

# The Active Retiree

A Newsletter for Retiree Members of United University Professions

## COARM name change

### Now it's the Retiree Membership Governing Committee (RMGC)

by Jo Schaffer  
RMGC Chair

**A**t UUP's 2019 Fall Delegate Assembly, Oct 25-26, in Rye Brook, Westchester County, COARM—the Committee on Active Retired Membership—was officially renamed as the Retiree Membership Governing Committee (RMGC), to correct the misconception that all of you out there, our loyal UUP retiree members, were COARM members.

COARM, the original governing body that operated like an executive board, consisted only of the duly elected and presidential appointed 11 members charged to oversee and protect retiree membership benefits and functions.

As we have grown as a group—from fewer than 1,000 original members to more than 5,685—we needed to find a way to be more efficient as a UUP committee. UUP runs on a committee



foundation, thereby excluding the term “executive board.”

It will take time to become familiar with RMGC. Not to offend anyone, it was originally introduced on the floor as the “Ruth Mother Ginsburg Committee” as a way to remember the initials.

### Retiree Elections Calendar

The following Retiree Elections calendar and procedures were approved by the UUP Executive Board in November:

Elections Certification Date . . . . .	1/10/20
Mail Retiree Nomination Forms . . . . .	1/17/20
Retiree Nominations Close . . . . .	2/18/20
Retiree Nomination Lists Posted to Web . . . . .	2/19/20
Mail Retiree Elections Ballots . . . . .	2/21/20
Retiree Elections Ballots Due . . . . .	3/23/20
Count Retiree Elections Ballots . . . . .	3/24/20–3/25/20

**NOTE:**

- Retiree elections have been changed to every three years.
- Run-off elections will be conducted as required.
- An additional Retiree Region was approved by Fall DA delegates. Please review your ballot carefully.

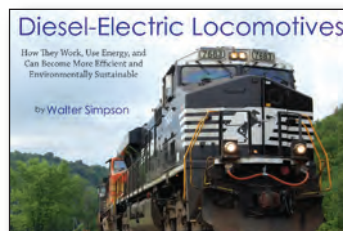
**More on Retiree Elections can be found on pages 11-13.**



4—COARM discusses retiree issues, ideas



5—Dental implants now covered under PPO plan



7—UUP retiree publishes book on locomotives

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# The Active Retiree

## UUP Officers

**Frederick E. Kowal**/President  
**Thomas J. Tucker**/VP for Professionals  
**Jamie F. Dangler**/VP for Academics  
**Jeri O'Bryan-Losee**/Secretary/Treasurer  
**Thomas C. Hoey**/Membership Dev. Officer

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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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## To the Editor

# 'It cost me ... nothing!'

### To the Editor:

This is the only occasion when I am one-up on Judy Wishnia. Some years back, I arrived in Copenhagen, Denmark, after injuring my knee, which had a large effusion.

Some kind people who were selling bus tour tickets arranged for me to go to a (university) hospital. I would not have had the faintest idea where to go.

The place was very clean and tidy. I was only asked for my passport. I was seen, X-rayed and had the knee aspirated, all in 1 hour (not like the 8 hours one spends in our hospitals). They then gave me a packet of pain pills and got me a taxi back to my hotel. And all of this cost me ... nothing!

With regard to Judy's comments on

Medicare for all (in *The Active Retiree* Summer 2019 issue), people who have their own insurance should retain it. There should be a single payer; elimination of insurance companies would save the 20-25 percent they rake off, and could reduce costs.

Medicare is not a be-all. It pays 80 percent of what it considers a fair value. This means that, if you undergo a serious operation, listed at \$30,000, it will pay \$\$24,000, leaving you responsible for \$6,000, unless you have secondary insurance. One should also remember that Medicare does not pay for any care outside the States, excluding Canada and Mexico.

— **Joe Marcus**  
**SUNY Downstate**

## In memoriam

Let us remember those who have passed away since May 2019:

Robert Burgess .....Albany  
 Marjorie Benedict .....Albany  
 Donald Whitlock .....Albany  
 Andrew Yencha .....Albany  
 Daniel Odell .....Albany  
 Alexander Fischler .....Binghamton  
 Suhair Muhammad .....Binghamton  
 Allan Jackson .....Binghamton  
 John Spitzer .....Brockport  
 Paul Robinson .....Brockport  
 Lewis Mandell .....Buffalo Center  
 Charles Garton .....Buffalo Center  
 Rodney Doran .....Buffalo Center  
 Randall Dipert .....Buffalo Center  
 LeAdelle Phelps .....Buffalo Center  
 Lionel Lewis .....Buffalo Center  
 Ross Markello .....Buffalo HSC  
 Marion Goldstein .....Buffalo State  
 Om Rustgi .....Buffalo State  
 Catherine Kelly .....Canton  
 Frederick Guay .....Cobleskill  
 Samuel Forcucci .....Cortland  
 Donna Anderson .....Cortland  
 Thomas Banks .....Delhi  
 Gennaro Pellegrino .....Delhi  
 Arline Milstein .....Downstate  
 George Varughese .....Downstate Medical  
 Ruth Rosen .....Downstate Medical  
 Rae Crowe .....Downstate Medical  
 Cleanora Williams .....Downstate Medical  
 John Barilla .....Empire State  
 Johannes Smid .....ESF  
 William Winter .....ESF  
 Hyman Lieblich .....Farmingdale

Fayez Samuel .....Farmingdale  
 William Austin .....Farmingdale  
 Charles Schaefer .....Farmingdale  
 Frances Polito .....Fredonia  
 Robert Jordan .....Fredonia  
 Richard Dowds .....Fredonia  
 Dietmar Schenitzki .....Geneseo  
 Barbara McCaffery .....Geneseo  
 Kenneth Kellerhouse .....Oneonta  
 James Jerosé .....Oswego  
 J. Douglas Deal .....Oswego  
 Raymond O'Donnell .....Oswego  
 Lendall Haskell .....Plattsburgh  
 Carole Torok .....Polytechnic Institute  
 Neal O'Brien .....Potsdam  
 Fay Husted .....Potsdam  
 Arthur Sennett .....Potsdam  
 Richard Hutchinson .....Potsdam  
 Margot Lovejoy .....Purchase  
 Patricia Jones .....Stony Brook  
 Robert Kerber .....Stony Brook  
 Maureen Zagami .....Stony Brook  
 Thomas Muench .....Stony Brook  
 William Arens .....Stony Brook  
 John Alexander .....Stony Brook  
 Rose Marie Fichter .....Stony Brook HSC  
 David Williams .....Stony Brook HSC  
 Paul Poppers .....Stony Brook HSC  
 Melvin Goldstein .....Stony Brook HSC  
 John Stone .....Stony Brook HSC  
 Teresa Di Lorenzo .....Upstate Medical  
 Cathy Patrick .....Upstate Medical  
 Jorge Torretti .....Upstate Medical  
 Robert Fluck Jr. ....Upstate Medical

## From the RMGC Chair

# Moving on: Keeping track of crucial events

**M**any of you shortly will be moving to your winter homes. As we approach the election cycle for the Retiree Membership Governing Committee (RMGC), it is imperative that you notify UUP of your temporary forwarding addresses. Solicitation for nominations and election procedures for the next term of officers will start Jan. 10, 2020. You will not want to be excluded from the process to elect your RMGC regional representatives and the next chair/retiree delegate. Official notices and ballots will be sent to your current address of record. When you return, it will be easy to return to your permanent address. You will not want to miss any other important communications from UUP and RMGC about events and member benefits.

### NEW ELECTION INFORMATION

At that same DA, RMGC recommended that the very large Western Region be split to better reflect a more equitable membership and geographical distribution. An eighth region, the Finger Lakes, was created to service the chapters at Brockport, Alfred and Geneseo.

The 2020 RMGC elections will reflect this new area. The election process will solicit candidates for Regional Reps from all your chapters. There will be more information in a future election issue of the Active Retiree. The position of chair/retiree Delegate will also be

included. Think about how you can offer to be a part of your retiree organization.

### COMING DOWN

Florida bound: A few years back, as your retiree chair, I made a visit to the Florida east coast for a first-time visit out of state. UUP is represented by a fairly large Florida ex-pat population. Once we have seen the snowbird migration addresses, we will try to arrange another visit. This time, perhaps it will be to the Florida west coast. It seems feasible to plan one from Clearwater to Sarasota and another further south to the Fort Myers/Naples area.

Please make sure your current addresses are on file at UUP.

### REACH OUT, TOUCH SOMEONE

As we move toward the legislative and budget season, the UUP legislative agenda has been established. It shouldn't surprise you, but the issues remain the same: Support and maintenance of the SUNY budget; necessary support for the teaching hospitals; transparency of SUNY campus foundations; and increased support for contingents.

As I think back, the legislative agenda hasn't changed in decades. But this time, we have support from both houses of the Legislature.

### MORE ADVOCACY NEEDED

Retired or not, we do not live in a vacuum. For the most part, we live in



communities of our own making—long-standing friends, colleagues, religious memberships, clubs, classes, and neighborhoods. In our local areas, we have retired NYSUT teachers as neighbors and friends. We need to talk beyond grandkids and gardens. We need to continue to instruct and teach them about our continuing needs for a healthy SUNY for our students and all of us in general.

When attending NYSUT retiree events, I ask, "How many of you are graduates of CUNY and SUNY?" Almost always, upward of 90 percent of their hands go up. Take that opportunity to ask for advocacy help. It doesn't take much ... a letter, a phone call, an email or a local visit to your elected statewide reps.

Solidarity is a powerful tool.



## 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!

# Minutes from committee meeting at Fall DA

by Loraine Tyler  
Oneonta

The following are draft minutes of the retiree meeting held during the union's 2019 Fall Delegate Assembly, Oct. 25-26 in Rye. (Note: Delegates later adopted a constitutional amendment to change COARM to Retiree Membership Governing Committee.)

Present: Jo Schaffer, Chair

RMGC: Charles McAteer, Long Island; Stacey Johnson, Western NY; William Borgstede, Central NY; Eric Russell, Metropolitan; Loraine Tyler, Southern Tier; Tom Hoey, Liaison Officer and Membership Development Officer (not represented, Capital District and North Country regions, and presidential appointees)

Officers for Retirees: Gary Moore, Alfred; Loraine Tyler, Oneonta; Joe Greenfield, Delhi; Henry Steck, Cortland; Debra Backus, Canton; Sandra Spier, Downstate; Cliff DaVis, Cobleskill; Carol Braund, Upstate; Joy Bilharz, Fredonia; Jay Gilbert, Empire State; Charles Wrigley, Stony Brook; Ray Guydosh, Plattsburgh

Retired Members: Barbara Maertz, Judy Wishnia, Rich Tyler, Gary Casarella, Shirley Patterson, Doreen Day, Greg Threatte, Victor Visconti, Sandra Michael, Carry Kyzivat, Dave Ritchie, Henry Flax, Ben Africa

Staff: Walter Apple, retiree member services coordinator; Dakota Roulhac, UUP Benefit Trust Fund; Karen Mattison, associate director of UUP Media and Publications

Participants were welcomed by Schaffer at 9:05 a.m.

Minutes of (May 10, 2019, were approved as submitted.

## Chair's report—Schaffer

- Introduced Roulhac, as Apple's assistant to help with phone calls.
- Need articles for *The Active Retiree*.
- She continues to travel to district meetings.
- 5,680 retiree members.



KAREN L. MATTISON PHOTOS

Above, Dave Ritchie of Cortland, center, asks for more information on retiree finances. Listening are statewide Membership Development Officer Tom Hoey and Carry Kyzivat of Purchase.



Left, RMGC Chair Jo Schaffer discusses retiree issues during the RMGC meeting at the 2019 Fall DA in Westchester County.

## Finance report—Maertz

- Budget update
  - Proposed fund balance, \$495,624.17
  - Proposed expenses, \$236,072.97
  - Current net income, \$44,268.69
  - Unum Insurance contract ends next year. Negotiations will proceed.
  - Subcommittee members:
    - Finance: Maertz, McAteer, Rich Tyler, Ed Drummond and Schaffer (ex-officio).
    - Insurance Negotiation: Guydosh, Rich Tyler, Maertz, McAteer and Schaffer.
  - Elections run by MK Co. were very expensive (\$14,500), in house by the Constitution and Governance Committee (\$6,000). Maertz moved and seconded by McAteer that RMGC proposes that the 2020 election process be handled internally by the Constitution and Governance Committee. Carried unanimously.
    - Opportunity to invest up to \$124,000 (no more than 25 percent) of fund balance in a diversified portfolio managed

by TIAA. Conservative and socially responsible. Management fee is 1 percent. Quarterly reports will be available.

Maertz moved and Loraine Tyler seconded the Finance Subcommittee proposes that RMGC invest no more than \$100,000 of its fund balance in the TIAA management investment account, effective as soon as possible in the same manner as the UUP and UUP Scholarship Fund monies are invested. Passed.

## Regional Reports

- All meetings approved through August 2020.
- Problem getting people to assist and find suitable place and price for meeting. Schaffer and L.e Tyler offered to help.
- Be creative in sponsoring meetings—breakfast, cocktail hour, brunch, etc.

## New Business

- Constitutional amendments:

– Changed name of COARM to Retiree Members Governing Committee.

– Add Finger Lakes Region to better distribute colleges in the districts. Finger Lakes Region will include Alfred, Brockport and Geneseo. Western NY Region will include Buffalo Center, Buffalo HSC, Buffalo State and Fredonia.

**Announcements**

- Change in Delta Dental benefit to add implants to coverage. Increase in premium. Effective Jan. 1, 2020.

- Hospital coverage—If a patient is kept for observation, write “under protest” across paper work. Otherwise, you will be charged for the stay, but will not be covered by insurance. Need more information on what Empire and Medicare cover. Include clarification of coverage in *The Active Retiree*.

- Death notice of member to Chapter Assistant and Walter, so process of life insurance though Civil Service and UUP can be initiated.

- Vacancy for regional representative is in the Capital District.

- Pearl H. Brod Outstanding Retiree Award nominations are due April 15.

- Retirees have a page on the website.

Meeting adjourned at 10:25 a.m.



Above, Judy Wishnia and Charlie McAteer, both of the Stony Brook Chapter, participate in the retiree committee meeting.

Below, Sandra Spier of Downstate, Carl Pettengill of Upstate and Shirley Patterson of Downstate review RMGC materials.



## Something new to smile about

**T**he UUP Member Services Trust Fund voluntary dental program has expanded to include implants. Now that’s something to smile about!

Beginning in January, the Retiree/Voluntary PPO Dental Plan for the first time will cover dental implants at 50 percent of the PPO plan allowance.

The enhancement comes with a slight rate increase, also effective Jan. 1, 2020 (see graph below).

Current enrollees will receive an invoice in early December that will include the new rates. Enrollees who have already paid for coverage in 2020 will be billed the premium difference.

UUP Member Services will allow a

one-time special enrollment to include members who wish to re-enroll after having dropped the plan or who had delayed their enrollment.

Applications and payments for new and re-enrollments must be received by Dec. 18.

For more information, contact UUP at (800) 887-3863.

**New Rates for UUP Member Service Trust Fund Retiree/Voluntary Delta Dental PPO Effective January 1, 2020**

Coverage	Quarterly Premium	Annual Premium
Individual	\$130.83	\$523.32
Two Person (Individual +1)	\$323.16	\$1,292.63
Family (3 or More)	\$473.66	\$1,894.62

# RMGC and retiree news from the chapters, regions

## Metropolitan and Downstate Medical Center

by Sandra Spier  
Downstate Officer for Retirees

UUP retirees from the Metropolitan Region and the Downstate Medical Center Chapter gathered Oct. 22 for a meeting, brunch and special museum presentation.

Twenty of us met in Tarrytown and—in our journey by Metro North train or car—hoped to see great New England fall foliage. Unfortunately, the sky was heavy with fog, but that emphasized the theme of spookiness portrayed in the short stories of Tarrytown’s famous author Washington Irving.

The Tarrytown Museum speaker had us wide eyed with the information from the glacier age, which formed the Hudson River and hills to the arrival of the Dutch in the 1600s, to the subsequent decimation of Native Americans, to the local battles of the Revolutionary war.

The presentation ended with topics from Irving’s *Sleepy Hollow*.



Irving

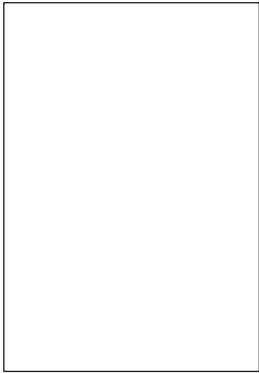
## Binghamton

by Bob Pompi  
Binghamton Officer for Retirees

On Oct. 21, 29 UUP retirees and guests met at the Event Center on the campus of Binghamton University. Jo Schaffer, chair of the statewide Retiree Member Governing Committee, and Loraine Tyler, Southern Tier representative, attended the meeting.

Schaffer and Tyler spoke to the Binghamton retirees, encouraging them to start organizing for the crucial 2020 election. UUP is going to make an all-out effort to return to the White

House and Senate individuals more supportive of public higher education. At the same time, we must retain control of the House. Our Congressman, Anthony Brindisi, will be in a very tight race once his opponent has been identified. He expects a huge outlay of corporate and Super-PAC funds in support of his opponent in their head-to-head race. We can continue Brindisi’s representation if we actively support his re-election



Brindisi

campaign by doing the grunt work of getting out the vote.

In addition to this solicitation for electoral involvement, the attendees received information on the importance of updated life insurance beneficiary cards, the Unum travel protection program, and a new yellow dot program. The yellow dot program is a project of the NYS Sheriffs’ Association. A yellow dot placed on your rear window informs a responding police officer that important personal information concerning the driver and passengers can be found in the glove box of the vehicle. This project will help emergency responders provide very prompt care in the event of an accident. These materials will be forthcoming in a local UUP office near to you.

The retirees then enjoyed a delicious lunch arranged by Corinna Kruman, Binghamton University coordinator of retiree services and records manager.

After lunch, Rolf Quam, an associate professor of anthropology, gave a presentation on Mortuary Practices of the pre-Neanderthal. His talk was both informative and entertaining. Quam introduced us to the world’s oldest “Cold Case,” a potential homicide that occurred 440,000 years ago. The attendees were enthralled with the pictures and descriptions of the work that has been accomplished in the Northern Spanish caves.

The next campus meeting of retirees will be in April 2020.

workplace rights  
pensions  
healthcare  
social security  
public education

*Don't let your rights go up in smoke*

**election 2020**

# HS admissions were never ‘merit based’

by Susan Lehrer  
New Paltz

Bronx HS of Science, Class of 1955

I recently wrote to New York City School Chancellor Richard Carranza describing my experience of “merit-based” admissions tests to specialized high schools. It occurred to me that readers of *The Active Retiree* might also be interested.

The following is the text of that letter:

Do not accept the myth that in the good old days (mine) admission was solely merit-based. I do not favor keeping that entrance test. There surely are better ways of inclusive selection that will open opportunities for able, motivated students from all backgrounds. This was my experience, which was anything but “merit” based:

I attended Bronx Science, after going to Joan of Arc JHS 118, on West 93rd Street, Manhattan. I took “the test” in 9th grade

for Bronx Science, which was given simultaneously for Stuyvesant High School; however Stuyvesant was still all-boys and Bronx Science had only recently admitted girls (2 to 1 boys), so chances for my admission were clearly not equivalent. Boys who were considered marginal for Bronx Science were told to apply to Stuyvesant because their chances of getting in were better. I got into Science anyway.

While at Bronx Science, I do not recall seeing a single black student (I’d have noticed) in a class of over 900 graduates. There may have been a Latina whom I studied with that first year, but she left.

We did not have special cram courses in junior high, but were told how to work on our vocabulary and other necessary skills for test-taking. (Years later, I learned that many students from poorer districts did not even know about deadlines for applying to these specialized high schools.

I did OK at Bronx Science. We were con-

stantly told how much was expected of us because we were so smart, and I guess we were. The courses we could take were very advanced (no such thing as AP), though not the language classes, as I found out later at my college placement exams.

When it came to taking the New York State Regents College Scholarship test our senior year, the inequity was clear because the results were published in the newspaper. The awards were given by borough. I lived in Manhattan and I scored well enough to qualify for a Regents scholarship; had I lived in Queens, I would not have. That irony was not lost on me as a high school senior.

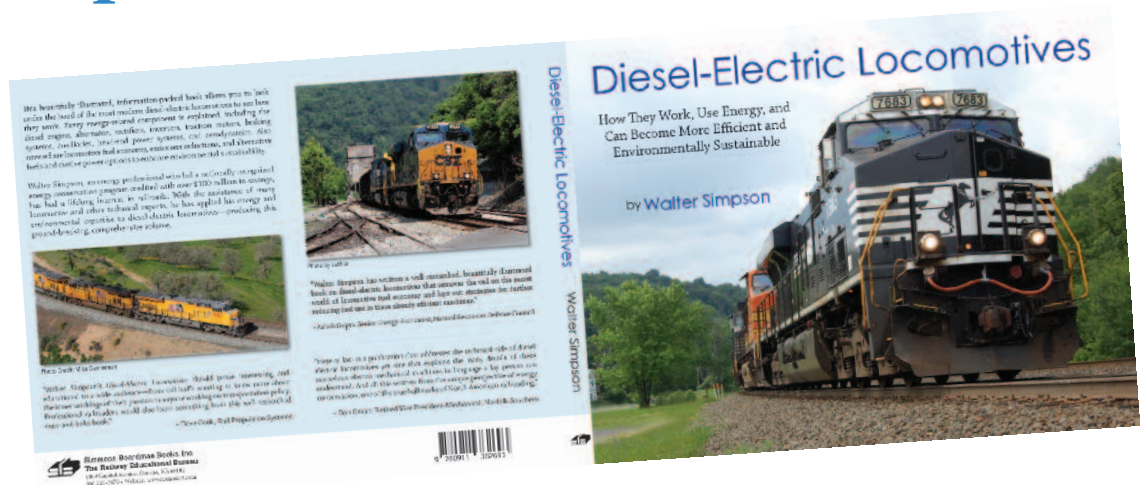
Therefore, those tests, both for specialized high schools and Regents scholarships—regardless of whatever they tested for—were far from “equitably” awarded even on their own terms. This is our opportunity to develop a better, truly equitable system.

# Energy expert pens book on locomotives

When Walter Simpson retired from the University at Buffalo in 2008, he continued to lecture about energy and climate change. But that wasn’t keeping him busy enough (ha!), so he researched and wrote a book about railroad locomotives.

*Diesel-Electric Locomotives: How They Work, Use Energy, and Can Become More Efficient and Environmentally Sustainable* (Simmons-Boardman Books, 2018) provides a thorough explanation about how diesel-electric locomotives work, component-by-component and, as the author put it, “hopefully without getting too lost in the weeds.”

“I stressed energy and efficiency issues, and looked to the future exploring how diesel locomotives and railroad motive power generally could be advanced to meet the steep challenges



of environmental sustainability,” said Simpson, “My hope was that this book could serve as textbook for professional railroaders, railroad engineering faculty and students, and technically oriented railfans.”

In addition to its technical material, the book is extremely well illustrated and has the beauty of a coffee table book, he added.

For a detailed table of contents and quotes praising the book, go to [www.diesel-electric-locomotives.com](http://www.diesel-electric-locomotives.com).

# The widening wage gap

by Lawrence Wittner  
Albany



Wittner

**D**espite the upbeat words from America's billionaire president about the "economic miracle" he has produced, economic inequality here is on the rise.

In August, the Economic Policy Institute reported that, in 2018, the average pay of CEOs at America's 350 top firms hit \$17.2 million—an increase, when adjusted for inflation, of 1,007.5 percent since 1978. By contrast, the typical worker's wage grew by only 11.9 percent over this 40-year period. In 1965, the ratio of CEO-to-worker's pay stood at 20-1; by 2018, it had reached 278-1. An AFL-CIO study released in June had similar findings. Examining compensation at Standard & Poors 500 companies, the labor federation reported that average CEO pay in 2018 had increased by \$5.2 million over the preceding 10 years. This resulted in an average CEO-to-worker pay ratio of 287-1.

These figures, of course, are only averages, and at numerous major corporations, the economic gap between boss and worker is much greater. According to the AFL-CIO, the CEO-to-worker pay ratio at Walmart is 1,076-1, at Walt Disney Company 1,424-1, and at McDonald's 2,124-1. At 49 S&P 500 firms, noted an Institute for Policy Studies report, half the work force—3.7 million employees—received wages below the official U.S. poverty line for a family of four.

Thus, despite the soaring incomes of top corporate executives and other wealthy Americans, the median household income in the U.S. grew by only 0.2 percent during 2018—a decline from the three previous years. Commenting on U.S. wage stagnation, Sam Pizzigati, co-editor of inequality.org, observed that "average Americans have spent this entire century on a treadmill getting nowhere fast. The nation's median—most typical—households pocketed 2.3 percent fewer real dollars in 2018 than they earned in 2000."

Although President Donald Trump has claimed that "inequality is down," federal data released this year show that, in 2018, the nation's income inequality reached the highest level since the U.S. Census Bureau began measuring it five decades before.

U.S. economic inequality is even greater in terms of wealth. During the Democratic presidential debate in late June 2019, Senator Bernie Sanders reminded Americans that just three U.S. billionaires (Jeff Bezos, Bill Gates, and Warren Buffett) possessed as much wealth as half the people in the U.S. combined. And the three richest U.S. families—the Waltons (owners of Walmart), the Mars candy family, and the Koch family (owners of a vast fossil fuel conglomerate)—possessed a combined fortune (\$348.7 billion), which is 4 million times the wealth of the median U.S. family.

Although the median net worth of U.S. households has declined (after adjusting for inflation) since the late 1990s, the fortunes of the wealthy have skyrocketed. The American billionaires sharing their ostensible wisdom at the World Economic Forum in Davos at the beginning of 2019 made enormous gains in wealth over the previous decade. They included Jamie Dimon (275 percent),

Rupert Murdoch (472 percent), Stephen Schwarzman (486 percent), Marc Benioff (823 percent), and Mark Zuckerberg (1,853 percent).

According to computations made by Forbes in October 2019, the ten wealthiest Americans (with riches ranging from \$53 billion to \$107.5 billion each) had combined wealth of \$697 billion—or an average of \$69.7 billion each. Assuming that, henceforth, they had no further income and had limitless longevity, they could each spend a million dollars a day for approximately 191 years.

Most other Americans possess far fewer economic resources. In 2018, 38.1 million Americans lived below the U.S. government's official poverty threshold, including many people working at multiple jobs. Furthermore, another 93.6 million Americans lived close to poverty, bringing the total of impoverished and near-impoorished people to nearly 42 percent of the U.S. population.

Naturally, economic deprivation has serious consequences. According to the U.S. Department of Agriculture, 14.3 million households in America have difficulty providing enough food for their families. Low-income families are also plagued by inadequate education, alcohol and substance abuse, and poor housing, health and life expectancy. The U.S.

Government Accountability Office noted in September that poor Americans die at an earlier age than rich ones. Indeed, in 2019, for the first time in a century, life expectancy in the U.S. declined for three consecutive years. Suicide rates, which closely correlate with poverty, increased by 33 percent since 1999. Even what is left of the dwindling middle class faces the crippling costs of health care, college education, and debt payments.

This situation bears no resemblance to that of America's ultra-wealthy, who, in addition to pouring money into the campaign coffers of politicians that safeguard and expand their fortunes, continue purchases like one multi-billionaire's acquisition of a \$238 million Manhattan penthouse—a supplement to his two floors at the Waldorf Astoria in Chicago (\$30 million), Miami Beach penthouse (\$60 million), Chicago penthouse (\$59 million), and additional apartment in Manhattan (\$40 million). Other recent purchases by the ultra-rich include a \$100 million, 305-foot "super-yacht" (complete with helipad and IMAX theater), private jet planes (\$65 million), and (of course) gold toilet paper.

The latest attraction for America's ultra-affluent is Manhattan's 131-floor Central Park Tower building which, when completed, will become the tallest, most expensive residential dwelling in the U.S. It will feature 179 luxury condos ranging in price from \$6.9 million to \$95 million and a seven-story Nordstrom flagship store with six restaurants, plus three floors of "amenity space" (dubbed the Central Park Club) spanning 50,000 square feet, with an outdoor terrace, pools, a wellness center, and a massive ballroom. The immense height of the structure will underscore the vast power of the super-rich, as well as enable them to avoid noticing the many "losers" left behind on the teeming streets below. (Lawrence Wittner is a long-time UUP member and a professor of history emeritus at the University at Albany.)



## Book review

# UUP: Pioneering in Higher Education Unionism

by Jo Schaffer  
RMGC Chair

**H**istory, if told impartially, is not always a comfortable bedfellow. When done well, however, as in this intensely researched and documented book with substantial notes, can be an illuminating picture of our shared history.

For the UUP retiree population, this is our history of our union and university; it was time to record it.

Written by two former UUP presidents and a UUP archivist/historian, the book establishes the “prior” New York higher education history with a grim paintbrush. It seems almost miraculous that SUNY overcame determined obstacles built by the private institutions and the entrenched anti-public, private sector sentiments of state governments to prevent its growth and position.

As a graduate of the CUNY system, back when it was a shining light of real public and free education, that lifted thousands from the darkness of the Depression and responded to the post-war

demand for increased enrollments, I anticipated that the state would do likewise. The authors historically follow the battle for SUNY, a depressing story of shenanigans designed to limit its growth. The first half of the book is deliberate in painting that picture.

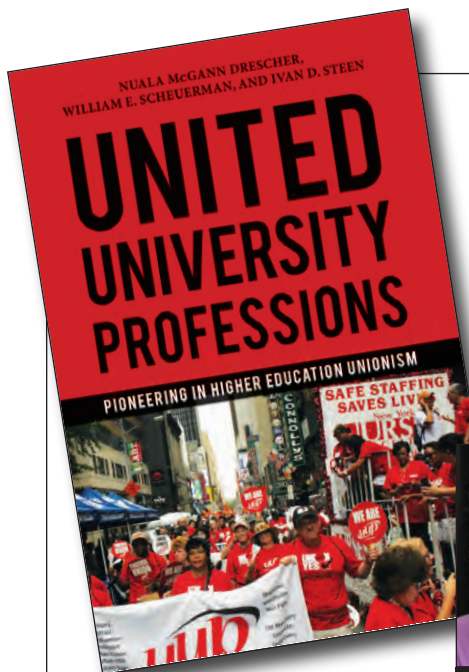
What should be more personally interesting to you is the history of the problems facing not only SUNY, its establishment, but the unionization battles for supremacy to represent the employees.” Attention must be paid to the deliberate fashion in which this is described in the book. I don’t know how many of you date from the early ‘70s when this was a daily concern to all of us—academics and especially, professional—in determining what was to become UUP. It is still an uphill battle for equity among those not considered full-time academics in an academic environment. Even today, the working definition of the union is still for “academic faculty and professionals.”

The following chapters are presented by each presidency, a convenient way to establish the legitimacy of achievements

for the UUP members most readily seen through contract negotiations. I would have appreciated more information about the interior concerns of members toward the development of a union becoming more business organized and less member determined. The democratic processes that were encouraged when there was a “two-party” (caucus) system is given short shrift. The United and Reform caucuses were a vital part of establishing a louder voice for member input. By definition, united and reform, determined roles played by members. I look back on some of the more stimulating debates on the Executive Board and Delegate Assembly that were not noted. Years later, we are still all comrades and friends in the continuing struggles.

The importance of this book, as our history, was noted when the retiree membership committee of UUP determined that every chapter should have a copy of this book for current members to read.

It is not often that you get to read your own history while still actively engaged in its unfolding changes.



*United University Professions: Pioneering in Higher Education Unionism* (SUNY Press, June 2019) is authored by Nuala McGann Drescher, a distinguished service professor emerita at Buffalo State College and UUP president from 1981-1987; William Scheuerman, a professor emeritus at SUNY Oswego and UUP president from 1993-2007; and UUP archivist Ivan Steen, an associate professor of history emeritus at the University at Albany and a longtime union delegate.

Drescher, Scheuerman and Steen document how UUP emerged from a fledgling union in the early 1970s to become a leader in public higher education unionism.

“This is a major contribution to our understanding of unions,” wrote Stan Luger,

author of *Corporate Power, American Democracy*, and the *Automobile Industry*. Added Brian Waddell, coauthor of *What American Government Does*, “This book should interest, and be required reading for, anyone concerned about public higher education in the United States.”



# Gompers: A pioneer for worker's rights

by Daniel Scott Marrone  
Farmingdale

**S**am Gompers, barely five feet tall, was and remains a towering figure within the U.S. labor movement. He, more than anyone else, was responsible for establishing the American Federation of Labor by grouping together local labor unions for the purpose of protecting workers' rights, including the ability to utilize collective bargaining.

In his autobiography, Gompers wrote: "The AFL was neither a Democratic nor a Republican entity. Rather, the AFL was a workers' rights entity." This two-volume treatise, published posthumously in 1925, details his life as a labor organizer. Though he was plagued with lifelong bouts of severe diabetes and other health problems, he persevered during the late 19th and early 20th centuries and was devoted to the cause of workers' rights and social justice in the U.S.

Samuel Solomon Gompers was born on Jan. 27, 1850. He grew up in a devoutly Jewish family that had decades earlier relocated from The Netherlands to an economically poor district within London. In order for his family to eke out even a meager existence, all family members pitched in by working. For Gompers, this meant rolling cigars in the Gompers' dingy, tiny flat beginning at the tender age of four. Later in his life, Gompers viewed the use of underage child labor as what it actually is: child abuse. Throughout his long career as a union organizer, he strongly supported implementing laws restricting the use of children in the workplace.

Seeking a better life, the Gompers family immigrated to the U.S. in 1863. They settled into an overcrowded tenement building on Manhattan's Lower East Side. At the time, this district—also called The Bowery—was not much better than the dingy side of London. However, he was now in America, the land of opportunities. At the age of 14, Gompers proved his expertise at rolling cigars and was allowed to join Cigars Makers' International Union (CMIU). With innate intelligence and leadership acumen, he quickly rose through the rank-and-file to become president of his union in 1875 at the age of 25. Gompers proposed linking the CMIU with other unions to achieve a stronger voice in labor matters and for bolstering a greater bargaining position.

After six years of effort, he achieved this objective by being instrumental in the formation of the Federation of Organized Trades and Unions. Gompers' federation was not the first organization of unions. In fact, the Knights of Labor (KOL) was established a dozen years earlier, in 1869. However, the KOL quickly faded in membership and importance after several of its leaders were found guilty and executed for instigating the deadly May 4, 1886, Chicago Haymarket riot. Numerous local unions and their members left the KOL and joined Gompers' federation.



Gompers

By 1887, Gompers' federation overtook the KOL in terms of membership. At the start of that year, his organization was renamed the American Federation of Labor (AFL). Under Gompers' leadership, the AFL continually achieved long-sought benefits for workers, while facing financially avaricious, all-too-powerful industrialists. These "men of greed" were becoming infamously known as "Robber Barons."

Gompers served as AFL president from its inception until his death in 1924—except from 1894 to 1895. In late 1893, with the U.S. encountering a deep recession, combined with massive layoffs, Gompers was defeated in his re-election bid. From 1894 to 1895, the president of the AFL was an avowed Socialist who strove to change the AFL into its own political entity, in opposition to both the Democrats and the Republicans. While a few AFL members supported this new political orientation, many of the rank-and-file threatened to quit and dissolve the AFL. These workers clamored to have Gompers back at the helm. In late 1895, he won a landslide election to again become AFL president, a position he held for the remainder of his life.

Describing Gompers' life would be incomplete without mentioning the important role he played during World War I. After repeatedly engaging in unrestricted warfare that resulted in the deaths of hundreds of Americans aboard passenger ships, President Woodrow Wilson submitted Articles of War against Imperial Germany to the U.S. Congress in April 1917. Once war was declared, Gompers toured the nation speaking in strong support of Wilson and the war effort. Crucially, Gompers obliged upon the AFL a policy of refraining from labor disruptions during WWI. Consequently, there were no nationwide AFL-authorized strikes while the U.S. was fighting in the Great War. However, following the Nov. 11, 1918, Armistice, workers were eager to attain long overdue increases to their stagnant wages. With their demands ignored, workers, as to be expected, engaged in a cascade of strikes. Since its inception by Gompers in 1881, Gompers' Federation, later renamed the AFL, encompassed many "trade" unions—

entities representing for the most part skilled workers. A half-century later, assembly line workers, many of lesser skill, were rapidly growing in number. To represent lower skilled hourly workers, the Congress of Industrial Organizations was formed in 1935. In the years that followed, there was a blurring of distinction between skilled and hourly workers. Thus, in 1955, the AFL combined with the CIO to form the largest umbrella entity representing workers in the U.S.A. Currently under the AFL-CIO umbrella there are 56 unions including UUP. The AFL-CIO has a current total of 12.7 million active and retired members.

Let us remember it was Sam Gompers who started it all. *(Daniel Scott Marrone, Ph.D., is a distinguished service professor emeritus from SUNY Farmingdale.)*

P.O. Box 15143  
Albany, New York 12212-5143



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## United University Professions

### **NOTICE OF ELECTIONS/CALL FOR NOMINATIONS – 2020-2023 RETIREE ELECTIONS**

**NOTE:** No UUP or SUNY equipment and/or resources may be used to produce and/or distribute campaign material for UUP elections. This prohibition includes printers, copiers, supplies, campus mail system, e-mail, and *campus.edu* domains from **ANY** computer.

**MEMO TO:** Retired Members of UUP  
**FROM:** Michael Barclay & Rob See, Co-Chairs, Constitution and Governance Committee  
Jeri O'Bryan-Losee, Secretary-Treasurer  
**DATE:** January 2020

Pursuant to Article VIII, Section 3 of the UUP Constitution, this is the notice of election and call for nominations for the office of Retired Delegate to the Delegate Assembly and for eight members of the Retired Membership Governing Committee (formerly COARM). By reason of the office, the Retired Delegate is also Chair of the Retired Membership Governing Committee and a non-voting Executive Board Member. The nominating forms for these elections are enclosed.

#### **IMPORTANT NOTE: SELF-NOMINATIONS WILL BE THE ONLY NOMINATIONS ACCEPTED FOR THESE OFFICES**

1. Individuals who wish to run for the office of Retired Delegate **MUST NOMINATE THEMSELVES**. These individuals must be retired members of UUP as of the certification date for this election, January 10, 2020.
2. Individuals who wish to run for elected member of the Retired Membership Governing Committee **MUST NOMINATE THEMSELVES**. These individuals must be retired members of UUP from their regional group as of the certification date for this election. Empire State Chapter retirees are considered to be members of the Region in which their primary work site was located at retirement.
3. Mail your completed nominations form(s) to UUP Constitution and Governance Committee, P.O. Box 15143, Albany, NY 12212-5143, in time to be received before 5:00 PM on Tuesday, February 18, 2020. Nominations will close at that time. Any nomination received after that time will not be accepted. For nominations to be valid, they must be received **BY MAIL** and they must be **RECEIVED**, not postmarked, no later than 5:00 p.m. in the UUP Administrative Office or the UUP Post Office Box on **TUESDAY, FEBRUARY 18, 2020**. UUP is not responsible for any delays by the United States Postal Service (USPS) or any private delivery company. **PLEASE ALLOW SEVEN TO TEN DAYS MAILING TIME.**
4. Nominees may submit written statements of up to 500 words in support of their candidacies. Longer statements will be printed in smaller type to give all candidates equal space. Statements must be received by the UUP Director of Media Relations & Publications or designee in the UUP Administrative Office by 5:00 P.M. on **FRIDAY, FEBRUARY 7, 2020**. Statements will be printed in an election edition of the **ACTIVE RETIREE**.
5. Retired Delegate: the individual receiving the highest number of votes will be elected. By reason of the office, this individual will also be the Chair of the Retired Membership Governing Committee and a non-voting Executive Board Member. All others receiving votes will be Alternate Retired Delegates in order of votes received. Also, by reason of the office, they will be alternate chair of Retired Membership Governing Committee and alternate non-voting Executive Board Member. Rank order of those tied will be determined by lottery.
6. Retired Membership Governing Committee: the individual receiving the highest number of votes in each region will be elected. All others receiving votes will be alternates for their respective regions in order of votes received. Rank order of those tied will be determined by lottery.

*UUP Policies and Procedures for Distributing Campaign Literature* provides equal and uniform access to all candidates for the distribution of campaign literature in UUP elections. This document is at [www.uupinfo.org/elections](http://www.uupinfo.org/elections); at chapter offices; and upon request from the UUP Secretary-Treasurer.

**If you have any questions or problems with these materials please call one of us at 1-800-342-4206 or 518-640-6600.**

## UUP Policies and Procedures for Distributing Campaign Literature

To provide equal and uniform access to all candidates for the distribution of campaign literature, UUP will use the following policies and procedures in the conduct of its elections.

These policies and procedures provide equal and uniform access to all candidates for the distribution of campaign literature. Equally important, they ensure members' privacy and fulfill UUP's obligation to conduct fair and honest elections.

All duly declared candidates shall have equal access to appropriate membership information, to mailing privileges and to publications of UUP in accordance with procedures issued by the UUP Constitution and Governance Committee.

Duly declared candidates may request mailing labels of members' last known home addresses for distribution of campaign literature. Candidates shall sign a statement governing the use of mailing labels and limiting their use to UUP elections.

Such signed statements shall be submitted to the Office of the Secretary/Treasurer of UUP, which shall check eligibility and the parameters of the mailing labels. All declared candidates may obtain mailing labels by contacting the UUP Secretary/Treasurer's Office in writing (or by email). Such requests must specify the category(ies) of eligible members for whom they wish labels. Candidates will cover the cost of labels and mailing.

Mailing labels will include only UUP Retired Members in good standing as of the certification date for eligibility to participate in a given election.

Candidates must specify in their formal requests which categories of eligible members they wish to receive their mailings.

Retired Delegate to the Delegate Assembly:

- All Retirees
- Retired Academics Only
- Retired Professionals Only

Retiree Regions:

All options listed below are available in each region  
All Retirees; Academics Only; Professionals Only

- Capital District—Region A (Albany, System Administration, Cobleskill, New Paltz)
- Long Island—Region B (Farmingdale, Old Westbury, Stony Brook, Stony Brook HSC)
- North Country—Region C (Canton, Plattsburgh, Potsdam)
- Western New York—Region D (Buffalo HSC, Buffalo Center, Buffalo State, Fredonia)
- Central New York—Region E (ESF, Morrisville, Oswego, SUNY Polytechnic Institute, Upstate Medical)
- Metropolitan—Region F (Downstate, Maritime, Optometry, Purchase)
- Southern Tier—Region G (Binghamton, Cortland, Delhi, Oneonta)
- Finger Lakes—Region H (Alfred, Brockport, Geneseo)
- Empire State Chapter Retirees will be included in the region in which such member's primary work site was located prior to retirement.

UUP will not be involved in any other distribution of campaign literature for candidates, except for official publications that provide for candidate statements on an equal and uniform basis. Questions should be directed to the UUP Secretary/Treasurer.

### Retiree Elections: Request for Labels

Print Name \_\_\_\_\_  Academic  Professional

Phone Number \_\_\_\_\_ Email Address \_\_\_\_\_

Address (Include Street, City, State, Zip) \_\_\_\_\_

I am a candidate for \_\_\_\_\_ Date Requested \_\_\_\_\_

*Indicate the categories of eligible Retired Members for labels. (Check All Boxes That Apply)*

Capital District – Region A (Albany, System Administration, Cobleskill, New Paltz)

All Retirees  Academics Only  Professionals Only

Long Island – Region B (Farmingdale, Old Westbury, Stony Brook, Stony Brook HSC)

All Retirees  Academics Only  Professionals Only

North Country – Region C (Canton, Plattsburgh, Potsdam)

All Retirees  Academics Only  Professionals Only

Western New York – Region D (Buffalo Center, Buffalo HSC, Buffalo State, Fredonia)

All Retirees  Academics Only  Professionals Only

Central New York – Region E (ESF, Morrisville, Oswego, Upstate Medical, Utica/Rome)

All Retirees  Academics Only  Professionals Only

Metropolitan – Region F (Downstate, Maritime, Optometry, Purchase)

All Retirees  Academics Only  Professionals Only

Southern Tier – Region G (Binghamton, Cortland, Delhi, Oneonta)

All Retirees  Academics Only  Professionals Only

Finger Lakes – Region H (Alfred, Brockport, Geneseo)

All Retirees  Academics Only  Professionals Only

**Empire State Chapter Retirees will be included in the Region in which such member's primary work site prior to retirement was located.**

I certify that I have read, understand, and agree to the provisions of UUP Policies and Procedures for Distributing Campaign Literature in UUP Elections. I request labels in accordance with UUP Policies and Procedures. I understand that each set of labels of names and home addresses, provided by UUP, is limited to use in a UUP election.

Print Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_



**Please FAX or Mail this request to UUP**

Fax: 1-866-812-9446

PO Box 15143, Albany, New York 12212

P.O. Box 15143  
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## United University Professions

### **INSTRUCTIONS TO VOTERS – 2020 RETIRED MEMBERSHIP ELECTIONS**

NOTE: No UUP or SUNY equipment and/or resources may be used to produce and/or distribute campaign material for UUP elections, including printers, copiers, supplies, campus mail system, e-mail, and uupmail.org or campus.edu domains from ANY computer.

**MEMO TO:** Chapter Members  
**FROM:** Michael Barclay & Rob See, Co-Chairs, Constitution and Governance Committee  
Jeri O'Bryan-Losee, Secretary-Treasurer  
**DATE:** February 2020

### **PLEASE READ THESE INSTRUCTIONS CAREFULLY: BALLOT SECRECY CAN ONLY BE MAINTAINED IF YOU FOLLOW INSTRUCTIONS.**

In accordance with Article VIII, Section 3 of the UUP Constitution, the Constitution and Governance Committee is conducting an election for the office of Retired Delegate to the Delegate Assembly and eight regional representatives on the Retired Membership Governing Committee (formerly COARM). **NOTE:** By reason of the office, the **RETIRED DELEGATE** is also Chair of the Retired Membership Governing Committee and a non-voting member of the Executive Board.

Enclosed are the following materials: Ballot, "Ballot Retiree" envelope, and larger business-reply ("Control") envelope. Indicate the candidates for whom you wish to vote with an "X"; check "✓" mark; or fill in the box completely next to each name. Be certain your choice is clearly indicated to avoid confusion and possible invalidation. Also, be certain you vote for only **ONE** individual for Retired Delegate and only **ONE** individual from your region for Regional Committee Member. Write-ins are allowed.

When you have completed your ballot, **REFOLD IT ON THE ORIGINAL FOLDS**, place it in the "Ballot Retiree" envelope, and seal the envelope. To preserve the secrecy of your vote, **DO NOT SIGN** either the ballot or the "Ballot Retiree" envelope. Place the sealed "Ballot Retiree" envelope in the business-reply ("Control") envelope, seal, and mail. No stamp is necessary. Your name and region code are preprinted on the back of the "Control" envelope. Barcodes on the "Control" envelope are used to check against the list of eligible voters. "Control" envelopes are then totally separated from the "Ballot Retiree" envelopes so that the secrecy of your vote is not compromised. Your ballot **MUST** be returned **BY MAIL IN THE DOUBLE ENVELOPE** and it must be **RECEIVED**, not postmarked, no later than 5:00 p.m. at the designated post office box number on **MONDAY, MARCH 23, 2020**. Ballots received after that time will not be counted. UUP is not responsible for any delays by the United States Postal Service (USPS) or any private delivery company. **PLEASE ALLOW SEVEN TO TEN DAYS MAILING TIME. Barcodes on the ballots are for counting purposes only. Barcodes do not identify voters.**

Ballots will be opened and counted at the UUP Administrative Office, 800 Troy-Schenectady Road, Latham, NY beginning at 9:00 a.m. on Tuesday, March 24, 2020. Members, including candidates, may witness the opening and counting of ballots. Results will be published in the Active Retiree Newsletter. These ballots and envelopes are official material. If you have any questions or problems, call the UUP Office IMMEDIATELY at **1-800-342-4206**.

#### CHECKLIST:

1. Vote for no more than ONE individual for Retired Delegate and ONE individual from your region for Regional Committee Member.
2. Refold the ballot on the original folds and seal it in the envelope marked "Ballot Retiree". **DO NOT SIGN THE BALLOT OR "BALLOT RETIREE" ENVELOPE.**
3. Enclose and mail your "Ballot Retiree" envelope in the business-reply "Control" envelope.
4. Mail in time to be RECEIVED, not postmarked, no later than 5:00 p.m. on MONDAY, MARCH 23, 2020 at the designated post office box number. UUP is not responsible for any delays by the United States Postal Service (USPS) or any private delivery company. Please allow seven to ten days mailing time.



# MEMBERS ONLY BENEFITS

UUP members are eligible to choose from a wide array of benefits and services. Join your union colleagues and sign up online at <https://goo.gl/g4AQYX> or scan the QR code at right to become a member today!



## UUP Member Services Trust—Voluntary Programs



**Aflac** is supplemental insurance that offers coverage outside your medical insurance for short-term disability, accident, cancer and critical illness. Premiums offered through UUP are up to 40% less than market price.



**Liberty Mutual** offers a 10% discount off auto insurance and 5% off homeowners and rental insurance.



**MetLaw** (Hyatt Legal Plan) offers two options: A Family Plan (\$15.75 a month); and Parent Plus, which covers parents and in-laws (\$21.75). There are no deductibles, no copays, and unlimited use for covered legal expenses.

**MetLife Group Universal Life** offers one policy with two benefits: A life insurance policy with a savings plan.



**UUP Member Services Trust Voluntary Dental and Vision Plans** include coverage for:

- UUP retiree members
- Part-time employees who are UUP members
- Surviving spouses of UUP members
- Surviving domestic partners of UUP members
- Members' aged-out dependents (until age 29)



**Mid-Island Mortgage Corp.** offers two programs: The Union Direct Program is open to all UUP members. The Physician's Mortgage Program is custom-designed for doctors and other medical professionals; go to <https://goo.gl/tiUtV1> for a complete list of eligible professions. Both programs offer significant savings and flexible finance options for home purchases or refinances.



**Real Estate Advantage Program** through Daniel Gale Sotheby's International Realty offers rebates paid at closing on the sale and purchase of a home, apartment or condo.



**Retiree members** receive a \$1,000 death benefit and the Travel Assistance Program through Unum Life Insurance at no cost.

## UUP Member Services Trust—Discount Programs

**Apple**—Discounts vary

**AT&T**—20% off your monthly bill

**BJ's Wholesale Club**—\$15 off annual membership and one month free

**Brooklyn Nets**—Up to 50% off ticket prices

**Enterprise Rental Car**—Discounted vehicle rentals

**Goodyear**—10% off all tires, maintenance and repairs

**hp Academy**—Discounts vary

**Jos A. Bank**—20% off all regularly priced merchandise

**Madison Square Garden**—Discounts on seasonal tickets for Rangers and Knicks, and the Christmas Spectacular at Radio City Music Hall

**Mirabito Fuel**—Home heating and gasoline savings

**Sprint**—5% off your monthly bill

**The Walking Company**—15% off exclusive footwear brands; chapter-based wellness programs

**TicketsatWork**—Discounts and special access to theme parks, shows, hotels, and more

**Verizon Wireless**—19% off your monthly bill, plus 10% in-store/25% online off eligible accessories



Doreen M. Bango, Director,  
Member Benefits & Services



## ***NYSUT Member Benefits thanks our UUP members***

We appreciate our hard-working members for their dedication and the sacrifices they make on a daily basis to help improve the lives of others.

And NYSUT Member Benefits is proud to offer you — the UUP bargaining unit member — an opportunity to participate in more than 40 endorsed programs & services offered by NYSUT Member Benefits.

Look to Member Benefits for crucial insurance programs such as life, long-term care or vision plans. Member Benefits also offers a variety of travel, entertainment & shopping options to help you with everything from daily purchases to those special once-in-a-lifetime excursions.

The following is just a sampling of the endorsed programs & services available to UUP bargaining unit members & their families:

- **Financial Services**
- **Hotel & Vacation Discounts**
- **Member Shopping Program**
- **Car & Truck Rental Discounts**
- **Competitive Savings Rates**
- **Retail Store Discounts**
- **Sports & Concert Tickets**
- **Theme Park Discounts**
- **Car Buying Service**
- **Heating Oil & Propane Savings**



To learn more about Member Benefits-endorsed programs & services, visit ***memberbenefits.nysut.org*** or call **800-626-8101**.



For information about contractual endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits.



**United University Professions**

**P.O. Box 15143**

**Albany, N.Y. 12212-5143**

Fold along this line

Cut along this line

2019-2020  **United University Professions**  
**Retiree Membership Card**



Name \_\_\_\_\_



**UUP: Our Union. Our Voice.** [www.uupinfo.org](http://www.uupinfo.org)

Cut along this line

**UNITED UNIVERSITY PROFESSIONS**

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518.640.6600 | 800.342.4206 | FAX: 518.640.6698  
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**UUP BENEFIT TRUST FUND** (DENTAL, VISION, LIFE INSURANCE)



**UUP MEMBER SERVICES TRUST FUND**

