12/9/11 to 12/13/11  
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- C—Thursday 12/15/2011

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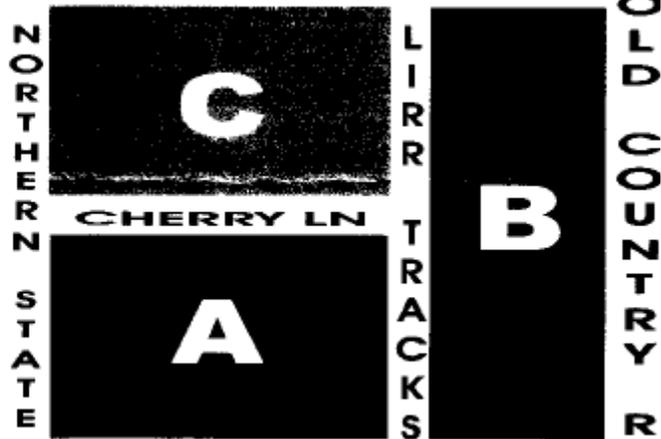
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## November 16, 2011 CPCA General Meeting Minutes

The meeting began at 8:11 PM with 51 people in attendance. The guest speaker for the evening was Westbury Mayor Peter Cavallaro. Membership reports 316 families, and the Treasurer could not attend. Mayor Cavallaro started by saying that 40% of C.P. school students reside in Westbury. With 15,000 people, Westbury is the 50<sup>th</sup> largest village in NYS. Though there were 15 burglaries last year, it is still a very safe area. There are always 2 unmarked cars circling the Westbury/Carle Place area and there has been just a slight increase in crimes in Carle Place this year. None is by gangs or teams, just random. There was a bunch of “Gypsy” people selling door to door, but they have left the area, as citizens alerted the police.

Also Code Enforcement employees are always on the lookout, while doing their regular job. The redevelopment of the Post Ave. movie theatre has been a long time in development, but it should bring in more business & shops. He believes it could become the “lifblood” of the community. He is trying to get an “anchor” department store to also come in. The theatre’s planned opening is in March. The Ellison Ave. bridge has been a problem for 20 yrs now. It developed structural problems soon after it was built, and now would cost \$40 million to redo. If nothing gets settled, the Village may consider possible legal action with the LIRR. Presently, it is safe to drive over.

Regarding door to door solicitors, they are not allowed to knock without a permit. This was a problem in the area of Karen Ct., in Westbury. The only Village department to get increased funding is Code Enforcement. There are now five full time workers, which is more than the Town of North Hempstead even has. Solicitors must have their Permit from the Town on their person. Code Enforcement has a 24-hour hotline number – 3331869.

The second speaker from the Town of North Hempstead was Mr. Shawn Brown, from the Department of Public Safety. Many specific questions were asked by residents. One answer was that no P.O.D.S. (storage boxes) are ever allowed in residents driveways – if they are metal.

A community watch in Carle Place has been set up. Meeting is December 9<sup>th</sup> @ 7 PM in the North Cafeteria. Anyone interested in helping can contact Kelly Bocchicchio at #9975750 or at [kellybo3@verizon.net](mailto:kellybo3@verizon.net).

The new 7 Eleven on Old Country Road will not be done by December. The new hotel, Homewood Suites, has gotten all permits and construction should be starting soon. The 1 ½ years to build should have a hotel on 3 acres, and possibly an office on the other 2. The work on the flooding streets should resume in early spring. The January meeting on the 18<sup>th</sup> will have town clerk Leslie Gross. In February, the Nassau County Planning Committee will attend, with ideas about the future HUB transportation plans.

The senior housing on Carle Road issues will be heard at the Town BZA meeting on November 16<sup>th</sup>. The plans call for 11 units in three separate buildings. Ground breaking will be in April.

Wishing everyone a Very Merry Christmas & a Happy New Year!

Respectfully submitted by, Priscilla Bauerschmidt, Corresponding Secretary, CPCA



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10:00 AM Sunday School

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and I will give you rest"

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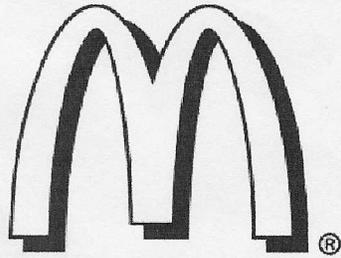
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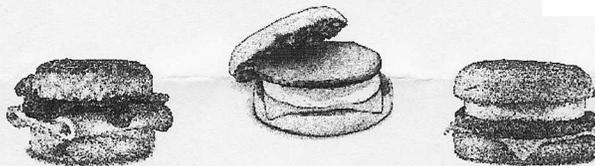
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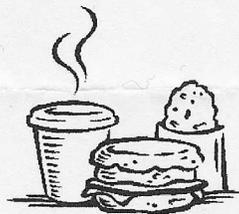


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