

Watch your mail for info on NYSUT Retiree Council

By Ed Quinn
Membership Development Officer

At the end of June, you will be receiving a draft of a proposed constitution to form a NYSUT Retiree Council for UUP retiree members. This NYSUT Retiree Council will be for the NYSUT Election Districts 40, 41 and 42. UUP is entitled to three representatives from each election district, for a total of nine.

Along with the draft constitution, you will be receiving a ballot to vote on the ratification of this constitution. NYSUT will be conducting the ratification vote. So, when you receive your ballot from NYSUT **please read through the materials carefully** and make sure you return your ballot as instructed.

This is a NYSUT Retiree Council, which is a completely separate organization from UUP and does not impact the status of retirees within UUP.

This draft constitution is to form a
see **NYSUT RETIREE COUNCIL**, page 2

New York State ARA tackles relevant issues

By Judith Wishnia
COARM Chair

The New York State Alliance for Retired Americans (NYSARA) had its biannual meeting May 16 and was attended by Jo Schaffer (delegate from UUP and Central New York ARA) and myself (UUP and Long Island ARA).

One of the speakers was Michael Burgess, former executive director of NYSARA and now head of the New York State Office of the Aging. We are indeed fortunate to have him and Greg Olsen (another NYSARA alumnus) working on plans for support of home health care, senior housing, long-term care and other issues of importance to the lives of senior citizens.

We also have several important champions in the state Legislature, notably Assemblyman Steve Englebright and Sen. Martin Golden, who support legislation to ensure the health and dignity of New York seniors. Plans for legislation to criminalize senior abuse, to allow bulk purchasing of drugs, to improve senior housing, for long-term care partnerships, and for research on Alzheimer's and dementia are under discussion.

RESOLUTIONS ADOPTED

The delegates passed numerous resolutions, including those supporting Social Security and Medicare.

While the midterm elections — which gave the Democrats a majority in both houses — put a temporary end to efforts to privatize Social Security, delegates were reminded of the need for continuing the fight for federal benefits. A bill recently came before Congress to allow lower-priced drugs to be imported from other countries. Unfortunately, many of our representatives (who reportedly receive large contributions from the big pharmaceutical companies) supported an amendment that essentially killed the importation bill. The solution to skyrocketing drug prices is not just allowing importation, but to allow Medicare to negotiate prices and to establish some sort of control over profits made by pharmaceutical companies. Delegates expressed outrage that Americans pay the highest prices in the world for the same drugs sold at lower prices in every other country.

see **ARA**, page 11

Active Retiree awarded at NYSUT RA

The Active Retiree — the newsletter for the more than 3,000 retired members of UUP — was honored in late April during the NYSUT Representative Assembly in Washington, D.C.

The newsletter won an award of merit for best feature story in the annual journalism competition, hosted by NYSUT's *New York Teacher* staff and judged by professional journalists working in the Capital District.

The article, "Aging Conference Impressive and Successful" — which ran in the April 2006 issue — was written by Don Cohen of Albany.

"A thorough account of the conference on aging," according to the judges. "Good summation of an important event and well written. This fine piece of work reflects all the successful elements of a feature: ample details, appropriate background information and vivid prose."

At right, statewide COARM Chair Judy Wishnia accepts the award from NYSUT President Richard Iannuzzi.



KAREN L. MATTISON

The Active Retiree

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John J. Marino/VP for Professionals
Frederick G. Floss/VP for Academics
Eileen Landy/Secretary
Rowena J. Blackman-Stroud/Treasurer
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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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Life as I see it ...

Planes, trains and boats

By Henry F. Geerken

SUNY Cobleskill

I was re-reading my article from last time and had to laugh because I have had several opportunities to be stuffed into a space half the size of me. Recently on a trip to San Francisco, and then on to Hawaii, I was privileged to fly “coach.” (Economy was less expensive, but I didn’t think I could hang onto the wing for six hours.)

First of all, I am not a little person. I am 6 foot 4 inches and weigh a lot more than I should. To sit me on a plane that had a teeny weenie seat designed using a 110-pound jockey as a template was asking for trouble. It took a lot of wiggling to get me where we could start looking for the seat-belt (which unfortunately was under me). When they got me out of the seat and got the seat belt up where we could work with it, they rubbed me in with Shed’s Spread and I slid into that seat as nice-as-you-please. There I sat like a basted Thanksgiving turkey, with only three thoughts on my mind.

1. Are we there yet?;
2. I think I have to go potty; and
3. Am I done?

I think I need to make some comments



Geerken

about toilets on trains, planes and boats. I understand the concept of “paid” space, but to make toilets so miniscule and in such narrow quarters leads to disgruntled passengers. This is where bodily functions take place and should not be taken as “whimsy.”

I was on a boat once that had a faint-proof shower. It was narrow so that when you wedged yourself in you couldn’t fall down. Now if you like roller-coasters, you will thrill to going to the bathroom on a plane — just when they enter “turbulent weather” and in zero gravity where everything you were doing is now weightless and floating in the air. Thank goodness there are no seat belts in the toilets.

And finally, why do they build the baggage claim areas in some other county? It is like the designer suddenly realized that people had luggage after the first plane landed. Always look for a swamp — they love to build claim areas over swamps; that way the mosquitos can help you get your luggage (tip at least 20 percent).

The best thing is that travel is like childbirth: Once it is over, you are ready to start all over again.

At least that’s how I see it.

NYSUT Retiree Council

(continued from page 1)

NYSUT organization in which UUP retirees can fully participate, including NYSUT retiree meetings, conventions, activities and programs. If the constitution is ratified, then the election of officers and delegates will follow. Again, the ratification vote will be conducted by NYSUT and you should receive a mailing with all of the information from NYSUT.

What does this mean to you as a UUP retiree? It means that, if ratified, UUP retirees will be fully represented on the

statewide NYSUT Retiree Council. It means that UUP retirees will be represented at the NYSUT RAs. It means that UUP retirees will be able to provide a strong voice for higher education retirees within NYSUT.

So, expect a mailing from NYSUT about a ratification vote by the end of this month. You will have until the end of July to return your ballot. Remember this is your organization. When you receive the ballot, please vote on the ratification of the draft constitution to form the NYSUT Retiree Council for UUP retirees.

From the COARM chair

Looking ahead

Please accept my appreciation for your support as we begin another two years of COARM activity. THANK YOU!

Thanks also to all the retirees who ran for office. Please remain active in your regions for COARM, for UUP and for other organizations working for social justice. I am confident that this will be a banner year for UUP retirees.

REPRESENTATION

As noted in this newsletter, we are well on the way (finally!) to claiming our nine seats on the NYSUT Retiree Board. In addition, the proposal for a retiree council within UUP will be on the agenda at the 2007 Fall Delegate Assembly. With this additional organizational strength, we should be able to use our expertise and experience to benefit both retirees and UUP.

PUBLIC SERVICE

I am also happy to report that I am currently serving on a SUNY/Senate task force that aims to organize retirees to do public service in communities all over the United States. I know that many UUP retirees

are continuing to carry on the union tradition of improving the lives of our all our citizens and are already serving the public good in many capacities. This issue of our newsletter has an article about John Leddy's activities in developing countries. Please write to us about the work that you, or other retirees you know, are doing, whether it is personal improvement, travel or community service.

Keeping active can benefit your health! There is now a growing body of research that indicates that in addition to social benefits, volunteering provides individual health benefits. This research has established a strong relationship between volunteering and health: Those who volunteer

have lower mortality rates, greater functional ability, and lower rates of depression than those who do not volunteer. Older volunteers seem to thrive because such activity provides them with physical and social activity and a sense of purpose at a time when their social roles are changing. Some of these findings also indicate that volunteers who devote a "considerable" amount of time to volunteer activity (about 100 hours per year) are most likely to exhibit positive health outcomes. (http://nationalservice.gov/pdf/07_0506_hbr_brief.pdf).

WATCH THE WORK

On the other hand, a recent article in the *Chronicle of Philanthropy* (May 17, 2007)

**Thanks to all the retirees
who ran for office ...
I am confident that this
will be a banner year
for UUP retirees.**



Wishnia

warns against having seniors replace services that should be offered by regular employees or by the government but are being cut from the federal budget. Seniors should not be seen as a vast untapped and unpaid resource to replace workers who have been retrenched by cutbacks. It is important to aid our brothers and sisters in need, but it is recommended that seniors also work in organizations that fight to maintain and expand benefits, to save the environment, to improve the lives of workers and for social justice. Retirees rock!

Tell us *your* story by e-mail at jwishnia@notes.cc.sunysb.edu.

Briefly

Dingell, Kennedy introduce 'Medicare for All' legislation

Senate Health, Education, Labor and Pensions Committee Chair Edward Kennedy (D-Mass.) and House Energy and Commerce Committee Chair John Dingell (D-Mich.) in late April introduced companion bills (S.1218 and H.2034) that would allow U.S. residents younger than age 65 to enroll in Medicare.

Under the "Medicare for All" bill, residents would be eligible to enroll in

Medicare or any of the health insurance plans offered through the Federal Employees Health Benefit Program, or they could continue to receive coverage under private plans. The legislation would shift the cost of coverage to the federal government, which would increase federal spending by about \$600 billion annually.

Kennedy and Dingell said payroll taxes and general revenue would cover the costs of the measure.

According to a summary of the proposal, "A preliminary estimate of the payroll tax

financing necessary will be an additional payment of 7 percent of payroll by businesses and 1.7 percent by workers." Kennedy and Dingell said their plan would save \$308 billion annually in administrative costs.

"The best plan for the nation," said Kennedy, "is to build on a program that all Americans know and respect by creating Medicare for all." Dingell added, "Not only will covering all Americans improve millions of lives, it will actually save money by reducing emergency room costs and

see **BRIEFLY**, page 11

COARM

Committee members meet during 2007 Spring DA

The Committee on Active Retiree Membership met from 8 to 9:30 a.m. April 21, 2007, at The Desmond in Albany.

Members present: Ed Alfonsin; Pearl Brod; Don Cohen; Horace Ivey; William Rock; Jo Schaffer; Harvey Inventasch; and Judy Wishnia, chair. Staff present included Anne Marine and Tina George. Guests present included Bob Kasprak, Florence Brush, Barbara Maertz, Fred Miller, Mac Nelson and Carl Pegels.

APPROVAL OF MINUTES

Moved by Rock, seconded by Ivey, to approve the Feb. 9 minutes. Adopted unanimously.

ALLIANCE FOR RETIRED AMERICANS (ARA)

Moved by Rock, seconded by Schaffer, that chair is authorized to attend major meetings such as the ARA national convention during the coming year. UUP Treasurer Rowena Blackman-Stroud said this type of authorization should be done each year. Adopted unanimously.

REPORT OF CHAIR

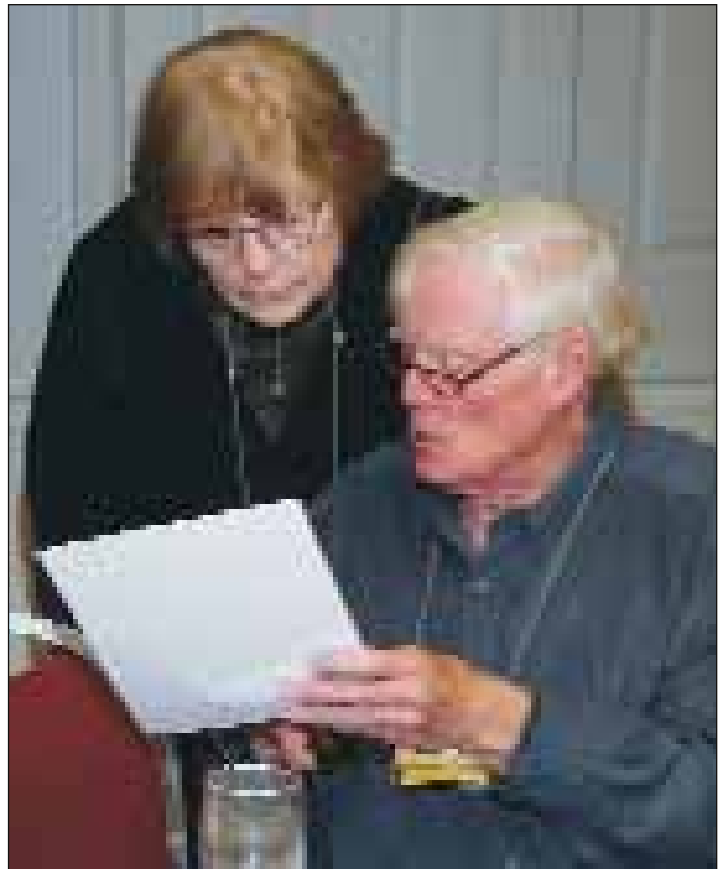
A. Problems with elections — Wishnia reported that the statements of some candidates for regional chairs did not appear on the ballot and that *The Active Retiree* did not come out in time with statements for the chair position.

Schaffer read a statement in which she said that she would not challenge the results of her election, even though it was possible that the result was affected by her missing statement.

B. Wishnia noted that several

Right, COARM Chair Judy Wishnia of SUNY Stony Brook goes over materials with Mac Nelson of Fredonia.

Below, Harvey Inventasch of Cortland, center, discusses retiree elections, while Jo Schaffer of Cortland and Fred Miller of Oneonta take notes.



KAREN L. MATTISON PHOTOS



members are leaving the committee. Moved by Alfonsin, seconded by Ivey, to thank all for their many years of service. Adopted unanimously.

C. Task Force on Retiree Issues — Wishnia reported that the task force will recommend a

Retiree Council with 23 members, who will serve as delegates to DAs. Retirees will not be permitted to serve as DA delegates from their local chapters unless no one else is available.

D. ARA — Moved by Ivey, seconded by Wishnia, that the

following be authorized to attend the ARA national convention: Pearl Brod, Don Cohen, Hy Kuritz and Jo Schaffer. Adopted by a 4-2 vote. Alfonsin questioned if it is legal to authorize people to attend who were not members



Left, Bob Kasprak of Maritime asks a question about the proposed Retiree Council.

Below left, Pearl Brod, right, of Farmingdale, talks about her upcoming regional meetings, while Farmingdale colleague Barbara Maertz looks on.

Below, Horace Ivey of Upstate Medical University supports a motion to send four Active Retirees to the Association for Retired Americans national meeting.



of the committee. Wishnia to check on Alfonsin concern.

AUTHORIZATION FOR REGIONAL MEETINGS

Moved by Rock, seconded by Brod, to authorize the following regional meetings:

- Long Island — meetings in May or June and October 2007;
 - Western New York — meeting in Buffalo in May 2008;
 - Southern Tier — Fall 2007 and Spring 2008 meetings;
 - Capital District — Fall 2007 meeting; and,
 - North Country — three fall and three spring meetings on individual campuses.
- Adopted unanimously.

RELAG

Nothing to report.

EMERITI CENTERS

Cohen presented a proposal to promote the development of emeriti centers on local campuses.

After much discussion, the proposal was put into the following resolution, which was adopted unanimously on the motion of Cohen:

Moved the creation of an Emeritus Center (ED) Development Fund Study Group to encourage the establishment of emeriti centers throughout the SUNY system. That a three-member board composed of

UUP retirees be appointed by COARM and that the President of UUP or his designee serve as an ex-officio member. This study group is charged with setting up the protocol for awarding grants in response from current emeritus centers, as well as those contemplated.

The group will submit a suggested protocol for awarding grants to COARM for approval.

RETIREE OF THE YEAR

Moved by Rock, seconded by Schaffer, that Judy Wishnia be named Outstanding Active Retiree of the Year. Adopted unanimously.

Alfonsin's proposal that COARM members not be eligible for this honor will be an agenda item at the next meeting.

RETREAT

Moved by Wishnia to hold a summer retreat at The Desmond. Members need to identify issues for discussion. Liaisons are to be invited. Proposals that require action will be voted on at the fall meeting of COARM.

Adopted without dissent.

ADJOURNMENT

The meeting adjourned at 9:30 a.m.

— William C. Rock
Acting Secretary

Regional meetings

Long Island

The Long Island Region of COARM had a luncheon meeting Oct. 25, 2006, on the Farmingdale campus. It was heart warming to witness the hugging and kissing when the retirees met. I was pleased that there were retirees in attendance from all four chapters.

COARM Chair Judy Wishnia spoke about the upcoming election. She stressed the importance of keeping informed in this critical election year, and urged people to vote. She spoke about the current attempts to reduce Medicare benefits by charging an increase in the Medicare Part B premium for high-income retirees and she warned retirees that the change could ultimately affect seniors with lower incomes in the future.

UUP Retiree Member Services Coordinator Anne Marine added information regarding New York state's attempt to shift responsibility for the Medicare Part B premium reimbursement currently enjoyed by eligible retirees in the New York State Health Insurance Plan. She handed out information regarding the state's survivors' benefit and urged members to call the Employees' Retirement System at (866) 805-0990 regarding eligibility.

Marine also reminded members of the many benefits offered to UUP retirees, including the emergency travel assistance plan and the \$1,000 life insurance for their beneficiaries, and she spoke about the new



Long Island region Active Retirees participate in a recent COARM meeting. At right are Samuel von Winbush, standing, and Pearl Brod, seated.

envelopes, hoping to be sent campus news. But he never received any. Retired members want to be informed. I have discussed this with UUP President Bill Scheuerman and I will address it at the next COARM meeting.

I announced the Nov. 1 opening of the new Emeriti Center at SUNY Albany. Former Farmingdale President Gibraltar had promised a similar facility here five years ago at a Long Island retiree luncheon. He left before the promise was fulfilled. This led to a reopening of the discussion regarding emeritus centers for all Long Island retirees.

At the close of the meeting, several members reminisced about experiences on campus. It was a wonderful opportunity to get everyone involved.

At the end of the meeting, many of our retirees expressed their gratitude for having a guest speaker who was very succinct and informative; thereby leaving guests time to interact with their colleagues.

I wish to thank Debbie Amato, Anne Marine and Russ Tuthill for their assistance in organizing the meeting.

— Pearl Brod

auto and homeowner insurance plan offered through Liberty Mutual.

Steve Coles, ING Long Island representative, spoke about upcoming changes in tax laws including using 403(b) and 457 funds to pay for long-term care and health insurance.

Coles also spoke at length regarding legislation that would make it possible for non-spousal beneficiaries to “rollover” benefits in the future. He briefly touched on minimum distributions, Social Security, estate taxes and asset accumulation. If you have any questions, he can be reached at (800) 759-9317.

Communication is still a serious problem at some chapters. Members want to know about current events on their campus and not all have access to e-mail. One meeting participant said he went so far as to provide his campus with stamped, self-addressed

Western New York

Sixty-three members of the Active Retirees of Western New York attended the spring luncheon/meeting at Fanny's Restaurant in Amherst.

Bill Rock, Regional COARM representative, brought the latest news on union business to the members.

Jack Richert reported on the health insurance problem. The state Legislature had altered the long-standing practice of using our acquired sick days to pay health insurance premiums after retirement. The issue went to court and the state lost; the money lost will be returned with an increase in Medicare reimbursement.

The meeting continued with the guest presentations. Domenic Licata gave an excellent audio/visual presentation on Internet security and privacy. He provided great information on how to protect oneself on the Internet by using the best security programs and avoiding the scams and hackers.

Licata is an instructional support technician in the areas of emerging practices and communication design in SUNY Buffalo's Department of Visual Studies. He is completing a master's degree in educational technology.

After lunch, Daniel Cross presented “Walking the Appalachian Trail-Histories of

the Disadvantaged.”

Cross won a UUP college scholarship in 2004. After graduating from SUNY Buffalo with a double major in U.S. history and Spanish, he served as the interim executive director of the Buffalo-based Coalition for Economic Justice.

His presentation was a report on hiking the Appalachian Trail, with an emphasis on the historic events and places. It was another excellent presentation and was well received by meeting participants.

The fall meeting will be held Oct. 16 at SUNY Brockport.

— Paul McKenna

Florida retirees stay in the loop

UUP Luncheon Meeting

A luncheon meeting was held March 6 of the UUP unit of retirees at the Emerald Coast in Pembroke Pines, Fla.

The guest speaker was Steven Coles from the New York office of ING. He spoke about continued planning for the future, IRA availability, reduced Social Security, and the minimum funds required for distribution at age 70^{1/2}. He also explained the Uniform Life Time Tax Tables, and estate and gift taxes, which was extremely important for members to hear.

After lunch, COARM regional representative Pearl Brod brought members up to date on the activities of COARM. She was also able to provide information on the Regional Council 43 meeting of NYSUT in Sarasota, Fla., which she attended Feb. 28.

The keynote speaker during the NYSUT regional meeting was NYSUT Vice President Kathleen Donahue, who updated retirees on the major issues facing union members: budget, legislation and social issues.

The other speakers were: Karen Nagle, who spoke on identity theft; and Herb

Kramer, who spoke about estate planning. Brod provided the retirees with copies of the literature distributed in Sarasota.

The meeting was well received and the retirees thanked Brod for arranging it. The meeting provided an opportunity to learn what is happening with retiree issues and to share experiences.

— *Marion Newman*

NYSUT Retiree Council 43 Meeting

On Feb. 28, the NYSUT Regional Conference was held in Sarasota, Fla. The introductory speakers were Pat Longo, NYSUT manager for retiree services, and Christine Sharp, president of NYSUT Retiree Council 43. The Florida membership is now 18,000 retirees.

The keynote speaker was NYSUT Vice President Kathleen Donahue. She spoke about the SUNY and CUNY budgets being increased, although not enough to help cover the costs of rising enrollments or to fund additional full-time faculty. Other major issues: the privatization of SUNY's three teaching hospitals; health care cuts of \$1.2 billion, including a freeze on rates paid to nursing homes and

hospitals; prescription drug costs; and Medicare funding.

Donahue also discussed social justice issues, access to fair housing, pensions, and the high correlation between poverty and achievement.

Nagle spoke about identity theft and fraud. Although attendees were aware of the problem and take some precautions, all remain vulnerable. She provided steps to take should someone fall victim.

Kramer discussed the four basic tools of estate planning:

- Health care proxy — when you appoint someone to carry out your directions about life support and all medical treatment;
- Living will — when you express your wishes about life-sustaining treatments;
- Power of attorney — when you appoint an agent to manage your financial affairs; and,
- Will — when you direct the affairs of your estate, such as how debts are paid, to whom your assets will be distributed, who will manage your estate and who will care for minor children.

— *Pearl Brod*

Central NY retiree rep urges participation in ARA

By Jo Schaffer, SUNY Cortland

COARM Chair Judy Wishnia and I were in Albany once again to carry the banner for UUP at the biannual New York State Alliance for Retired Americans' (NYSARA) convention. We were among 60 or more delegates of retired members from unions around the nation. When UUP participates in multi-union events, we learn a great deal about how similar our interests and issues are with other retirees. Unionism brings us together.

As Judy writes in this issue of *The Active Retiree*, the national ARA supports state branches in its efforts to promote the fight to preserve Social Security, community services for older Americans, long-term care issues and, most importantly, universal health care. There are state issues — such as medical malpractice, tax reductions and preservation of retiree benefits — that are foremost in the minds of all retirees.

The statewide meeting is not the only

opportunity Judy and I have to represent UUP. She is on the ARA regional board for Long Island, while I serve in the same capacity for the Syracuse-Central New York group. We met retired unionists from all parts of New York — from the far north in Watertown to the Erie-Niagara frontier. There is a New York branch not far from where most UUP retirees live.

In the Syracuse group, we meet monthly, with programs, speakers and active work sessions on various issues of importance to retirees. We have been active in the fight to remove Upstate Medical University Hospital from SUNY. UUP President Bill Scheuerman's request for advocacy faxes were sent to the entire membership in the central region. It is inspiring to work with good folks who are willing to put in time, effort and commitment for political and social justice fights.

Meanwhile, I receive a weekly e-mail update from the national ARA and forward it

to the more than 75 members in the Cortland area. I have received very positive comments.

If you want to subscribe to this weekly informative service, go to www.retiredamericans.org.

We are all members of NYSARA by virtue of NYSUT having enrolled us. UUP is now a union-specific group with full rights of participation. I urge you to check with the local or regional ARA group in your area:

Long Island 516-273-8822
 New York City 212-815-7510
 Lower Hudson Valley new chapter
 Capital District maddwalt@aol.com
 Central NY dmatouse@twcny.rr.com
 Erie-Niagara Bobby Olenschlager
 Rochester fmacek@aol.com

Interested retirees can also go to www.retiredamerican.org.

I urge you to get involved with NYSARA and continue to fight the good fight with all the resources that made you good UUP members in your "active" life.



AFT Union Summer: Lend a Hand in New Orleans

Most of us cannot imagine the devastation wrought by Hurricane Katrina in 2005. Still many more of us may not realize that Katrina left behind massive, unprecedented and enduring needs that exist today—two years later—are still unmet in New Orleans.

The needs of people whose livelihoods were washed away are hard to imagine, but are very real for many working families in New Orleans. This summer, the American Federation of Teachers, and volunteers from across the country will converge on New Orleans in an effort to lend a hand.

In cooperation with the AFT-CIO, the AFT-United Teachers of New Orleans, and other groups, volunteers will work on a variety of community and union building efforts. If you are interested in participating, please fill out the information below and mail or fax it to:

Allison Crawford
 c/o AFT
 5th New Jersey Ave. N.W.
 Washington, DC 20001
 Fax: 202/191-6115

* Air fare, housing and meals reimbursement will be provided to all volunteers.

I am interested in participating in community outreach and union-building activities (two weeks):

June 24 – July 7, 2007

July 8 – July 21, 2007

I am interested in participating in back-to-school organizing (two weeks):

August 12 – August 25, 2007

NAME: _____

ADDRESS: _____

HOME TEL: _____

CELL: _____

E-MAIL: _____



Delhi retiree visits Dominican Republic

(Editor's note: The following are comments made by Active Retiree John Leddy of Delhi in an e-mail to Jo Schaffer of Cortland, about his volunteer work in the Dominican Republic with Rotary International. Enjoy!)

I had numerous jobs at Delhi over the years, but water filters and latrines were not my expertise.

I was the College Union director and residence life director in charge of discipline, and I spent a few years as human resources director (it was called "personnel director" back in the dark ages).

In 1992, I led a Group Study Exchange to the Dominican Republic, sponsored by Rotary International. Since then, I have been doing quite a bit of volunteer work there: We purchased a vehicle for a rural community to be an ambulance, school bus and delivery vehicle; sponsored a blood analyzer for the Santiago Children's Hospital; got insulin donated for the children's diabetic hospital; purchased sewing machines for a woman's cooperative; and sponsored community banks for women's groups.

I could go on and on ... We all have to pay back and make a difference in some way!

They just had horrific floods in the barrio section of Puerto Plata and need help for bedding and mosquito nets. Water filters and latrines are needed for the rural poor. Pre-school kids die all the time from poor sanitation and waterborne diseases. These two areas mean *life* to these youngsters!

Top: I was made an honorary member of the Santiago Gurabito Rotary Club — a picture at a Project's Fair.

Center, left: This is the truck we purchased for the El Limon Community outside of San Jose de Ocoa, to be used as an ambulance, delivery vehicle and school bus.

Center, right: Me with the mayor of Santiago. The city passed a resolution in my honor.

Right: I oversaw the delivery of \$500,000 worth of medicine from CitiHope to Puerto Plata.





Let us help put you on the **MAP!**

In efforts to expand communications with members, NYSUT Member Benefits Trust is introducing MAP, the Member Assistance Program. Just as maps assist by providing direction, MAP team members will assist Member Benefits and vice versa.

By joining MAP, you'll be among the first to hear about new, endorsed programs and program updates. You'll receive special offers from Member Benefits or its endorsed program providers. You'll help Member Benefits test potential new programs and provide feedback. Your opinions will be solicited on new programs under consideration.

MAP is an e-mail based program. Member Benefits will not share your e-mail address with outside interests other than endorsed program providers and only under controlled circumstances. Member Benefits will oversee the frequency of e-mail communications to ensure you will not be bombarded.

MAPpers will receive e-mail communications from Member Benefits and occasionally from its providers of endorsed programs. Once a program provider receives approval from Member Benefits to send you an offer or information, the vendor will be required to destroy the e-mail listing after sending the communication.

This exciting, new program allows you to help shape future programs and services exclusively available to you and your colleagues.

Join by July 2, 2007 and you will be entered into a drawing to receive one of two Kodak Easy-Share digital cameras. To join, log on to www.memberbenefits.nysut.org, or call **(800) 626-8101**. You will be asked to provide your name, address, local association, e-mail address and NYSUT Member ID number, found on your membership card or by calling Member Benefits.

Help make a difference. Become a MAP team member.

For information about this program or about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please call NYSUT Member Benefits Trust at (800) 626-8101, e-mail benefits@nysutmail.org, visit www.memberbenefits.nysut.org, or refer to your NYSUT Member Benefits Trust Summary Plan Description.



Briefly

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increasing access to preventive services and earlier treatments.”

The bills represent the approach to health coverage recently endorsed by the AFL-CIO and AFT; both are supporting the measures.

Most will pay more in exchange for universal health care

A majority of Americans say the federal government should guarantee health insurance to every American and are willing to pay higher taxes to do it, according to the



latest *New York Times*/CBS News poll.

While the war in Iraq remains the overarching issue in the early stages of the 2008 campaign, access to affordable health care is at the top of the public's

domestic agenda, ranked far more important than immigration, cutting taxes or promoting traditional values.

Sixty percent of the respondents, including 62 percent of independents and 46 percent of Republicans, said they would be willing to pay more in taxes. Only 24 percent said they were satisfied with President Bush's handling of the health insurance issue, despite his recent

initiatives, and 62 percent said the Democrats were more likely to improve the healthcare system.

Americans showed a clear signal in the poll to make tradeoffs to guarantee health insurance for all, including paying as much as \$500 more in taxes a year and forgoing future tax cuts. Some 47 million people in the United States, or more than 15 percent of the population, now go without health insurance, up 6.8 million since 2000.

The nationwide telephone poll of 1,281 adults was conducted Feb. 23-27.

What is COARM?

The charge of the Committee on Active Retired Membership (COARM) is to:

- encourage retired membership in UUP;
- recommend organizational structures that promote a mutually beneficial relationship between retirees and the union;
- propose ways to refer retirees' interests to the appropriate UUP bodies; and
- report to the president, the Executive Board and the Delegate Assembly (DA).

COARM is made up of 11 members. Seven are elected by and from the retired membership; and two are appointed by the UUP president.

Also on the statewide committee are the membership development officer and the retiree delegate to the DA, who serves as COARM chair and as a nonvoting member of the statewide UUP Executive Board.

Older Americans Month 2007: Choices for a healthier future

Federal, state and community leaders are witnessing sweeping fundamental transformations in the way Americans think about and deliver health and long-term care in this country.



The theme for Older Americans Month 2007 “Older Americans: Making Choices for a Healthier Future,” is intended to encourage Americans to think differently about health and long-term care and work together to rebalance and modernize current systems in order to adequately plan for and address the needs of current and future generations.

The focus of the Administration on Aging includes: streamlined access to information on home and community services; disseminating more information about cost-effective prevention practices and activities that will improve health and quality of life; and innovative, affordable and flexible options of care and support that will provide an array of choices about how and where to live.

To find out how you can take part in Older Americans Month activities or to learn more about implementing these important goals, visit the Web at www.unionvoice.org/ct/111cCwF1rqy1/.

ARA

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Another discouraging development emerges from the Medicare “reform” bill that allows the federal government to subsidize private health plans at a higher rate than regular Medicare.

Delegates reported that more and more of these private Medicare Advantage Plans are using unethical practices to convince senior citizens to enroll in these fee-for-service plans.

The New York State Office for the Aging puts out a very useful guide with information about programs and services for seniors. For more details, go to www.aging.state.ny.us.

Stay in touch !

UUP Active Retirees are invited to join the group's e-mail information network (e-list) as a way to share ideas and to receive information more quickly.

E-list topics are restricted to issues of concern to UUP, SUNY, the labor movement and retirees.

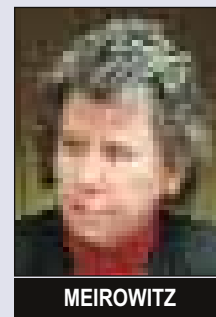
“I invite all retirees with access to a computer to join our e-list and stay in touch with your colleagues,” said COARM Chair Judy Wishnia. “It's a great resource for retirees.”

Wishnia said the e-list is an easy way to discuss issues of importance to retirees and to post information about regional meet-

ings and activities. Also, the e-list has been used by people with questions on topics ranging from benefits and affiliations, to legislation and advocacy.

Interested members should contact Old Westbury retiree Claire Meirowitz at cmeiowitz@yahoo.com. Member privacy is protected because the group is considered private and names will not be displayed in Yahoo!'s directory.

Don't hesitate. Become an e-mailer!



MEIROWITZ

'Dear Marci' answers Medicare questions

(Editor's note: Welcome to Dear Marci, a free service of the Medicare Rights Center (MRC)—www.medicareriights.org—brought to you by the AFT. To sign up for Dear Marci, MRC's weekly e-newsletter about health care benefits, rights and options for people with Medicare, visit www.medicareriights.org/subscribeframeset.html.)

Dear Marci,

My income is just over the eligibility limits for the Medicare Savings Programs, but my finances are stretched thin trying to pay for all my medical expenses. Is there any way I could still qualify for help?

— Annette (Newburgh, N.Y.)

Dear Annette,

Yes. In some states even if your income is above the limit, you may still qualify for a Medicare Savings Program (MSP) because certain expenses can be deducted from your income and assets, which may lower them to the eligibility level.

Qualified deductions, sometimes called "income disregards," may include private health insurance premiums for Medigaps and Medicare Advantage plans, or wages

from a job. Or if your income is slightly higher than your state's limits, you may be able to qualify for an MSP if there are more than two people in your household.

Examples of certain "income disregards" for New Yorkers include the following:

- First \$20 of any monthly income
- First \$65 of monthly earned income and one-half of the remaining monthly earned income
- Value of food stamp benefits
- Income tax refunds
- Weatherization assistance
- State and local government assistance based on need
- Small amounts of income received inconsistently
- Food or other in-kind aid provided by private nonprofit agencies, based on need
- Cash or in-kind assistance that is loaned and must be repaid
- Money someone else spends directly to pay expenses for items other than food, clothing or shelter (i.e., telephone bill)
- Value of food and shelter received free of charge while living in the household of another.

If your state has asset limits, you may be able to deduct certain financial resources or assets. "Asset disregards" in your state may include cash, bank accounts (savings and checking), stocks, bonds, annuities, CDs,

real and personal property (other than your home and car), trusts, life insurance if the face value is greater than \$1,500, and other items that may be converted into cash and used for food, clothing or shelter. Some states allow you and your spouse to each "disregard" \$1,500 for a burial fund.

In New York, the Medicare Savings Programs will exclude the following assets when calculating your eligibility:

- Home
- Personal effects
- One automobile, value unlimited
- Irrevocable prepaid funeral agreement
- A retroactive Supplemental Security Income (SSI) or Social Security benefit is excluded for six months after receipt
- Burial space.

Find out what your state's qualified exemptions are by calling your local Medicaid office.

Note: In some states, like New York, you can "spend-down" to Medicaid eligibility. That means you deduct the cost of your medical bills from your income to qualify. Medicaid helps pay your Medicare costs and may also offer other benefits, like dental and vision care.

— Marci