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The Active Retiree

A Newsletter for Retired Members of United University Professions

Retiree issues prominent in UUP legislative agenda

by Jo Schaffer
COARM Chair

Everyone with a vote in New York should know that the union's legislative agenda is important in many ways; it is a carefully composed response to the governor's Executive Budget proposal.

UUP has included "Protection of Retirees" in its 2016 legislative program. The following talking points highlight the union's commitment to retiree issues.

UUP calls on legislators to:

Oppose the budget proposal to end state reimbursement of increased Medicare Part B costs for higher-income retirees under the Income Related Monthly Adjustment Amount (IRMAA).

Higher-income retirees pay escalating rates for Medicare Part B based on retirement income. Currently, retirees earning between \$85,000 and \$107,000 pay \$170.50 per month for Medicare Part B. This proposal would end state reimbursement of these higher premiums, further eroding state support for this benefit.

Oppose the budget proposal to decrease the state contribution to retiree health insurance premiums for state employees retiring as of Oct. 1, 2016.

The Executive Budget proposes to tier the level of state contributions to retiree

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health insurance premiums based on years of service at retirement, significantly reducing state support for retiree health insurance. All civilian employees retiring on or after October 1, 2016, with less than 30 years of service will be required to pay a larger share of health insurance premiums. This is an assault on hard-earned benefits that are crucial to the income security of state retirees.

Oppose the budget proposal to cap state reimbursement of Medicare Part B premiums to NYSHIP retirees at \$104.90 per month.

State retirees who maintain health coverage through NYSHIP are required to enroll in Medicare Part B, which generates significant health care savings for the state. In exchange, the state reimburses retirees for their Medicare Part B premiums. This proposal would permanently cap the state reimbursement at \$104.90 monthly. As Medicare Part B premiums increase, the \$104.90 cap would erode state support for this crucial health care benefit.

Support income security for public retirees.

The latest maximum earnings rate increase for public retirees came in 2007. This legislation would raise the maximum earning allowance from \$30,000 to \$35,000 to help ensure income security for all public retirees.

Allow retirees to make automatic, voluntary contributions to VOTE-COPE.

Pass legislation to allow SUNY retirees to set up automatic deductions from their Optional Retirement Program accounts to union political action committees, as those in the ERS AND TRS can do now.

Among the other crucial issues union advocates will address this legislative session are:

- An increase in SUNY's operating aid.
- Restore the subsidy for SUNY hospitals and health sciences centers.
- Support full Maintenance of Effort for SUNY state-operated campuses and teaching hospitals.
- Support teacher education programs and recruitment into these programs.

Please join your UUP colleagues during the union's upcoming Advocacy Days in Albany and throughout the legislative session, or you can make appointments to visit legislators in their home offices.

The Active Retiree

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The opinions expressed in this newsletter are those of the authors and not necessarily the opinions of United University Professions.

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In memoriam

So long, Henry

It seems only fitting that page 2 of *The Active Retiree*—long occupied by Cobleskill retiree Henry Geerken's "Life As I See It" column—should be the space used to publish the resolution honoring his life and service to UUP.

Henry, who passed away in January, was fondly remembered by his colleagues at the 2016 Winter Delegate Assembly, Jan. 31-Feb. 1 in Albany.

Delegates adopted the following resolution:



- Whereas**, Henry Geerken worked for more than two decades at the State University of New York College of Technology at Cobleskill until his retirement as director of admissions in 1994; and
- Whereas**, Henry fought tirelessly for members' rights as a former statewide UUP Executive Board member, chapter president, chapter vice president for professionals and delegate; and
- Whereas**, Henry was a strong union voice for retirees, actively participating in the workings of the Committee on Active Retired Membership and pressing for a retiree member on the Executive Board; and
- Whereas**, his monthly column in the *Oneonta Daily Star* endeared him to the local community and his campus colleagues; and
- Whereas**, his "Life As I See It" column in the union's retiree newsletter, *The Active Retiree*, used humor to typify the pitfalls of growing older, earning him accolades from UUP and the American Federation of Teachers in their annual journalism competitions, and the moniker "the Henry Youngman of UUP;" and
- Whereas**, Henry had a passion for sailing and was captain of the KADEEGE Berth and Breakfast on the Hudson River for more than a decade; and
- Whereas**, Henry was a loving husband to fellow Cobleskill UUP member Diane and father to Katie, our own "union baby," carried to meetings and rallies by her parents from the early years of UUP; and
- Whereas**, Henry passed away peacefully January 15, 2016, at his winter home in South Carolina in the comfort of his family; therefore be it
- Resolved**, that the Delegates to the 2016 Winter Delegate Assembly honor the life and service of Brother Henry Geerken with a moment of silence, and request that the President of UUP convey this resolution to his family.

From the COARM Chair

Thoughts on the future of SCOTUS and *Friedrichs*

Washington thrives on initials, as do all bureaucratic sites. I much prefer saying SCOTUS than POTUS, which sounds almost vulgar, or FLOTUS, which could be the first half of jetsam. My musings here are focused on SCOTUS—the Supreme Court of the United States—not the tartans nor the liquid.

First, I must declare the obvious. I am not a lawyer. I am not a political scientist. I am just a retired art historian with a commitment to my union, to my university and to justice! Second, I had started this article weeks ago before the passing of Judge Scalia. Third, what effects SCOTUS and the *Friedrichs v. California Teachers Association* from now on is pure speculation pending the nomination to and the potential approval by the U.S. Senate of a new judge.

Following the historical decisions of SCOTUS makes it difficult to adhere to my original goals of commitment. Among the decisions that led me to shake my head in disbelief at their actions was the ruling in *Citizens United v. Federal Election Commission*. That SCOTUS could equate corporations as individual citizens was so blatantly an attempt to load the political scene in favor of big money and PACs that I drew breath of disbelief. And again, just recently they voted 5-4 to pause the EPA Clean Power Plan limiting carbon pollution by putting a cork into the bottle of clean air.

But that is jumping ahead of previous courts' decisions that may be affected by this panel of SCOTUS. For example, in 1977, in *Abood v. Detroit Board of Education*, the court affirmed the constitutionality of Fair Share (Agency Fee) in public sector labor unions. It affirmed that it wasn't a violation of the First Amendment to pay mandatory fees for services that benefited your terms and conditions of employment because the union had to represent everyone in that bargaining

unit. In 2014, there was a challenge to *Abood* in the *Harris v Quinn* case. Simply stated, SCOTUS narrowly stated that agency fees were legitimate if the union couldn't cover all the benefits without everyone paying into the system. This decision made a great deal of sense to me because it clearly defined the role of "freeloaders" or those like the little ones in Chicken Little who wanted their share of bread but wouldn't help produce it.

According to a fact sheet provided by the Alliance for Retired Americans, 25 states, including New York, have laws that public sector employees represented by unions pay dues or their fair share of union dues in return for representation in contractual benefits and equally importantly, representation in discipline matters.

Now since mid-January, there is a SCOTUS case that threatens all these narrowly won victories in support of public-sector unions: *Friedrichs v. California Teachers Association*. The plaintiffs are 10 teachers who are members of the CTA and Christian Education Association International. Rebecca Friedrichs, a 28-year teacher, allowed her name to be used as the one on the case. The case is underwritten by the Center for Individual Rights, a Washington, D.C., firm known for its challenge to the Affordable Care Act (aka, Obamacare), and backed by the Koch brothers, among others of their ilk. They argue that paying agency fees violates their First Amendment rights because they don't always agree with their union's political stances. (By the way, it is illegal in New York state to use dues money for political action ... that explains the need for VOTE-COPE). The plaintiffs want to be able to opt out of paying dues—basically becoming freeloaders who get all of the benefits of being in a union without paying for them (benefits and other contract provisions).

So, what is at stake if SCOTUS finds for the plaintiff? Fair share provisions in 20 out of 50 states would be jeopardy; public-sector unions would be in danger of hav-



ing their operating funds grossly reduced; and a union's ability to partner in political processes would be at great risk. The bottom line: It would be difficult for unions to protect members and keep negotiated benefits for all.

Now, with court having only eight sitting justices, everything is in limbo, but not necessarily on hold. There are a number of possibilities, such as the court rendering a 4-4 decision, which would refer back to the lower courts; or holding over to the next year's calendar.

How can we influence a future SCOTUS to consider a decision favorable to public-sector workers that protects retiree benefits? We create an atmosphere of favorable public thought. That is the way marriage equality got through SCOTUS and the defense of the ACA passed muster as well. Public sentiment was in the balance.

Grab your pens, turn on your word processor and send those letters to your local newspapers. Let's create a positive force field for a future SCOTUS to understand our views and to render decisions that will enable all unions to go forward.

UUP president urges retirees to send e-letter

Dear Colleagues,

Please take time to send an electronic letter to your legislators that urges them to protect retirees by opposing harmful proposals in the governor's 2016-2017 Executive Budget.

The e-letter also calls for lawmakers to support several initiatives UUP is proposing that would be beneficial to retirees.

To send the e-letter, go to <http://uupinfo.org/legislation/advocate.php> and follow the prompts. Don't wait. Do it now.

The e-letter is a letter sent from you to your state Assembly and Senate representatives. The letter calls on lawmakers to reject the governor's proposal to tier state contributions to retiree health insurance premiums for civilian employees who retire as of Oct. 1, 2016. The tiers would be based on an employee's years of service—and would significantly impact employees

**To send an e-letter, go to
<http://uupinfo.org/legislation/advocate.php>**

with less than 30 years of service.

The letter also opposes a monthly \$104.90 cap on state reimbursement of Medicare Part B premiums to retirees who maintain health coverage through NYSHIP, as well as a plan to end state reimbursement of increased Medicare Part B costs for higher-income retirees under IRMAA.

Finally, the letter asks legislators to consider supporting these initiatives:

- Provide income security for retirees by increasing the maximum earning allowance for public employees from \$30,000 to \$35,000. That would help ensure income security for all public retirees.
- Allow a pension credit for all veterans. All military personnel should receive retirement service credit in New York's

public retirement systems, regardless of conflict or peacetime service.

- To allow retirees to make automatic, voluntary contributions from their

Optional Retirement Program accounts to union political action committees.

It only takes a moment to fill out and send the e-fax. These are important issues that must be addressed.

If you prefer mailing the letter, you can find it on page 5. Copy it by hand or on a copy machine, sign it and send it to your legislators.

Let's work together to press legislators to do what's right for current and future state retirees.

In solidarity,



President Frederick E. Kowal, Ph.D.

Officer, retirees talk with lawmakers

COARM Chair Jo Schaffer, right, tells Sen. David Valesky (D-Oneida), second from left, that the Executive Budget proposal to create tiers in state contributions to retiree health insurance premiums would hit many retirees hard. And she called the fact that not all veterans qualify for a pension credit—because they served in peacetime or in a “conflict” instead of a declared war— a “moral outrage.” Also advocating for the union's legislative agenda Feb. 25 were statewide VP for Academics Jamie Dangler, left, and Morrisville retiree member Jim Engle.



DONALD FELDSTEIN

Dear

As your constituent and a member of United University Professions, I am writing to urge you to protect current and future state retirees by rejecting harmful proposals in Gov. Cuomo's 2016-17 Executive Budget that I believe would negatively impact current and future state retirees.

I'm also asking you to support several positive initiatives that I believe would help retirees.

First, the bad news.

In his budget proposal, the governor is proposing to tier state contributions to retiree health insurance premiums for civilian employees who retire as of Oct. 1, 2016. The tiers would be based on an employee's years of service—and would significantly impact employees with less than 30 years of service.

This plan is an assault on hard-earned benefits crucial to state retirees' income security. It must be rejected.

I oppose a monthly \$104.90 cap on state reimbursement of Medicare Part B premiums to retirees who maintain health coverage through NYSHIP. These retirees are required to enroll in Medicare Part B, which provides significant health care savings for the state. In exchange, the state reimburses retirees for their Medicare Part B premiums.

As Medicare Part B premiums increase, the \$104.90 cap would erode state support for this crucial health care benefit. I urge you to oppose this initiative as well.

Also, please reject a proposal to end state reimbursement of increased Medicare Part B costs for higher-income retirees under IRMAA.

Higher-income retirees pay escalating rates for Medicare Part B based on retirement income. Currently, retirees earning between \$85,000 and \$107,000 pay \$170.50 per month for Medicare Part B. This proposal would end state reimbursement of these higher premiums. That isn't fair and it isn't right.

Please consider supporting the following proposals, which I believe would be beneficial to retirees:

- Support income security for retirees by increasing the maximum earning allowance for public employees from \$30,000 to \$35,000. That would help ensure income security for all public retirees.
- Support a pension credit for all veterans. All military personnel should receive retirement service credit in New York's public retirement systems, regardless of conflict or peacetime service.
- Allow retirees to make automatic, voluntary contributions from their Optional Retirement Program accounts to union political action committees.

Thank you for your continued support.

Support full reimbursement of IRMAA Medicare premiums

Message:

As your constituent, I urge you to oppose the 2016-17 Executive Budget proposal which significantly alters the reimbursement of Medicare Part B premium for retirees covered by the New York State Health Insurance Program (NYSHIP).

This proposal contains a provision that amends Section 167-a of the Civil Service Law to freeze the reimbursement of Medicare Part B premiums at \$104.90 for all NYSHIP retirees with Medicare primary insurance. It also eliminates the reimbursement of the Income Related Monthly Adjustment Amount (IRMAA) for the higher-income retirees. This means that as the cost of Part B increases each year, retirees will have additional out-of-pocket health care costs which, I believe, constitutes a diminishment of retiree established health care benefits.

Retirees participating in NYSHIP are required by the state to enroll in Medicare Part B. Based on their income, some NYSHIP retirees are required to pay an additional income-related Part B premium called IRMAA, which has been reimbursed for the last seven years, while other retirees pay a standard premium which is also reimbursed.

This change not only affects state retirees for whom Medicare is their primary insurance, but also retirees from school districts and local governments which participate in the NYSHIP Empire Plan.

This proposal has been proposed in the Executive Budget submissions on two previous occasions and was rejected both times by the Legislature in the final enacted budget. I urge you to once again reject this proposal in the 2016-17 Executive Budget that calls for a freeze on the Medicare Part B premium reimbursement and preserve the current reimbursement language.

Thank you for your consideration in this very important matter. I would greatly appreciate a response to this letter.

Sincerely,

Trans-Pacific Partnership is a bad idea

by Judy Wishnia
Stony Brook

A number of years ago, before I retired, I went to Mexico with a group from the NYSUT-sponsored Labor-Religion Coalition. Our aim was to see how the North American Free Trade Agreement was working.

We saw factories surrounded by high fences (no entry for nonworkers and no exit for workers). We saw makeshift housing: boards and bed sheets, covering what had clearly been a garbage dump, with no electricity and drinking water polluted by the runoff from the factories. And everywhere we went, someone in our group would say: "That factory used to be in Syracuse (or Rochester or Buffalo)." NAFTA was supposed to create thousands of American jobs. It did the opposite; wages in NAFTA countries are now one-fifth of what they were in the U.S., and millions of U.S. jobs were lost.

Now we have the Trans Pacific Partnership (TPP). As drafted, many economists agree, the TPP will not work for working families. Why open a factory in New York state when you can pay 50 cents an hour in South Viet Nam or Bangladesh, and not



MIKE LISI

Judy Wishnia of Stony Brook addresses delegates to the 2016 Winter Delegate Assembly in Albany.

worry about labor laws or polluting the environment? Many organizations, including most labor unions, are urging members to tell their elected officials: No TPP. (See NYSUT's appeal below).

But most critical for us, as retirees, is that the TPP is a gift for pharmaceutical companies. The Alliance for Retired Americans, Doctors Without Borders, AARP, Oxfam America, among other organizations, all agree: the TPP contains lengthy

patent protection for name-brand pharmaceuticals, including drugs used to treat cancer and arthritis, that will restrict access to lower-cost drugs. In other words, by protecting patents, TPP will restrict the creation of lower-cost generic drugs.

TPP could also jeopardize the government's ability to list and price prescription drugs in programs such as Medicaid, which millions of seniors and disabled people rely on.

More incredibly, foreign corporations or their subsidiaries would be able to challenge public programs if the drug pricing does not allow them the necessary profit. What this means is U.S. programs such as those introduced by the Affordable Care Act and the Veteran's Administration—which try to negotiate lower drug prices—could face court challenges.

Americans now pay the highest prescription drug prices in the industrialized world. Last year, drug prices went up 13 percent, eight times the rate of inflation. Congress should be working on ways to reduce drug prices, rather than passing an agreement that will cost seniors (and others) more money, while lining the pockets of the incredibly rich pharmaceutical companies.

MEMBER ACTION CENTER

ALL ACTIONS ONLINE MEDIA

Go to mac.nysut.org and tell your lawmakers to

SAY NO to TPP!

Tell Congress to Vote NO on the Trans-Pacific Partnership!

TAKE ACTION!

Call Your Members of Congress

Haven't we seen enough U.S. jobs shifted overseas?

It's entirely possible that you have never heard of the Trans-Pacific Partnership. Most Americans haven't. Yet, it could be the most devastating trade pact in our country's history.

Take action now at the **NYSUT Member Action Center** to call your members of Congress and tell them to vote NO on the TPP!

We are still reeling from the devastating consequences that NAFTA had on working people, families and communities. Nearly 1 million U.S. jobs were lost to NAFTA, and TPP would be even worse. Much worse.

The rules and obligations imposed by TPP will govern an astronomical 40 percent of the world economy. The result could mean putting many more Americans out of work, destroying environmental protections and increasing prescription drug prices.

And most Americans are not even aware this is happening.

The corporate special interests are pushing hard for approval of TPP. It's up to us to push just as hard to stop it.

Call your legislators from https://mac.nysut.org/calllegislators/widget/issue/464#issuesheadline_mobile

2016 Pearl H. Brod Outstanding Retiree Award



I. Eligibility: Any active UUP retiree who has rendered outstanding volunteer service to his/her community and has provided exemplary service to UUP and to SUNY *after* retirement is eligible to be nominated. (A candidate may qualify if outstanding in all or any combination of the criteria listed.)

DEADLINE: April 15, 2016

II. Name of Nominee: _____

Address _____ Phone No. _____

UUP Chapter _____ Year retired from SUNY _____

III. Nominee Activities

A. Service to Community
Description _____ Organization _____ From-To _____

B. Service to UUP
Description _____ From-To _____

C. Service to SUNY
Description _____ From-To _____

D. Other Accomplishments
Description _____ From-To _____
(i.e., continual professional accomplishments)

(If additional space is needed, attach a separate sheet.)

IV. Name of Nominator _____

Address _____ Phone No. _____

Signature _____

V. Endorsements

- A. One or more letters attesting to the candidate's accomplishments since retirement from SUNY.
- B. Letters from leaders of organizations served, describing scope and quality of volunteer service to the community, UUP and/or SUNY.

The award will be presented during the 2016 Fall Delegate Assembly.

Send completed nomination form, including letters of endorsement, to:

**Jo Schaffer, COARM chair
c/o United University Professions
P.O. Box 15143
Albany, N.Y. 12212-5143**

DEADLINE: April 15, 2016

A conversation about education

‘Hello and welcome to ‘Inside Higher Education’ for a conversation about education.’ That’s the way Herb Foster welcomes listeners to his TV show ‘Inside Education,’ a half-hour educational interview program on MVTV on Martha’s Vineyard.

Before retiring, University at Buffalo professor emeritus Herb Foster hosted, for 3½ years, “Inside Education,” a half-hour weekly radio program on WBFO-FM, the NPR affiliate in Buffalo.

Foster’s objective for his TV show is to highlight positive teaching and learning experiences and ideas about education.

“I believe I bring to my show a special insight because of my professional career with myriad educational experiences,” he told *The Active Retiree*.

Among those he has interviewed are a World War II Marine wounded while fighting on Guadalcanal, who taught math and became a principal; two male high school students who participated in Outward Bounds, the premier provider of experience-based outdoor leadership programs for youth and adults; an administrator of a private school, a charter school, an elementary school, and a superintendent of schools; teachers of martial arts, social studies, physical education, and ESL.

Foster is a professor emeritus, Graduate School of Education, University at Buffalo. Prior to his 28-plus years at UB, he was a teacher and administrator in the New



Buffalo Center Chapter retiree Herb Foster hosts a half-hour TV show on education on Martha’s Vineyard.

York City public schools for 17 years; 16 of those years were in the “600” schools and Junior Guidance Classes Program for emotionally disturbed and socially maladjusted children.

Foster was born in the Bronx, and grew up in Brooklyn. After serving in WWII (regular U.S. Army hitch in the occupation of Japan with the 34th Infantry Regiment of the 24th infantry Division), he earned his bachelor’s and master’s from New York University and his Ed.D. from Columbia University, Teachers College. He was a CUNY Best Faculty Fellow—a faculty recognition program that sent top SUNY faculty to the New York City public schools for one week.

Foster has a long history as a consultant and workshop leader for districts under court desegregation orders, where he was

a much-in-demand speaker and workshop leader.

Foster participated with 24 of his undergraduate students in a Winter Outward Bound program as an experiment in Teacher Education. Additionally, a weekend experiential adventure was built into all of his courses at UB.

Foster is the author of the best-selling *Ribbin’, Jivin’, and Playin’ the Dozens: The Persistent Dilemma in Our Schools* (see Phi Delta Kappa, November 1974 for an interview with Foster about *Ribbin’*) He is, recently, tri-author of *Martha’s Vineyard in WWII*. Presently, he is completing the manuscript for *Ghetto to Ghetto: Yiddish and Jive in Everyday Life*.

On Martha’s Vineyard, Foster is in his third term as an elected trustee of the Edgartown Free Public Library, president emeritus of the MV Hebrew Center, a former two-term trustee of the MV NAACP, a member of the Dukes County Search & Rescue Team until it dissolved, a member of American Legion Post #257, and a Boy Scout district member at large.

Foster intends to become, if he is not already, the oldest continually registered Boy Scout in the United States.

Martha’s Vineyard Community TV, Inc., known as MVTV, is the independent 501c3 nonprofit corporation designated by the six Towns of Martha’s Vineyard to provide public, education and government access television to the Island of Martha’s Vineyard. The first programs were aired in 2003



What your beneficiaries need to know

Don’t forget to remind your beneficiaries that, upon your death, they need to inform the campus Human Resources Department *and* contact UUP Retiree Member Services Coordinator Walter

Apple at (800) 342-4206. If they don’t contact the campus or UUP, they won’t get the survivor’s benefits: that’s \$3,000 from the state and \$1,000 from UUP. Remind them to make the calls!

Retiree leaders discuss pertinent issues

by Loraine Tyler
Oneonta

The Committee on Active Retired Membership met Feb. 1 during the 2016 Winter Delegate Assembly in Albany.

Present: Jo Schaffer, chair; Stacey Johnson, Western District; Barbara Maertz, Long Island region; Al Magid, Capital District; Frank Maraviglia; John Nixon, North Country; Eric Russell, Metropolitan; Carole Torok, Central NY; Loraine Tyler, Southern District, recorder.

Staff: Retiree member Services Coordinator Walter Apple

Guests: Clifford DaVis, Irene Stern, Harvey Inventasch, Bob Kasprak, Gregory Threatte, Cynthia Fuller, Lawrence Fuller, Sandra Harper, Patty Bentley, Bob Fluck, Charlie McAteer, Judith Wishnia, Horace Ivey

Chair Jo Schaffer called the meeting to order at 8:05 a.m.

Chair Report—Jo Schaffer

- Attended several district meetings and state wide meetings, including SUNY Retiree Service Corps, Alliance of Retired Americans, Syracuse; Senior Action Council; Democratic Rural Conference.

- Retiree issues prominent in UUP's legislative agenda. Take information back to regions to get retirees to be actively engaged in protecting rights.

- Election year: important to be active.
- NYSUT/VOTE-COPE will pay for members to help with presidential campaigns in "red" states.

Financial Report—Barbara Maertz

- All districts have an expense report. Membership increased. Fund balance is \$510,800.37, but UNUM bill has not been paid. District members must submit budget for 2016-2017 by March 2016.

- iContact email blasts will allow regional reps to inform regional retirees of important issues; all messages must be vetted by Schaffer. W. Apple will be re-



MIKE LISI PHOTOS

Above, Barbara Maertz of Farmingdale talks about COARM finances, as Eric Russell of Downstate Medical Center listens.



Left, COARM Chair Jo Schaffer reports on meetings she attended on behalf of COARM.

Magid—Capital District: May 17 brunch
Florida West Coast—Pat Stempel
Florida East Coast—Inventasch
Motion to approve by Tyler, seconded by Magid. Approved.

RELAG Report—Patty Bentley and Bob Kasprak

- Resolution passed by RELAG and brought to COARM to have a retiree seat on the Negotiations Team was moved by Loraine Tyler and seconded by Magid. Adopted. Plans are to bring a joint resolution to an upcoming Delegate Assembly.

- Executive Budget includes freezing Medicare payment reimbursement, IRMAA reimbursement. Send letter to lawmakers (see pages 4 and 5).

- Committee of 100—Bentley, Inventasch will represent COARM

Proposed Constitutional Amendment—Charlie McAteer

Every chapter should have a retiree on the Executive Board. The resolution will have to be approved by COARM, UUP's Executive Board and the DA. This would

sponsible for sending the messages.

Moved by Magid, seconded by Johnson, that COARM will pay for iContact at \$1,000 per year for 5,000 members and 60,000 messages. \$250 will be added for any overage cost. Passed.

Regional Meetings

Maertz—Long Island: Two meetings
Stony Brook and Farmingdale

Nixon—North Country: May meeting

Torok—Central NY: May meeting

Russell—Metropolitan: Two to three meetings per year

Tyler—Southern Tier: Cortland, Oneonta/Delhi and Binghamton meetings, plus a pre-retirement seminar

Johnson—Western NY: spring meetings in April/May

be an elected position on chapter boards.

Moved by Maertz and seconded by Magid. Passed unanimously.

Note: The amendment was discussed with the UUP leadership. An editorial change is necessary before it can be forwarded to the UUP Executive Board. It will state that an Officer for Retirees will be elected by and from the full *chapter* membership in the same manner as the Officer for Contingents. OK'd by COARM.

Old Business

- *The Active Retiree*—abbreviated reports from district meetings, soliciting articles of interest and concern to retirees on philosophical issues to stimulate thinking and acting.

- Continuing discussion refining, improving COARM and new ideas.

- W. Apple meets with Civil Service and union representatives three times per year to discuss changes and updates on on-going issues, such as Medicare differential, ACA Employer mandate, dependent eligibility verification project, and IRMAA.

Meeting adjourned at 9:56 a.m.



MIKE LISI PHOTOS

Above, Stacey Johnson of Buffalo Center makes a point during the meeting, while Cliff DaVis of Cobleskill listens.



Left, Al Magid of Albany shares his thoughts on a proposed constitutional amendment to have a retiree on every chapter executive board.

COARM regional updates

Capital District meeting set for May 17

by Al Magid
Albany

Capital District COARM's Executive Committee has made plans for its next meeting, scheduled for May 17.

"The Assault on Public-Sector Unions: The U.S. Supreme Court Case *Friedrichs v. California Teachers Association*" will address this and other anti-union cases expected to come before the court that jeopardize public-sector unions across the U.S.

Two experts have been invited to speak about the *Friedrichs* case and its wide implications: Bret Benjamin, an associate professor of English at UAlbany and president of the UUP Albany Chapter; and attorney Maureen Seidel, a NYSUT labor relations specialist assigned to UUP.

A buffet lunch will be provided by statewide COARM.

Capital District COARM urges the more than 300 academic and professional retirees from the Albany, New Paltz, and

Cobleskill campuses and the retirees from SUNY System Administration to participate in its lively and informative semiannual meetings, held in October and May. All of the meetings include guest speakers and are keyed to timely issues, with an emphasis on education and public policy, domestic and international.

Metropolitan retirees urge involvement

by Eric Russell
Downstate

SUNY Optometry retiree Bob Kasprak and I were enjoying our box lunch prior to leaving the 2016 Winter Delegate Assembly, Jan. 31-Feb. 1 in Albany, when a retiree asked how he could become involved with COARM.

We told him that the first thing he should do is let his COARM regional representative know that he wanted to get involved. This is not a closed club and the more involvement that members have, the better we can do our jobs.

‘RUMP CRUSHES OPPOSITION’

by Mac Nelson
Fredonia

Our old TV has what I call middle-aged spread: its picture is wider laterally than the screen can show, so that one or two letters are cut off from the left hand side of any titles running below the picture. Normally that's just a mild irritation. But sometimes it creates unexpected, surprising headlines—especially when the newsmaker's name is [Donald] Trump. Without the “T,” the name becomes RUMP

And that can have fascinating consequences. I've not seen all of the headlines below, but they are possible:

RUMP WAVERS OVER SUPPORTERS
RUMP IS EXPOSED TO CRITICISM
and my favorite, a real one:
RUMP HOLDS FIRM.

Oh, Donald, you hardass.

And so on. Think up your own.

With Sarah Palin checking in to support [T]Rump, we may have maxed out the comic potential of the Republican presidential nomination process. Her description of conflict in the Middle East as “squirmishing” is a major contribution to the English language, as was George W. Bush's contention that some people “misunderestimated” him. (They didn't.)

But enough of those fun-loving Republicans and their merry linguistic pranks. I want to bring up a serious issue, one which I have not seen the media deal with. Donald [T]Rump has said that his voters are so strong in support of him that he could go out and shoot someone on Fifth Ave and they would still vote for him. (Actually, depending on whom he shot, he

might gain support.) Leading members of the Republican establishment are beginning to say that they could live with him as leader, especially if the alternative were Ted Cruz. (Cruz seems to have the ability to make everyone who works with him hate him.) I have no idea if [T]Rump will win the nomination, though it looks like a better-than-even shot. I have no idea if he will become our 45th president, though it is certainly possible.

In 1965, William F. Buckley ran a whimsical campaign to be elected mayor of New York City. When asked what he would do if he won, he replied, with his trademark sardonic smile: “Demand a recount.” Hilarious, and true. You can run and get great free publicity, and have fun annoying people, but God forbid you should actually *win*, and have to perform the duties of the office: meetings, appointments, the press, being pecked to metaphorical death by metaphorical ducks, dealing with all the thousand natural shocks that political flesh is heir to. Surely Donald [T]Rump got into this presidential campaign to advertise his brand and feed his ego, not to pardon Thanksgiving turkeys and put up with Bibi Netanyahu.

I doubt that he thought he would go this far. I certainly do not think he ever seriously thought about what he would have to do, how his entire life would be eaten by the new job he is running for. A Chinese proverb states that the hardest part of riding the tiger is getting off. And now I wonder if the Donald is thinking “How the hell do I get off this runaway horse?”

Probably not. Not yet. It's still too much fun. He clearly loves outraging everybody, strutting about with his chin out, doing his

Mussolini imitation. But you just know he would *hate* being president, except for the U.S. Marine Corps Band playing “Hail to the Chief” and all the other ego trip stuff. The fun would end abruptly if he should win, and catastrophically if “RUMP IS BADLY BEATEN.”

So he will need to find a way to get out of this bind without attracting great shame and blame. He has four times declared bankruptcy on business ventures gone sour—the laws are very gracious to billionaires who want out of dying casinos. But you can't declare bankruptcy on a political campaign, can you?

Intellectual bankruptcy, maybe?

Could he claim not to be a native born citizen? Or to be a Muslim? No, that never works. He can't just declare victory and leave, as some of us suggested in Viet Nam. Is his boycotting of a Fox debate a move in that direction? Who knows? Does *he* even know?

I will watch intently to see how he handles it, or perhaps how it just happens. If it weren't of such global importance—if the world didn't need a steady hand here—it would be supreme farce.

Don't you love farce?

“... but where are the clowns,
Quick, send in the clowns,
Don't bother, they're here.”

(Mac Nelson is a distinguished teaching professor emeritus, SUNY Fredonia, and author of *TWENTY WEST: The Great Road Across America*, SUNY Press, 2008).



Get the *Organizing Your Vital Records* booklet

Having all your personal information in one place can make it easier to deal with the unexpected.

COARM has created a checklist designed to be an organizational tool that will help you and your family more easily navigate moments of change. It will also assist you in aggregating your important data.

“We hope this document helps give you a view of your vital

information, and some measure of peace of mind for you and those you hold dear,” said COARM Chair Jo Schaffer.

The document can be found on the UUP website at <http://bit.ly/1kJD2LR> or by contacting Walter Apple, retiree member services coordinator, at wapple@uupmail.org or at (800) 342-4206.



Has the time come to democratize the economy?

by Lawrence S. Wittner
Albany

A study released at the beginning of December 2015 by the Institute for Policy Studies (IPS) reported that America's 20 richest individuals own more wealth than roughly half the nation's population combined—152 million people. Furthermore, this report underestimates the concentration of wealth, for the use of offshore tax havens and legal trusts conceals trillions of dollars that the richest Americans have amassed.

Ironically, the U.S. has long been depicted as a land of economic equality, with widespread prosperity. Writing in 1814, Thomas Jefferson emphasized America's difference from class-divided Europe. "Our rich," he noted, are "of moderate wealth," while "most of the laboring classes possess property, cultivate their own lands," and enjoy comfortable lives.

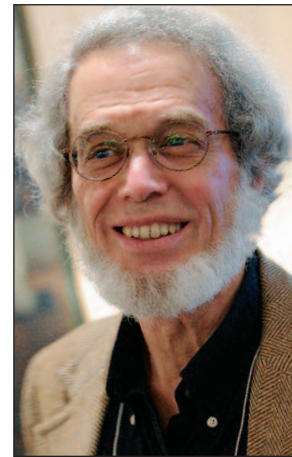
Nevertheless, the reality of life in the U.S. has often fallen short of this rosy picture. Large numbers of Americans labored as slaves in the fields, worked long hours in factories and mines, experienced high levels of industrial accidents, endured frequent layoffs and unemployment, and lived in squalid slums. What led, at times, to some degree of economic leveling was not a voluntary sharing of the wealth by

the richest Americans but, rather, economic struggles by unions and public policy breakthroughs secured by progressives.

But, with union strength declining and progressive politics in retreat since the 1980s, economic inequality in the U.S. has grown by leaps and bounds. In the 1970s, the richest one-thousandth of Americans owned 7 percent of U.S. household wealth. Today, that figure has risen to 20 percent—about as much wealth as is possessed, in total, by the bottom 90 percent.

All right, you might say; but does this economic inequality really matter? Well, it certainly matters to those Americans whose economic opportunities have been stunted to facilitate this accumulation and hoarding of vast wealth. Furthermore, as the authors of the IPS study note: "Extreme inequalities of income, wealth and opportunity undermine democracy, social cohesion, economic stability, social mobility, and many other important aspects of our personal and public lives."

Economic inequality is certainly warping American politics and public policy. In recent years, the wealthy and their corporations have poured enormous financial resources into political campaigns, dwarfing all other sources of campaign funding. In the first phase of the 2016 presidential election cycle, half of total campaign con-



tributions have come from 158 wealthy individuals. Not surprisingly, relatively few politicians dare to offend rich donors and their interests. Thus, right wing

billionaires like the Koch brothers have far greater influence over public policy than do average Americans. As numerous pollsters have observed, most Americans favor progressive public policies, including raising the minimum wage, taxing the rich, providing free college education, and establishing a single-payer health care system. But, when it comes to federal action, these programs remain dead in the water.

Will Americans stand up and insist on sharing the wealth more equitably? There are signs, such as the popularity of Bernie Sanders's presidential campaign, that many people are becoming fed up with economic inequality and favor democracy not only in their politics, but in their economy.

(Lawrence Wittner is professor of history emeritus at the University at Albany. His latest book is a satirical novel about university corporatization and rebellion, What's Going On at UAardvark? He can be reached at <http://lawrencswittner.com>)

To the Editor

'Washington isn't just one person'

(Editor's note: The following letter to the editor ran in the Asheville Citizen Times. It is reprinted here with permission.)

To the Editor:

I don't much like election years. I don't like hearing the candidates bashing one another. I don't like broad sweeping statements such as, "I'm going to fix Washington."

Washington isn't just one person.

The biggest problem in Washington now are the representatives you elected who have been one of the least productive congresses in History! Too many of the Republicans had only one goal, that of making our President Obama look bad.

Despite them, President Obama will be leaving office with the United States doing better than when he entered office.

We should be working together to make the USA better for everyone who lives here.

I don't know why those who call themselves conservatives think they are holier than thou. If they are so holy, why do they hate to help those less fortunate than themselves? And why try to do away with the Affordable Care Act? Why do some think building a huge wall is a good idea to handle immigration? Almost all of us are descended from immigrants. Work together on immigration laws.

I don't think there are any of us against fighting Isis and terrorism, or for improving the economy. Instead of fighting between parties, tell us your plans to do this.

Maybe I could stand this process better than.

— Ann Marie Behling,
Professor emeritus, SUNY Cobleskill

5 *Benefits Of Being a Union Member*



1. Higher pay & better benefits
2. A contract you can rely on
3. A strong voice at work
4. Professional learning

5. NYSUT Member Benefits

NYSUT members & their families can choose from a variety of insurance, financial, legal, and shopping & travel programs designed with the NYSUT member in mind -- including term life insurance, auto insurance, legal & financial services, car rentals, vacation packages, and much more!

Member Appreciation Month is back again this February!

Since it was such a big hit last year, we're doing it again! Member Appreciation Month is coming February 2016.

To be eligible for these drawings, all you need to do is participate in our voluntary MAP Alert email service.

This year will be even bigger because it's a leap year... that means more chances to win even more great prizes!!!

Once again, Member Appreciation Month will be filled with a series of special prize drawings for items donated by Member Benefits and our endorsed program providers. Prizes will include gift cards, Beats headphones, a Go Pro camera and more.



We will announce the winners of these special prize drawings exclusively on the Member Benefits website throughout the month of February.

It's the strength of the more than 600,000 NYSUT members that makes it possible for Member Benefits to offer more than 40 endorsed programs & services designed with you in mind.

For more details about this exciting event, visit the Member Benefits website at memberbenefits.nysut.org or call 800-626-8101.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits. Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits-endorsed programs.

The benefits of UUP membership in retirement

Your retiree membership in UUP makes you eligible for a range of benefits—and the savings that go along with many of them.

Among the benefits of retiree membership are:

- \$1,000 of UUP life insurance coverage at no cost to you or your beneficiaries;
- Value Advantage discount vision program;
- Opportunity to participate in and/or purchase NYSUT, AFT and NEA discounted programs and services;
- Discount products and services from: Apple, AT&T, BJ's Wholesale Club, Brooklyn Nets, Enterprise Rent-a-Car, Goodyear, Liberty Mutual, Mirabito Fuel, and Sprint; and
- Opportunity to purchase UUP's retiree dental and vision plans.

Dental plan option

The Delta Dental PPO plan for retirees (member; two-person; or family) allows members to use any dentist, but the out-of-pocket cost is often lower when using an in-network provider.

Covered services include: diagnostic and preventative, 80 percent when using a

Delta Dental PPO dentist; basic services such as fillings and denture repairs, 60 percent; root canals, gum treatment, bridges, dentures or oral surgery, covered under Major Services, 50 percent; and major services such as crowns, inlays, onlays and cast restorations, 50 percent.

The maximum benefit paid per calendar year is \$2,500 per member.

Vision plan option

The Davis Vision Care Plan offers eligible UUP retiree members and dependents quality eye care services through a nationwide network of optometrists.

Every 12 months (based on the last date of service), eligible retiree members and dependents are entitled to a comprehensive eye examination that includes glaucoma testing and dilation when professionally indicated, and one pair of eyeglasses (prescription lenses and frames) or the benefit may be applied toward contact lenses.

Annual plan premiums for 2016 are \$149.64 for member coverage; coverage for the member, plus one or more dependents, is \$269.40. Payments are made on a quarterly basis.

Serving UUP

UUP retiree members have the right to vote and to serve in elected and appointed positions, such as the chair of the Committee on Active Retired Membership. The COARM chair also serves as the elected delegate to UUP Delegate Assemblies and as a nonvoting member of the UUP Executive Board. Retired members also may be elected as regional COARM representatives.

“UUP recognizes the vital role retirees play and we encourage your continued involvement in the union,” said UUP President Fred Kowal. “UUP is committed to working to protect the rights and represent the interests of our retired members. Your union can't do it without you.”

For more info on costs and services of affiliate benefits, contact NYSUT Member Benefits at (800) 626-8101 or memberbenefits.nysut.org; AFT+ Member Benefits at (800) 238-1133 or www.aft.org/benefits; or NEA Member Benefits at (800) 637-4636 or www.neamb.org

For more information on UUP-provided benefits, contact UUP Retiree Member Services Coordinator Walter Apple at wapple@uupinfo.org or (800) 342-4206.

RELAG discusses UUP's 2016 legislative agenda



MIKE LISI




Clockwise, from top left: Irene Stern of Stony Brook HSC and Jo Schaffer of Cortland, right, add to the discussion; Harvey Inventasch of Cortland, left, shares his thoughts on an agenda item, while Joe Lamendola of Canton contemplates a response; and RELAG Co-chairs Patty Bentley of Plattsburgh and Bob Kasprak of Optometry update members on the union's 2016 legislative agenda, which includes issues of importance to retirees.

www.uupinfo.org

The screenshot shows the homepage of the United University Professions (UUP) website. At the top left is the UUP logo. To its right is the text "United University Professions" and "The union that makes SUNY work". Further right are buttons for "Member Area" and "Join UUP". Below this is a navigation menu with links for Home, About UUP, Benefits, Contract, Elections, Legislation, Links, Press Room, and Reports/Guides. A search bar is also present. A secondary menu includes Press Releases, UUP in the News, The Voice, Ad Campaigns, Letters to the Editor, Commentaries, and UUPdata. A banner below the menu states: "The February/March issue of The Voice is online! Click HERE to read it now!". The main content area features a large photo of a group of people, with a caption: "UUP advocates urge lawmakers to increase SUNY funding. UUP advocates get a positive reception from Assemblyman Steve Englebright during a Feb. 2 visit to his office in Albany. (MORE)". To the right of the photo is a red box titled "UUP Negotiations Information" with a link "Get the details here!". Below that is a "Stay Informed!" section with a sign-up form for email and phone updates, including fields for First Name, Last Name, Email, and Cell Phone, and a "Chapter" dropdown menu. At the bottom of the page are buttons for "Take Action", "For Academics", and "For Professionals", along with a "Register for 2018 UUP advocacy days!" link and a "Take action! Support retirees, SUNY and higher education!" link.

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