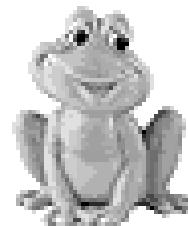


THE CARLE PLACE FROG HORN



PUBLISHED BY THE CARLE PLACE CIVIC ASSOCIATION

OCT 2012 VOLUME 38 NO. 2



33rd Annual CPCA FAMILY FUN

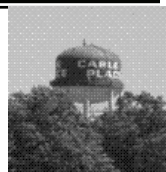
RUN/WALK DAY 3 Mile Marked Race

Sunday,
October 28th, 2012 at 1:00 PM



The October CPCA General Meeting, on 10/17/2012, will be our annual Meet the Candidate's night.
COME JOIN US!

See the New CPCA Web Site at 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

SPECIAL UPCOMING EVENTS

- CPEF Fall Fundraiser 10/16/2012
- CPCA Fun Run/Walk 10/28/2012
- CPABC Casino Night 11/3/2012
- Our Lady of Hope 25th Anniversary 11/18/2012

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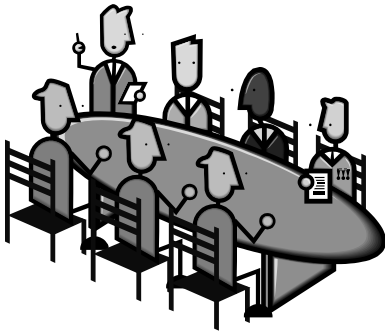
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**CPCA
GENERAL
MEMBERSHIP
MEETING**

**Next
Meeting
is October
17th @ 8:00PM
HS North Cafe**



THE STAFF

Editor.....*John Muhlhauser*
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Typist.....*John Muhlhauser*
Of Counsel.....*Francis X. Moroney*

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**CARLE PLACE CIVIC ASSOCIATION
PO BOX 131
Carle Place, NY 11514**

or

Email: cpfroghorn@yahoo.com

Website:

www.cpcivicassociation.com

Facebook:

cpcivic

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 Glenn Olsen



OCT 2012 President's Message

Fall is upon us and school in our hamlet is again in full swing. There is progress going on all around! The hotel is looking better and there is hope that it will soon be occupied. Our senior housing on Westbury Avenue and Carle Road is moving forward. And even the Albraco property has activity with contaminated soil being removed from our community. Progress indeed!

Our largest activity is the Fun Run/Walk and is scheduled for Sunday October 28th at 1:00pm. This year we are excited about the many activities planned for our communities children by the various school groups thanks to the support of Superintendent David Flatley. Come out with or without costumes and travel the hamlet by foot. It will be a fun outing for young and the not so young.

I would like to thank everyone who came out for our September meeting. Robert Brennan and Robert Fazio of Long Island Rail Road explained the process of rebuilding the Ellison Ave. bridge. I was happy that at this time, no homes are being considered for removal. A round of thanks go out to Senator Jack Martins and Mayor Peter Cavallaro for getting the project onto the drawing board. While it will affect our community, it must be replaced and Carle Place will be informed along the way.

The Carle Place Civic Association was honored by the Westbury Republican Club for its work for the community at their Summer Breakfast. I was pleased to attend with other members of the Executive Board for this wonderful recognition.

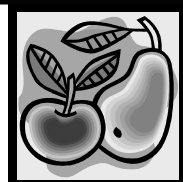
For all homeowners that are in the area where the Town has done drainage and repaving. If you have any problems, whether lack of grass, sprinklers that were not replaced or cracked curbs, call 311 and register a complaint with the Town. If we do not speak up, the contractor will walk away and we will have little recourse.

It was a sad bit of news to hear that former Town Supervisor May Newburger passed away recently. She was a tough cookie looking out for the Town and helped the Association cut though many layers of paperwork when we built the Police booth.

See you at Homecoming, the Meet the Candidate's Night and the Fun Run/Walk.

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Correspondence to the CPCA

An EMAIL sent in by Our Lady of Hope President of the Rosary Society:

1st notice:

Our Lady of Hope Rosary Society will be holding its annual Bake Sale after all Masses on Oct. 20th and 21st, in the lower level of the church. There will be a variety of freshly baked family favorites to appease everyone's cravings. After indulging in our "bakery", you may purchase raffle tickets for a chance to win one of the many wonderful prizes, all donated by our Very generous local merchants. At the same price of 6 for \$5.00, we also offer a 50/50 contest. Come try your luck and satisfy your sweet tooth while supporting our church and community!

2nd notice:

Our Lady of Hope Rosary Society is LOOKING FOR A FEW GOOD WOMEN! Do you feel stressed, in need of a spiritual massage? Would you enjoy an evening out without the telephone or internet? Our meetings are a little over an hour once a month, consisting of praying the Rosary, a speaker or fun event to support the community, of course, cake and coffee and a very short business discussion. The Rosary is said together, no solos! The fundraisers are fun filled and speakers enlighten us, not test us! We offer you an evening of sharing a piece of cake and leaving you with peace in your heart. COME JOIN US FOR FUN, FOOD AND FAITH! Our next meeting is Nov. 5th at 7:15pm. Please call Colette 333-0057 or Jeanne 333-8581 for further information.

An EMAIL sent in by John Rhein:

**St. Mary's Episcopal Church Carle Place Awards
Donald Schaefer a Bishops Cross**

On Sunday, September 9th the Rev. Gerardo Ramirez, Priest in charge of St. Mary's Episcopal Church in Carle Place presented Donald Schaefer with a Bishops Cross, the highest recognition that can be given to any member of the Diocese of Long Island. The award is given by Bishop Lawrence Provenzano to an individual who has contributed immeasurably to the life, fellowship and service of the parish.

Mr. Schaefer, a longtime resident of Carle Place, has served in many positions within the church and is considered one of its pillars. He has been faithful in attendance, performed regularly as a Lay Eucharistic Minister, and used his considerable talents and skills in contributing to the church's upkeep.

At a brief ceremony during the church's regular 10 o'clock service Priest in Charge Ramirez placed the Bishop's Cross ribbon over Mr. Schaefer's head and said, "Mr. Schaefer has performed as a Vestryman and Junior and Senior Warden. His Eucharistic Ministry has nourished the souls of his fellow parishioners. He did an outstanding job teaching one of the church's largest classes of confirmation candidates with the calm authority of a true professional. Men with his talents, disposition and loyalty are rare and we are very fortunate to be able to count him as one of the honored members of this wonderful little church.

For more about St. Mary's Episcopal Church visit our Website www.StMarysCarlePlace.org
Contact: John H.W. Rhein III (516) 333 2290
- Email stmaryscp@yahoo.com



Right, Fr. Ramirez
Left, Donald Schaefer

2012—2013
CIVIC ASSOCIATION
GENERAL MEETING SCHEDULE

September.....	12th (CPHS)
October.....	17th (CPHS)
November.....	14th (CPHS)
December.....	No Meeting
January.....	16th (CPHS)
February.....	27th (CPHS)
March.....	20th (CPHS)
April.....	17th (CPHS)
May.....	15th (CPHS)

2012-2013 EXECUTIVE BOARD

President	Glenn Olsen
Vice President.....	Nancy Ann Jarvis
Vice President.....	John Hommel
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Director (Frog Horn)..	John Muhlhauser

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

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



Two of the top reasons why Americans carry life insurance are to help replace the income of a primary wage earner and to cover final expenses.¹ Either term or permanent insurance could help meet these needs, assuming the policy is in force at the time of death. However, permanent insurance offers the option for lifetime coverage, along with other benefits that could make the policy as helpful during the life of the insured as it is at death.

COVERAGE FOR LIFE

Permanent life insurance offers the potential for coverage throughout your lifetime, as long as the premiums are paid. Although the initial premiums are generally higher than they would be for term life insurance, the cost usually stays the same as long as you hold the policy. By contrast, premiums for term policies may become prohibitively expensive if you want to extend your policy or purchase coverage later in life.

In a recent survey, one out of five workers indicated that they planned to postpone retirement.² As people live and work longer, the need for life insurance to replace a deceased earner's wages may extend much longer than it has in the past. Maintaining coverage throughout your life could also provide your heirs with funds (up to the policy limits) to help pay burial costs, estate taxes, debts, and other end-of-life expenses.

CREATING VALUE

A portion of permanent life insurance premiums goes into a cash-value account that accumulates on a tax-deferred basis throughout the life of the policy. This may increase the death benefit if left within the policy, and you could borrow the cash value for a variety of needs during your lifetime including retirement, education, emergencies, and other purposes. Permanent insurance can be a lifetime asset as well as a form of risk management.

You may generally tap into the accumulated cash value through tax-free withdrawals (up to the amount paid in premiums) or loans. Although policy loans accrue interest, they are free of income tax (as long as they are paid back) and typically do not require a credit check or a set schedule for repayment.

Access to cash value through borrowing or partial surrenders may reduce the policy's cash value and death benefit, could increase the chance that the policy will lapse, and might result in a tax liability if the policy terminates before the death of the insured. Additional out-of-pocket payments may be needed if actual dividends or investment returns decrease, if you withdraw policy values or take out a loan, or if current charges increase. Any guarantees are contingent on the claims-paying ability of the issuing company.

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Before implementing a life insurance strategy, it would be prudent to make sure that you are insurable.

CONTINUED ON PAGE 17

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Community Concerns That You Would Like Addressed: _____

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SENIOR CITIZENS

By John T. Heslin

Since the meetings resumed on September 4th, attendance has averaged between 80 and 95 members each Tuesday. Thank you for the great turn-out.

The Club's first two trips – the Oktoberfest on October 15th and Atlantic City on September 27th - are complete sell outs. The Hunterdon Hills Playhouse Christmas Luncheon/Show on November 5th is going very well. It is almost time to get ready for our Christmas/Holiday Party on December 6th at the Westbury Manor.

After years of letter writing to get the roof at the Charles Fuschillo Park repaired because of leaks, the project finally came to fruition this past spring/summer. We were all ready to start a new year of meetings with no leaks until September 18th, when the leaks started again. Let's see how long it takes to get the much needed repairs.

A little something different for those who don't come to the Senior meetings. Here is some information you may be interested in: Denny's Restaurant is coming next to the Holiday Inn on Old Country Road, an I-Hop is coming to the old Don Juan location on Old Country Road, and, if it passes, a Premium Medical Center is slated to come into the Innovation Luggage location on Glen Cove Road. Come to a meeting and become informed on community happenings.

We welcome new member Joseph Aragonesi.

To the family of Eloise Wickey, we share in your loss. Eloise will be missed at our weekly meetings. Stay Well!



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Kevin Davidson

Kevin Lang

Al Piscitelli, Commander of the Carle Place American Legion sent in pictures of the Carle Place 9/11 Memorial Service with Nassau County Clerk Maureen O'Connell in attendance.



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**BETTER SCHOOLS
BETTER COMMUNITIES** *By Bob*



On September 28-29 the Class of 1972 held their 40th reunion, and it brought to mind memories of the many, many former students who have ventured forth into the world to find their place and make their mark carrying their Carle Place pride and spirit with them.

Throughout the years I have noted the "famous" alumni for my readers. But meeting those **Class** of '72 students brought to mind their quiet, positive contributions to society despite being not so famous. They've made an important difference in the world as teachers, parents, and talented professionals in their chosen specialty. Gene Colleary, for one, became a dedicated and revered teacher at East Hampton High School, beloved by his students and community. I had to put him in my column because his parents are my most avid readers. I saw all of the class of '72 attendees as nurtured, inspired and the germ of their positive attitudes as kernelled in their schools and community. They remembered the teachers who inspired them. Larry Blake, Mike Nicoll and I taught them, guided them, coached them and we had fun. We shared tears of joy and tears of trouble, and at their reunion we remembered our time together as if it was just yesterday.

Ann Curry is world famous, and she has made her mark as a journalist, commentator, and inspirational leader in a field dominated by men. She is certainly famous and on the world

stage. But did you know that her personal assistant, arranging for every moment of every day for all that she has accomplished for all those years is Claire Cashin? Claire graduated from Carle Place High in 1961 and grew up on Renison Drive. She played on our fields, attended our schools and participated in every event our schools and community could offer.

October 27, 2012 is Make a Difference Day. In this season of bitter arguments about how to help America, Make A Difference Day again transcends politics. The nation's largest day of volunteering — taking place on the fourth Saturday of every October, this year just 10 days before the presidential election — annually mobilizes an estimated 3 million people to do good deeds that improve the lives of 20 million others. It started small. USA WEEKEND Magazine launched Make A Difference Day in 1992 with a simple idea:

Put your own cares on hold for one day to care for someone else. The time seemed ripe for the idea of a national day of volunteering.

See you at the Carle Place Educational Foundation "Family Night" on October 16, 2012 at 7:00 P.M. at Hicks Nurseries to enjoy our student performances and our community spirit together as we kick off another positive school/community partnership event.

See you **also** at the Family Fun Run on October 28, 2012 with registration for all participants 10-12 at Carle Place High School main lobby and start of the run at 1:00 P.M. Run, walk, sing, volunteer, for your health and the health of your better schools and better community.

Official Minutes of the Carle Place Civic Association General Meeting – September 12th, 2012

The new President, Glenn Olsen, led the meeting with the Pledge of Allegiance at 8:12 PM. There was 36 people attending. The first speaker from the L.I.R.R was Mr. Robert Fazio, who is the assistant Chief Program Officer. The L.I.R.R. is finally rebuilding the Ellison Ave. bridge plus doing drainage work at the Mineola Station. All is in the early stages of planning and will include environmental assessments, a long process. The engineer in charge is starting to look for a design company, and will have the R.& P. process started in one month. A construction Company will be chosen in February, who will also have to work with L.I.P.A., as their property is next to the bridge. There will be meetings open to the public and work should be done by 2015. The bridge will be wider for the possibility of a future 3rd train track. As of now no properties will be seized by "eminent domain". Residents spoke up about how new commercial trucks illegally cross the bridge. They are both over the weight limit and signs say "No Commercial Vehicles". More police presence is requested. Roads in the Village of Westbury will be closed for over one year. Mayor Peter Cavallero promised he will be on top of the situation. This is a \$35 Million dollar project. If anyone has questions – please call Mr. Bob Brennan of the L.I.R.R. His phone # is (718) 558-7301.

A new urgent-care walk in health clinic is proposed for the site of Innovation Luggage. A request is before the Town of North Hempstead by Architect Michael McNerney. It will be a 12 hour a day, 7 day a week office. The doctors who spoke are Robert Sharma, MD (516) 829-2273 and Vincent Campasano, MD (516) 810-9908. They talked about how emergency rooms are overcrowded, and clients usually come from around 4-5 mile radius to visit the clinic. They take all insurances and the name is Premier Care – Walk in Urgent Care. Some people use/abuse the Emergency Room, using it as their doctor, and the clinic will take people with less critical problems. Residents voiced concerns about attracting people with no insurance. They have 7 other locations in Nassau County and their website is www.PremierCare.com. They need a variance hearing for inadequate parking in October, and hope to open early 2013.

Senator Jack Martins (former Mayor of Mineola) spoke about flooding project around Fairfield Ave. The Village is improving the recharge basin and drainage on Bruce Terrace. Town of North Hempstead is installing a new recharge basin on the old Motor Parkway. Nassau County is opening bidding to contractors in October, and hiring them by November. Optimistically it will be finished by summer 2013.

The newly refurbished Theatre on Post Ave. should be open by the end of the year. It will mostly be performing arts, and can hold 500 people for a dinner theatre. Several residents complained about the construction debris still left at Asbury and Willow Aves. The Civic Association has contacted Councilwoman Viviana Russel who will hopefully have the Town get the contractor to clean up.

The Senior Housing 11 unit homes on Carle Road are going up quickly. People are interested-but there is no sign up on who to call to purchase yet. The next Genera meeting is October the 17th, 2012 and its meet the Candidate night. The C.P.C.A. Family Fun Run is Sunday, October 28th.

Respectfully submitted by, Pricilla Bauerschmidt, C.P.C.A. Corresponding Secretary

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2012 Family Fun Run / Walk Application

In consideration of your accepting this entry, I, the undersigned, intend to be legally bound, hereby, for myself, my heirs, executors and administrators, waive and release any and all rights and claims for damages I may have against the sponsoring organization, the Carle Place Civic Association, their representatives, successors, and assigns for any and all injuries suffered by me in said event. I attest and verify that I am physically fit and have sufficiently trained for the completion of the 3 mile run and my physical condition has been verified by a licensed Medical Doctor.

In order to qualify for an award, you must be a 5th grader or older and **one** of the following:

- Resident of the Carle Place School District
- Resident of the Carle Place Water District
- Graduate of Carle Place High School
- Carle Place Civic Association Member
- Immediate Family member of one qualified above, who is registering for the race
- Owner or employee of Carle Place business establishment



Registration:

Registration Fee: \$10.00

By Mail: No Later Than October 21, 2012
Registration closes on October 28, 2012 at 12:00 Noon

All participants can register and **MUST** pick up their
FUN RUN SHIRTS and RACING NUMBERS in the main lobby of the High School on:

Saturday, October 27th - 10:00am - 12:00 noon (High School Lobby)
Sunday, October 28th - 10:00am - 12:00 noon (High School Lobby)
(Race Starts at 1:00 pm, October 28th)



Make Checks Payable to:
Carle Place Civic Association
P.O. Box 131, Carle Place, NY 11514



Print Name: _____

Address: _____

City and State: _____

Telephone Number: _____ **Age:(must be filled in):** _____ **Grade** _____

Adult Shirt Size: Small _____ Medium _____ Large _____ X-Large _____ XX-Large _____

Participant Type (you must check one): * Runner _____ ** Walker _____	Family Entry (you must check one): Yes _____ No _____
--	--

***Runners** are registered by age or grade and are eligible for individual awards.

**** Walkers** are not eligible to receive individual category awards.

Signature in Full: _____

Parent's or Legal Guardian's Signature (if under 18years of age): _____



33rd Annual Carle Place Civic Association

FAMILY FUN RUN/WALK DAY 3 Mile Marked Race

Sunday, October 28, 2012 at 1:00 pm

- * Tee Shirts * Medals to Winners * Ribbons to All Walkers *
- * Six Runner Age Categories (Student 5th Grade or Older) * Family Categories *
- * Certificates to All Who Complete the Race *
- * Race Starts at Front of High School *



Registration Fee - \$10.00

Register by Mail No Later than October 21, 2012

Registration closes on October 28, 2012 at 12:00 Noon

All participants can register and **MUST** pick up their FUN RUN SHIRTS AND RACING NUMBERS in the main lobby of the High School on:

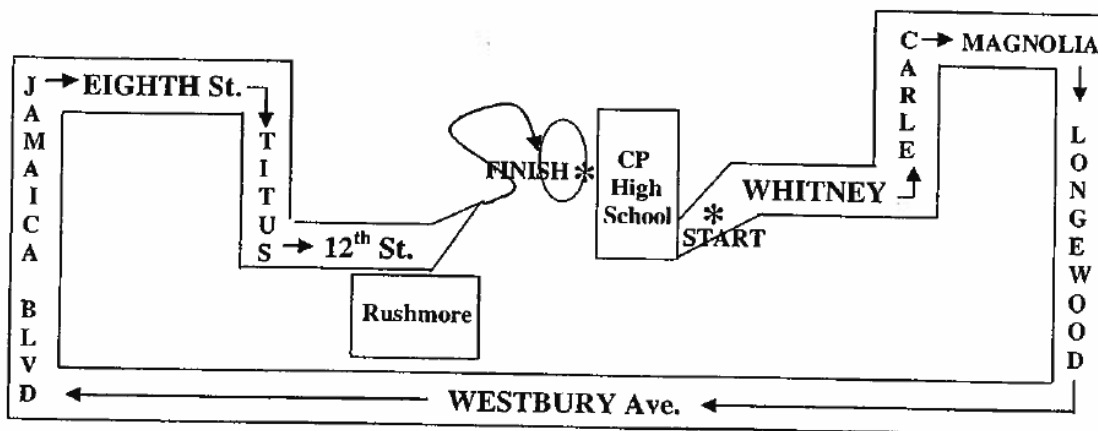
Register in the Main Lobby of the High School

Saturday, October 27th - 10:00 am - noon

Sunday, October 28th - 10:00 am - noon



- ◆ No registrations will be accepted after noon the day of the race. Please try to register early. Minors will not be registered without completed application bearing signature of parent or legal guardian. Two or more members of the same family qualify for Family Entry and Family Award (families must register together).





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Our Lady of Hope

25th Anniversary Silver Jubilee

Mass and Celebration Brunch

Sunday November 18, 2012

Mass: 11:30 am ... Our Lady of Hope Church

Brunch: 1 pm

Wheatley Hills Golf Club

147 East Williston Ave.

East Williston, NY

Tickets:

Adults: \$ 50. per person

Children: (age 12 and under) \$ 20. per child

Keepsake Journal available for ads and memorials.

Contact the church office for more info



CASINO Night Fundraiser

**CASINO GAMES
PRIZES
DANCING
DJ**

**Saturday, November 3, 2012
8:00 pm to midnight
Knights of Columbus
186 Jericho Turnpike, Mineola**

**Tickets: \$75 per person until 10/26
\$85 per person 10/29–11/3**

**Includes: \$50 in FREE Chips
Buffet Dinner & Open Bar**

Prizes: 50/50, Door Prizes and Prizes for Top Chip Winners

To purchase tickets, please contact:

- Chris Ceruti, Carle Place High School Athletic Department, 516-622-6465, OR
- Hadiah Chiappone, 516-333-0703 or email at info@cpathleticbooster.org

**★ Proceeds Benefit All Student Athletes
in the Carle Place School District! ★**

**Sponsored by:
Carle Place Athletic Booster Club
www.cpathleticbooster.org**

Our Lady of Hope Parish Celebrates 25 years

Our Lady of Hope Roman Catholic Parish will celebrate its Silver Jubilee on Sunday Nov 18. Originally, the church building, built in 1952 was part of the St Brigid's parish in Westbury and known as the St Brigid's chapel. In 1987, the Roman Catholic Diocese of Rockville Centre in agreement with the Carle Place Catholic community decided that the area should have its own parish.

Under the guidance of the late Rev. Msgr. Francis Midura, the parish was formally established in June of 1987. Much work was needed to transition the physical building, but in the true Carle Place spirit it was accomplished. Fr Midura was always up to the task at hand and worked right next to his parishioners doing the physical labor to get things in order. Fr Midura was the man in the yellow storm suit working the snow blower at 6 AM during a mini-blizzard.

The parish grew largely due to the dedicated work of the parishioners in a number of ministries and especially the religious education program for the children. Thousands of children have been baptized and received their First Communion and Confirmation at Our Lady of Hope. Many of those children have been married at the same altar. The church has also been the place for Carle Place to celebrate Mass for an earthly life that has ended.

Through the years Our Lady of Hope has had several pastors: Msgr. Midura, Msgr. Hanson, Msgr. Bauhoff, and the current pastor Fr. Thomas Arnao. All were exceptional leaders, both spiritually and from a practical standpoint.

Today the parish is thriving. Young families have their own Mass at 10 AM every Sunday and the theme is "kid oriented". Our Lady of Hope has over 20 ministries serving the spiritual and human needs of the parish neighborhood and beyond.

Our Lady of Hope is one of the cornerstones of the Carle Place Community. Perhaps it is no coincidence that the church is small, comfortable, and a bit serene. A little like Carle Place.

EYE OF THE HURRICANE

By Bob Greco



Between midnight and 8:00 a.m. on June 3, 1961, a burglary occurred at the Bay Harbor Pool Room in Panama City, Florida. Someone broke a door, smashed the cigarette machine and a record player, and stole money from a register. Later that day, a witness reported that he had seen Clarence Earl Gideon in the poolroom at around 5:30 that morning leaving with a wine bottle and money in his pockets. Based on this accusation alone, the police arrested him and charged him with breaking and entering with intent to commit petty larceny. Gideon appeared in court and was too poor to afford counsel, whereupon the following conversation took place:

The COURT: Mr. Gideon, I am sorry, but I cannot appoint Counsel to represent you in this case. Under the laws of the State of Florida, the only time the Court can appoint Counsel to represent a Defendant is when that person is charged with a capital offense. I am sorry, but I will have to deny your request to appoint Counsel to defend you in this case.

GIDEON: The United States Supreme Court says I am entitled to be represented by Counsel.

Gideon was forced, therefore, to act as his own counsel and conduct a defense of himself in court, emphasizing his innocence in the case. Nevertheless, the jury returned a guilty verdict, sentencing him to serve five years in the state prison.

From his prison cell at Florida State Prison, making use of the

ROBERT S. GRECO, ESQ.

Attorney At Law

300 Garden City Plaza—Suite 326

Garden City, NY 11530

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Elder Law * Real Estate * Probate * Wills
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prison library and writing in pencil on prison stationery, Gideon appealed to the Supreme Court in a suit against the Secretary to the Florida Department of Corrections, H.G. Cochran (who later retired and was replaced by Louie L. Wainwright). He argued that he had been denied counsel and, therefore, his Sixth Amendment rights, as applied to the states by the Fourteenth Amendment, had been violated.

On September 24, 2012 the Honorable Thomas F. Liotti hosted a celebration of Constitution Day, which is celebrated annually on or about the date of its signing on September 17, 1787.

Sponsored by the Village of Westbury, this year's celebration focused on Gideon v. Wainwright, 372U.S.335(1963). It is the 50th Anniversary of that decision, which grants rights to counsel for indigent defendants in all our state and federal courts.

The Honorable Thomas F. Liotti, Herald Price Fahringer, Esq., the Honorable Jerald Carter, the Honorable Elizabeth Passala, and Lawrence W. Boes, Esq., gave stirring keynote addresses.

The Gideon Case was commenced just a year after "To Kill a Mocking Bird," Harper Lee's Pulitzer Prize-winning book, was published.

Is truth stranger than fiction? A lone prisoner, destitute and defenseless in his cell in Panama City, Florida, wrote out his plea in pencil, and mailed it to the nine justices of the U.S. Supreme Court with little hope of ever being heard. His plea was heard and the court appointed Abe Fortas to argue his case. Fortas pointed out to the court that Clarence Darrow, arguably the country's most renowned attorney, when charged with a crime, hired his own lawyer. Mr. Fortas charged that if Mr. Clarence Darrow required a lawyer surely Mr. Clarence Gideon, if he could afford one, required an attorney as well. Clarence Gideon changed the course of the criminal justice system in the greatest democracy on earth. We celebrated that constitutional story, in a resolute and dedicated Village Court Room, some 50 years later, in the eye of the hurricane.

Carle Place Athletic Booster Club

by John E. Hommel



Congratulations to the CP Field Hockey team on a great start to the season. As of today's print, the field hockey team is 6-0, with wins against New Hyde Park, Locust Valley, Clarke, Oyster Bay, North Shore and Seaford. Contributing to the teams success are seniors Emily Rice, Jessica McMurray, Crystal Mitchell, Taylor Ruscillo, Katie Megiel, and Nicole Froehlich.

Keeping up the tradition of strong CP Field Hockey!!!!

The CP Athletic Booster Club will host its annual CASINO NIGHT on Nov. 3rd at the Mineola Knights of Columbus... Come out and have some fun while supporting the scholar-athletes of Carle Place Schools!!!

To purchase tickets for Casino Night, please contact:

• Chris Ceruti, Carle Place High School Athletic Department, 516-622-6465, OR

• Hadiyah Chiappone, 516-333-0703 or email at info@cpathleticbooster.org

Financial Corner
Continued from Page 4

As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications.

A PERMANENT SOLUTION

Many people have life insurance through work, but the cost and other details may change when they leave their jobs. Individual term life coverage also has an end date. Only permanent insurance offers lifetime coverage as well as a savings component. Considering these advantages, it's not surprising that about three out of five individual life insurance policy purchases are for permanent insurance.³

Your choice of life insurance coverage may play an important role in your financial situation and could affect your family's standard of living. We can help you find life insurance coverage that may be appropriate for you and your family.

1) LIMRA, 2011 2) Employee Benefit Research Institute, 2012 3) American Council of Life Insurers, 2011

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ation presented nor any opinion expressed constitutes a solicitation for the purchase or sale of any security. This material was written and prepared by Emerald. Copyright © 2012 Emerald Connect, Inc

If you have questions or comments, or have a topic you would like addressed, please contact me at jhommell@optonline.net or 516-280-4624.

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



With September behind us we now have settled into the fall routine - falling leaves (and raking too) and, of course, the CPCA Fun Run!

I have one other routine in the fall, mapping out my articles for the Frog Horn. More than 30 years has passed since *It's the Law* became a regular monthly feature in the CPCA's newsletter. But the law is in a constant state of change, so new topics to write about never end.

This month I thought I would review some of 2012's ups and downs in the Elder Law. The year 2012 was a banner year for seniors in New York State. One of the changes that made March 2012 started in 2011.

In April 2011 the State Legislature passed a bill as part of the 2011/12 budget that dealt with Medicaid recovery of benefits from nursing home recipients. Up until this new law recovery was limited to assets that passed as part of an estate probate or administration proceeding. This new law allowed recovery of Medicaid payments on behalf of Medicaid recipients from assets that passed outside an estate proceeding and placed assets that passed directly to survivors in jeopardy (i.e., joint bank accounts, named beneficiaries, life estates and the like).

The regulations implementing the law lasted little less than 2 months, due to senior citizen objections. While the law remained on the books, it was finally repealed in the 2012 NY State budget.

That same 2012 Budget also rejected a proposal to eliminate the use of spousal refusal as a means of allowing more assets to stay in the hands of the spouse that remained in the community. How? A spousal refusal allows the non-nursing home spouse to refuse to pay for skilled nursing care for the other spouse. So if a community spouse has limited assets or income, merely filing a spousal refusal allows the nursing home bound spouse to receive benefits without depleting the community spouse's assets.

As the fall passes to winter and the New Year approaches, there will be another NYS budget proposal. Watchful eyes will comb through the thousands of pages of that budget to see if it holds other surprises for the elderly.

One personal note: despite years of effort to correct someone else's error, the local Yellow Book Directory still lists a second telephone number for me. The number is incorrect and also misspells my name. So for those who are looking for me – take a look at my Frog Horn Ad, the CPCA has got it right!

This is an advertisement

FRANCIS X. MORONEY

Attorney at Law
487 Westbury Avenue
Carle Place, New York 11514
(516) 997-6130



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the Rev. Gerardo Ramirez–Priest in Charge

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8:00 AM – Rite 1 Holy Communion

10:00 AM Sunday School

10:00 AM Holy Communion

1928 BCP Holy Communion (1st, & 3rd Sundays of the month)

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and are heavy laden,
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Carle Place, NY 11514

Tel 516 334-6288
Fax 516 997-4622

Religious Education 516 334-4781

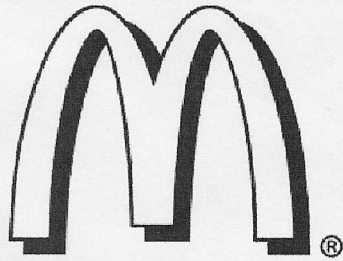
E-mail info@olhope.org
Website www.olhope.org

MASS SCHEDULE

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in the bulletin

Weekdays 9:00 am Mon-Sat



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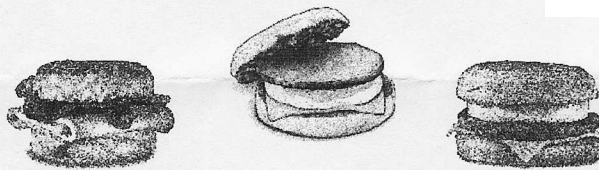
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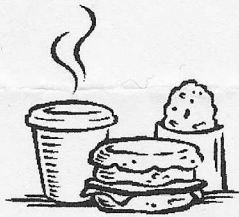


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