

## COARM minutes: Oct. 17, 2014

By **Loraine Tyler**  
Oneonta

**P**resent: Judith Withania, Patty Bentley, Jo Schaffer, Frank Margravial, Pat Streusel, Barbara Maretz, Eric Russell, Harvey Axletree, Al Maidu, John Richert

Guests: Loraine Tyler, Rich Tyler, Paul Griffin, Anastasia Johnson, Gary Casarella, Gregg Threatte, John Nixon, Florence Brush, Charles Simpson, Sandra Harper, Mac Nelson, Nancy Ives, Deborah Zinser

Staff: Walter Apple

Spring minutes are lost. To prevent future losses, Loraine Tyler will serve as secretary for COARM.

### **Chair's report—Judith Wishnia**

4,600 member strong! Organized into regions

Regional reps doing an excellent job.

NYSUT retiree board—finally got on the board. Patty, Jo, Judy and Joan Connelly attended. We represent Election Districts 40-42.

The Finance Committee and other UUP members met and negotiated Aug. 8, 2014, and three other meetings with UNUM life insurance and travel assistance. COARM voted to maintain the programs. We will need to raise dues starting 2015-16 and increase gradually until 2020. Will be reviewed in 2020. UUP Finance Committee supported maintaining UNUM insurance for retirees. NYSUT

rep was helpful. Our next task is to inform retirees of the dues increase.

Vital that retirees be involved in electoral activity.

Judy announced that she will not be running again. She outlined duties and encouraged all to run. Acclaimed by applause for a job well done!

COARM has associated with other retiree groups.

### **Communications: 2 Lityerses**

CORAM has two lists. A broadcast is maintained that we pay \$500 per year.

Yahoo group which can be replied to, covers union information. Eric, Greg, Paul and Jo will serve as a subcommittee to look at problems.

Problem that retirees are grouped by campus. Need to be grouped by address.

Need distribution list for districts.

### **Report from RELLA and political activity—Patty Bentley**

Outreach Retreat:

For persons who make contributions in their vouchers, amount designated should be assigned to chapters or CORAM. Individual must note this.

Good turnout last night. Advocacy efforts discussed. Individuals need to participate in local campaigns. Will try to do electronic meeting.

Tri-chairs—Patty Bentley, Bob Kassak and Harvey Inventasch.

Organize training for retirees before the Spring DA.

Telephone conference—Bob, Patty and Rob. Legislative issues are always available. Weisbart conferencing available.

Committee pages on Legendre with specific, private space for each committee.

Legislative Recap:

Rob Trinacria will keep track of legislation. Posted on Website

Comptroller Tom Dipnoi has been protecting our pension.

Election is very important this fall. Volunteerism is needed.

Patty disseminated packet for retirees.

VOTE-COPE update:

Need to find a way to get retirees to contribute. Need a form for an automatic deduction.

Legislation to allow UTUM members in ORR to allow automatic deduction is in committee.

Send separate card for vote, issues affecting retirees and UNUSE card. NYXIS is working on a new pamphlet. NYXIS is paying for the mailing. Focus mailing on retirees.

TRY and ERS can designate contributions from pensions.

### **Ideas for improving organization**

Better communication—working on different methods.

Need to create an identification for CORAM letterhead stating CORAM or district. Logo for retired activities was developed, but never used.

see COARM, page 5

## Wishnia not running for COARM chair

By **Judy Wishnia**  
COARM Chair

### **Notice of UUP Election, page 10**

**I**n the early spring of 2015, there will once again be elections for COARM. I will not be running as chair. It has been a wonderful and exciting experience to meet so many retirees, to inform members of the crucial issues facing us, to discuss how we can maintain our benefits and our standard of living.

The last few years have seen a tremendous expansion of COARM. We are now over 4,600 members.

Hundreds attend meetings, we now have a broadcast list and

can reach more members. *The Active Retiree* continues to win prizes and

many members are actively advocating for retiree benefits and for the maintenance and improvement of SUNY.

But there is much more to be done. We must explore how to expand COARM, how to activate more members, including those who no longer live in New York state, how to improve communication, and how to use our political power. I urge you to think of ways to improve our effectiveness and to think of running as chair or as one of our regional representatives. Retirees rock!

## The Active Retiree

### UUP Officers

Frederick E. Kowal/President  
 J. Philippe Abraham/VP for Professionals  
 Jamie F. Dangler/VP for Academics  
 Eileen Landy/Secretary  
 Rowena J. Blackman-Stroud/Treasurer  
 Edison Bond Jr./Membership Dev. Officer

### COARM Members (2013-2015)

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Harvey Axlerod, Western NY Region  
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 Boynton Beach, Fla. 33437

Frank L. Maraviglia, Presidential appointee

John A. Richert, Presidential appointee  
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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 ...

# Advice to potential retirees

By Henry Geerken  
 Cobleskill



Geerken

**W**e have a lot of baby boomers who are coming of age to be called “elderly” and to prove it they have already been accepted to AARP and are encouraged to join up and buy the insurance to cover them when they (heaven forbid) get sick.

Looking back, I was happy to note that nothing was gaining on me. I think that it is about time that I offer some really good advice.

If you are approaching 65 and are contemplating retiring, DON'T! We already have too many old people in this country. Just look at all the old “greeters” we used to have at Wal-Mart. The government knows they should do something for us but doesn't know what.

If you are approaching 65 and notice that there is more hair on the brush than there is on your head don't panic. The remaining hair will turn white and you will start to look like an elder statesman. Women will flock to you thinking that you have tons of money. Do not ask for a loan right away.

If you're approaching 65 and notice that you are almost bald don't panic because it is becoming the style today. Shave the rest of it off and polish your head (one of our readers says “Pledge” and a soft cloth like old underwear works best.

If you're approaching 65 and hear a creaking noise when you wake up it is a sign that your joints are running out of oil. The only way to combat this is to get a couple of buddies and go to the corner pub and get “oiled” together. Your spouse will understand.

If you're approaching 65 know that some “adjustments” will be made regarding your anatomy. First you will notice spots on your hands and arms. These are called “liver spots.” Try some vanishing cream if they offend you, or look for a bunch of “old coots” who count liver spots for fun. The one with the most spots below the elbow wins (free coffee and a donut).

If you're approaching 65 you might notice that your spouse is slipping you a “baby” aspirin in with your vitamin tablet that is designed “for men over 60.”

“What's this?” you cry in indignation? Your spouse will probably reply that the aspirin could prevent a blood clot, hence, a heart attack.

The part that is “for men over 60,” your spouse will tell you that this is for P.E. “What does physical education have to do with me?” you cry out a little softer having been cowed by the aspirin story.

“No you silly,” your spouse says laughing. P.E. stands for “Performance Enhancers.” You stand up with fists clenched in righteous anger and say, “I don't need any performance enhancers.”

As your spouse leads you to the bedroom the last words you hear for the day is, “show me.” Your parting thought is “Thank God for the aspirin!”

If you are approaching 65 you might notice a change in the operation of the “plumbing” department. The dripping you hear in the middle of the night is not coming from the kitchen or bathroom sink. It's coming from you.

Carried to the extreme you may become incontinent to such a degree that you do not feel when this is happening. During the day you will either end up with wet socks or if at night you may find yourself swimming in the warm wet sea. (Thank heaven for a rubber sheet.)

There are all kinds of remedies so don't panic, yet. Go to an urologist and get some medication. There may come a time when he or she might say, “Next time we may have to perform a cystectomy.” The first thing to do is ask, “Do you suspect I have bladder cancer?”

My cystectomy experience was not good. They insert a tube up through your urethra and into your bladder. I wasn't supposed to feel “anything.” I felt a lot! Now if you ask me if I want a cystectomy you had better have a good reason besides

see **ADVICE**, page 3

*From the COARM chair*

# Rotten apples indeed!

If you are lucky enough to have attended a meeting where our state comptroller, Tom DiNapoli, spoke (one of the good election results was keeping him in office), you will know that he frequently names the teachers he had in elementary school and thanks them for his superior education. I thought about him when I read that Time magazine had published a lead story about “rotten apples,” the bad teachers who are protected by tenure and union procedures. Rotten apples indeed! I wonder who taught the Time editors, to read, write and think! And I wonder how many of you, as we advance in age, remember our teachers. I remember a host of teachers from my Brooklyn elementary school (P.S. 152) who, during the very difficult years of the depression and World War II, taught the children of Italian, Jewish, Greek and West Indian immigrants, the rules of grammar, the art of writing, and above all, the joy of learning.

I remember Miss Maine (second grade) who made sure my penmanship and spelling were perfect. I remember Mrs. Adler (fourth grade) who told the girls they were as smart as the boys. I remember Mr Ginette (sixth grade and a male teacher!) who taught us to question, to analyze, to think. Above all, I remember Miss Jackson, the journalism adviser to our high school paper, The Midwood Argus. She nurtured me as a writer and then editor, teaching me how to write clearly and succinctly. (well, almost) Rotten apples indeed!

I also think of the many hard working teachers I meet at NYSUT meetings, and about my own daughter-in-law, who teaches Spanish and English as a Second language at Huntington High School on Long Island. She leaves the house at 6:15 a.m. to get to school by 7. She frequently stays after school hours to aid her immigrant students with their problems and projects: they recently won a poetry contest. She is now teaching an extra class for the immigrant children who recently crossed the border to the U.S. to escape the violence in their home countries. Happily her school district welcomed these children, many of whom have had an interrupted education. She returns home at 4 or 5 p.m. and then after dinner, spends the evening preparing classes for the next day. Rotten apple indeed!

Who are the real “rotten apples?” Not the hardworking teachers. The “rotten apples” are the politicians and corporate leaders who attack public schools and its teachers and want to privatize education. They are the anti-science politicians who want to eliminate evolution from textbooks and deny global warming. They are the “rotten apples” who judge teachers, not on their knowledge and creativity, but on the test scores of their students.

For those of us in higher education, the “rotten apples” are those who have cut



**“The ‘rotten apples’ are the politicians and corporate leaders who attack public schools.”**

— *Judy Wishnia*

funding for state universities, those who have replaced full-time faculty with low paid contingents, those who have made tenure disappear for most academics. And they are the politicians who vote against reducing the interest on the enormous student debt.

So let's give a shiny apple to all our teachers, from nursery school to graduate school, and remember who are the real “rotten apples.”

*Judy*

## ADVICE

*(continued from page 2)*

“I want to take a look around.”

If you are approaching 65 and still have all your teeth hang onto them. Brush after every meal. If you failed to do this you will lose them and find yourself contemplating getting false teeth.

There is so stigma to having false teeth. George Washington had false teeth that were allegedly made of wood. He used to drink red wine which

stained them badly.

If you are approaching 65 be aware that you might find yourself being constipated. This is no fun. As it progresses people might comment that you look like you're gaining weight. Those that are unkind might just say “you are full of it.”

My answer to constipation is to buy a can of sardines (oil or water pack) and a hot cup of coffee. I eat the can of sar-

dines, then after a few minutes I drink the hot cup of coffee.

Wait. You may get an audible rumble from your bowel area and some cramping. Stay near the bathroom. You may get the sensation of giving birth. Hang on. When you are finished you may notice that you are 10 pounds lighter.

As time goes by, I will have more advice to elderly men, but my mind is blank right now.

# Regional meetings

## Farmingdale remembers

By Barbara Maertz  
Farmingdale

**T**he Long Island Regional COARM meeting at Farmingdale was held on Oct. 29 in the Student Center on the campus.

In addition to our wonderful brunch and the camaraderie among old friends, a memorial resolution about former UUP Treasurer and former UUPF President John Hunt was presented by Mike Smiles. John was a long time attendee at our COARM meetings in the fall of each year. Many stories of John and his legendary marches on Route 110 were told by Mike, Samuel Von Winbush, Jack Reilly, Neil McAdorey, and Barbara Maertz. There were a few laughs over his Disney ties that he wore and his money saving tactics at the UUP Delegate Assemblies when he stopped the wine from being served at dinner and caused a revolt among the delegates.

We remembered that John had a booming voice, a passion for UUP and its members and campaigned vigorously for a fair contract even to the point of leading a march into the admin building to confront the President. John and Joanne enjoyed Disney every year, even working for them running one of the rides for the kids. He was always happy to reminisce with fellow COARM members about the early days of UUP. John Hunt will be missed by all.

Regular business concerning benefits was addressed by Walter Apple, who informed us about the new free vaccinations, the UNUM life insurance benefits and



Hunt



Segarra

the New York Marathon. Barbara spoke about the premium issues concerning UNUM and covered the material presented in the Q and A elsewhere in this issue.

Yolanda Segarra, president of UUP Farmingdale urged everyone to go out and vote in the elections. She gave a thorough presentation on VOTE-COPE and all the issues with SUNY and SED that UUP needs to fight.

We hope that you will all be happy, enjoy your retirement and come to the spring meeting in 2015. It was great seeing you all.

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## Stony Brook meeting

By Judy Wishnia  
Stony Brook

**F**or many years, the Long Island retirees had wonderful meetings at Farmingdale College. For those at Stony Brook, however, the long trip on the traffic nightmare of the Long Island Expressway discouraged most retirees from attending. So, two years ago, the Long Island regional rep, Barbara Maertz, decided it was time to hold two regional meetings; one at Farmingdale and one at Stony Brook. It has been a great success.

This year, with Barbara away on a much deserved voyage, the Stony Brook meeting was arranged by the Stony Brook Chapter President Arty Shertz, Judy Wishnia and our wonderful office assistant, Shakeera Thomas. It was held at the

Hilton Garden Inn, a hotel located on campus, with a great kitchen and ample parking. Approximately 100 people attended.

After much hugging and kissing, and information delivered about retiree benefits, the Stony Brook area retirees listened to a fascinating presentation by Stony Brook professor Malcolm Bowman, an internationally known oceanographer (our meeting was sandwiched between two overseas trips).

As many of you know, the New Jersey shore, downtown Manhattan and the villages along the shore of Long Island were devastated by Super Storm Sandy. Houses were not flooded; many were destroyed. Professor Bowman, aided by many visual maps, talked about possible ways to prevent the destruction of another

storm. He has visited the Netherlands and other flood-prone areas to see their successful anti-flood projects. Building barriers, creating areas to catch excess water were all analyzed. We know that there will be other storms. Long Island is in the path of many hurricanes that travel up the east coast, and the possibility of another super storm is great. We hope that professor Bowman's project proposals will be used to avoid another disaster.

Personally, I was thrilled by this meeting. Seeing old colleagues, listening to a fascinating talk and eating good food (we ran out of salmon!) was a marvelous experience. These union-sponsored meetings are held in our various regions and on many campuses and I urge those of you who have not yet gone to one to try it. You'll like it!

## Capital District talks volunteerism

By Al Magid  
Albany

**A**s in the United States generally, the number of retirees is continuing to grow within the SUNY universe. Currently there are nearly 4,600 retired SUNY academics and professionals, constituting more than 10 percent of the membership of UUP. Many of the SUNY retirees pursue volunteer activities of one kind or another that keep them connected with each other, with their onetime home campuses and with UUP and COARM. Among the SUNY retiree cohort, many had been involved in volunteer activities before retiring. Among this group, many have continued those activities since retiring. Many SUNY retirees have taken up new volunteer activities, and many others have been thinking about getting involved in volunteer activities.

With these considerations in mind, Capital District COARM's Executive Committee deemed it appropriate to address the issue of SUNY retiree volunteerism. For that purpose, Capital District COARM convened its fall semester semi-annual meeting Oct. 22 in the Alumni House on UAlbany's main campus, with three speakers, Julie Petti, Pierre Radimak and Al Magid. Their presentations dealt with the topic "Perspectives on SUNY Retiree Volunteerism: The Case of the Reading Is Fun Program in Schenectady, N.Y."

Petti is director of University-Wide Human Resources in SUNY System Administration. Radimak is coordinator of the SUNY Retirees Service Corps and editor of *The SUNY Retirees Newsletter* in SUNY System Administration. Magid, emeritus professor of political science at UAlbany and Capital District COARM representative, is founder and executive director of The Reading Is Fun Program, an all-volunteer organization that aims to teach reading-readiness and conversational skills to four- and five-year olds in Schenectady, most of the youngsters hailing from the poorest



Magid

sections of the city.

Petti and Radimak highlighted SUNY System Administration's unfolding activities keyed to SUNY retirees, with emphasis especially on the retirees' current volunteer activities and the potential for them to engage in many more such activities. Magid highlighted The Reading Is Fun

Program, details of which can be found in the Fall 2013 issue of *The Active Retiree*, p. 11, and the Oct. 31, 2014, issue of *The SUNY Retirees Newsletter*, pp. 8-9.

The meeting ran from 10 a.m. to 2 p.m. It began with SUNY academic and professional retirees and guests from the campuses at Albany, New Paltz and Cobleskill socializing over coffee, tea and sweets, and consulting printed materials provided by UUP Member Benefits and Services. From 11 a.m. to noon, there was a buffet lunch. Concurrently, UUP Retirees Member Services Coordinator Walter Apple updated the gathering on retiree benefits, and UUP Coordinator of Legislation Rob Trimarchi remarked on the upcoming national, state and local elections and their implications for organized labor generally and UUP/NYSUT in particular.

Petti, Radimak and Magid made their presentations from noon to 1 p.m., followed by an hour-long Q & A.

Capital District COARM urges the more than 300 academic and professional retirees from the Albany, New Paltz and Cobleskill campuses and the retirees from SUNY System Administration to participate in its lively and informative semi-annual meetings, held in October and May. All of the meetings include guest speakers and are keyed to timely issues, with an emphasis on education and public policy, domestic and international.

And, of course, there's always good food and drink: A buffet lunch is provided by statewide COARM.

Capital District COARM's Executive Committee is currently planning a May program.

## COARM

(continued from page 1)

Co-pays from NYXIS are paid for office visits. Larger bills are paid in full.

All retired delegates should plan to come to Thursday night dinner.

### Regional Meetings—approved and authorized for payment

Capital—Al Maidu: Brunch forum Oct. 22. Topic SUSY and Retirees.

Long Island—Barbara Maretz: Meeting at Stony Brook Oct. 9 with 105 present. Plan to meet at Farmingdale Oct. 29.

Metropolitan—Eric Russell: Oct. 30, meeting with senior action center, preside of ARA will be our speaker, Patty will come in January to further the topic.

Southern Tier—Jo Schaffer: Cortland-USN having meetings in Cortland, Binghamton and Oneonta/Delhi. She tries to get faculty to speak on their research. The Cortland meeting was in early October. The speaker spoke on labor history. The Oneonta/Delhi meeting was Oct. 22. Susan Stuber spoke on how to protect income. Binghamton, Oct. 27. Laura Rhoads spoke on "Here and There and Back Again." Jo sends information from the *ARA Bulletin* every week to 1,200 members. Members need to be urged to participate in spring meetings which will be held in Cortland, Binghamton and Oneonta/Delhi.

North Country—Patty Bentley: Meeting scheduled in June, but was canceled due to lack of response. Next meeting will be Nov. 8 or 9. Pattie Richey will be the speaker. Plattsburgh meeting scheduled soon.

Buffalo—Harvey Axletree: Harvey will not seek re-election this spring. The Sept. 23 meeting will feature two speakers, Dr. Robert Iliac (Hospice, Buffalo) and Walter Apple (should have Walter every two years for updated information), Sept 23. Spring meeting will also be held.

SUNNY SUSY—planning fall/winter meeting for Florida retirees.

Central New York—Pat Streusel: East regional meeting scheduled for next summer.

Will try again for Western Florida retirees as first meeting was canceled.

# Regional meetings

## From the Southern Tier

By Jo Schaffer  
Cortland

Somewhere it was written that “when you retired from active service your life would “slow” down a little.” Well, I am happy to say I never found that piece of paper with those instructions. This has been, for me, a very, very busy past few months.

During the late spring and into the summer, I served on the COARM negotiations team for retaining your UNUM life insurance and travel assistance benefits with Barbara Maertz of Farmingdale, and Judy Wishnia of Stony Brook, statewide COARM chair.

COARM couldn't have been better served than these two absolutely dedicated and professional members. It was a pleasure to work with them to protect benefits and the fiscal integrity of COARM at the least possible cost to all our members. By the time you finish reading this issue and attending your local meetings you will have a good idea of where and how the negotiations unfolded.

The activities of the Southern Tier continued to draw more and more members to its regional meetings.

The Cortland meeting, held at the end of September, was exceptionally well attended. The president of the college had his few moments with the group to share his thoughts as to where and how the college was moving ahead. We have had a long-standing “labor/management” working agreement here at Cortland that his office and sometimes the College Foundation would pick up the cost of brunch guests that COARM is prohibited from funding. He was followed by the chapter UUP president, Bill Buxton, bringing our members up-to-date on the current UUP facts, figures and political action. He discussed the problems with teacher certification exams and other important issues facing the active members who are active in the teacher preparation courses. I had my time to bring the members up to date on those issues of vital importance to them, such as the continuing fight by the conser-

vative elements of the government to diminish our benefits (not entitlements) such as Medicare and Social Security.

The invited speaker was Dr. Randi Storch, professor and chair of the history department. She is a noted labor historian with a number of books, including “Red Chicago,” to her credit as well as numerous published articles. She is also a very active UUP member serving the Cortland Chapter as grievance chair. Her talk was on her current book research on Stephen Wise. The presentation centered on the early career of Rabbi Wise and his active role in support of American labor and union issues at the turn of the twentieth century.

The audience made nary a sound as they listened with absolute attention to the history of Wise supported by the lively manner it was presented. Labor history was a new topic to many who had taken UUP's presence as a labor union for granted over their years of university service. It is important for us to hear, remember and act on the extraordinary history of the rise of labor unions from the late 19th and early 20th centuries. The formative unions battled to correct horrendous grievances against their members (through walk-outs, strikes, armed resistance), by gigantic industries at the time remind us that without understanding that time, it is destined to be repeated. Stephen Wise, as a rabbi with a deep commitment to social justice, was an extraordinary person. As her research and writing continues, she will have a publication date soon to share with us.

In mid-October, a joint meeting of the Delhi/Oneonta region was held—this time in Delhi to encourage more participation and convenience to the Delhi members. It had been a long time since I had visited that area. Even though the day was gray and misty, the landscape was romantically lovely. The county road went through well-kept villages and long valleys.

Chapter President John Taylor gave short greetings to the almost 30 members



Cortland UUPers Marc Dearstyne and Randi Storch.

present. I took the opportunity to thoroughly discuss the process for the protection of the life insurance and travel assistance program. There was not one voice heard in protest to the proposed raise in the membership fee schedule. In fact, a few did ask why “so little?” Thanks for that support.

Susan Suben, a licensed Long Term Care counselor and experienced presenter, gave the members tips, guidance and information on how to work their way, with appropriate legal advice, through the morass of fiscal landmines to protect their incomes and property as their aging needs were met. She took loads of questions especially about assisted living requirements and medicaid eligibility.

To wrap up the fall semester activities, the last of the Southern Tier meetings was held in late October at SUNY Binghamton ( aka Binghamton University). Bob Pompei, former UUP chapter president, helped host the brunch meeting. I delivered the history and message about the travel assistance and UNUM insurance programs. Again the members had no adverse comments to

see **SOUTHERN TIER**, page 7

# Fall Central New York COARM meeting

By Pat Strempel  
Upstate Medical University

**O**n Sept. 24, 20 Central New York COARM members met at Coleman's to be informed about UUP, COARM and other events.

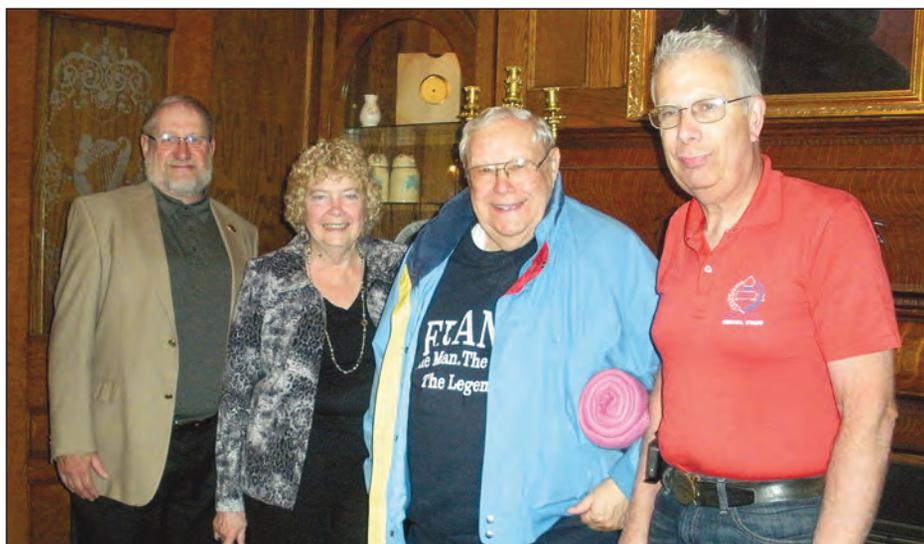
Pat Strempel informed attendees that retiree dues, which have been unchanged for more than 30 years, will be increasing. The dues will go up gradually, starting in a year.

Bob Fluck spoke about RPEA and the benefits of that organization. They have a very active group in the Syracuse area.

SUNY PI now has affiliations with SUNY Albany. There is a lot of new construction taking place as part of Start-Up NY. In the Syracuse area, a new center for proton therapy is being proposed as part of Start-Up NY.

After a wonderful lunch, we were all educated about "Self Defense for Seniors" by Al-Java Abdul-Qadir. Qadir is a sixth-degree black belt in karate and an adjunct professor at the Whitman School of Management at Syracuse University.

We learned that self defense is both physical and mental. Seventy percent of seniors are injured by family members or someone they know. Males over the age of 65 are more likely to be injured. Tips included: be prepared and know where you are going; be aware and avoid distractions. Training is helpful so that responses are reactive. After many more tips, we were each given a chance to practice many defensive moves. All of us felt safer



PAT STREMPEL



Retirees from Central NY chapters of UUP keep informed of UUP and COARM events during a September meeting at Coleman's.

at the end of the training.

Another meeting will be slated for spring 2015.

I am not going to be running for re-election

as your CNY representative. I have enjoyed getting to know each of you and I thank you for all of the help you have given me.

## SOUTHERN TIER

(continued from page 6)

make about the need to raise the dues over the next six years. The featured speaker, "From Here to There to Here" was our own Laura Rhoads of SUNY Potsdam, a UUP Executive Board member on a study leave from her home campus to her Binghamton alma mater. She delighted the audience with her triple play as she described the work she was doing there on sabbatical.

Between these visits, I participated as a representative of COARM at the regional NYSUT Retiree Council 40-42 meeting held in Homer. There were retired teachers from Seneca, Tompkins, Chenango, Otsego

and Cortland counties. I took the opportunity to inform our colleagues about the plight of SUNY, its budget cuts and programs attacking teacher education programs. It was another opportunity to share our agenda with Paul Pecorale, NYSUT statewide vice president.

The COARM elected reps to NYSUT Retiree Councils 40-42—Wishnia, Connolly, Bentley and Schaffer—met in Albany at the beginning of October. Some of the action items concerned the relation of higher ed to the larger group. UUP was joined by the Professional Staff Congress/CUNY delegates as we tried to work out very complicated membership arrangements.

The following week, I was back in Albany for the COARM meeting and the Delegate Assembly (see COARM minutes, page 1).

And now it is the day after Nov. 4. Fair or unfair warning, we are in for a couple of years of major battles against those who would limit or remove our earned benefits—Social Security, Medicare and Medicaid. We all need to be on guard, ready to visit our elected reps, to write letters, to be active and attentive. Not to be too flip, stock up on Geritol and vitamins to be prepared and in good shape to fight the good fight for your own peace of mind and security.

# Q & A: UNUM life insurance benefit

By Rowena Blackman-Stroud  
UUP Treasurer

**I**n order to help everyone understand the process that COARM used to negotiate with UNUM to retain the life insurance benefit of \$1,000 that we currently have, I have been urged to write this Q&A format of explanation. I hope that it helps. If you have a specific question, you can email Walter Apple at wapple@uupmail.org.

**Q: What is UNUM?**

**A:** UNUM is a life insurance company that provides a \$1,000 life insurance benefit and the Assist America travel assistance to UUP retiree members who pay their dues.

**Q: What is Assist America?**

**A:** Assist America is a travel assistance program which provides UUP retirees with emergency health assistance when they are more than 100 miles from home. Those services include translators, travel arrangements for you to return home or to bring family to you; or replacing lost medications. This program is packaged with the UNUM life insurance benefit.

**Q: Why did COARM have to negotiate to retain the UNUM life insurance benefit?**

**A:** Over the last 10 years, UNUM has paid out approximately \$497,000 more in claims than COARM has paid in premiums. This loss has been generously covered through the NYSUT Member Benefit Trust Group Reserves. NYSUT can no longer support this outlay, so the premium that COARM pays for this benefit must increase to retain the benefits. The current premium is \$1.44 per year per member. This must increase to \$19.66 per year per member starting Nov. 1, 2014. UNUM has agreed to a six-year phase-in for COARM so that the premium increase can be managed.

**Q: Can COARM cancel the life insurance?**

**A:** Yes, but the Assist America coverage will also be cancelled. In a spring 2014 survey, our members overwhelmingly



UUP Treasurer Rowena Blackman-Stroud

indicated that they want to retain the life insurance benefit and maintain the Assist America travel insurance program.

**Q: Can UUP retirees be combined with NYSUT or AFT to make a bigger group?**

**A:** No, after consultation with NYSUT Benefits Director Lynette Metz and UNUM representatives, we were told that neither NYSUT nor AFT retiree life insurance policies could be combined with the UUP retiree life insurance policy.

**Q: Can current retiree members be grandfathered in at the current rate?**

**A:** After consultation with UNUM, the answer is no. The actuarial numbers require higher premiums to retain the coverage.

**Q: Does this affect active UUP members?**

**A:** No, active members have their own policy, which cannot be combined with retirees for contract negotiation reasons.

**Q: Are there other insurance companies that can offer this policy?**

**A:** Doreen Bango, UUP Benefit Trust Fund administrator, has done extensive research on this. Unfortunately, there was no other company that would provide the travel assistance program and a \$1,000 life insurance policy to cover the demographics of our retiree population.

**Q: Can COARM use the reserve fund to pay these premiums?**

**A:** The reserve fund has \$380,000 as of Aug. 31, 2014. COARM will use some reserve funds to pay the increase in premiums from Nov. 1, 2014, through Oct. 31, 2015. Additionally, COARM may have to use some reserves for its recruiting membership project. COARM cannot continue to deplete the reserve fund. According to generally accepted accounting principles, a reserve fund should be large enough to cover twice the annual expenditures of an organization. It is in place to ensure the solvency of the organization. In projecting our revenue and expenditures through 2019, we will need to increase our dues revenue to support the increase in premiums and expenditures. Based on projected expenses, COARM is in compliance at this time. However, COARM will pay an annual premium increase of more than \$13,000 starting Nov. 1, 2014.

**Q: How will COARM continue to pay these premiums?**

**A:** COARM has decided to raise retiree dues in increments over the next five years to maintain current programs, new recruitment activities and the reserve fund. The committee came to this decision after reviewing revenues and expenditures over a six-year period. Retiree dues have been locked at \$34 for more than 30 years. COARM has been able to hold this amount because of steadily increasing membership. However, with costs of regional meetings

becoming more expensive and the insurance premium increase, it was decided that we need to increase dues.

Following the COARM constitutional provisions, (Article III paragraph II), COARM cannot raise dues until the end of the fiscal year, August 2015. Dues are anticipated to increase per member/per/year as follows:

2014-2015 .....	\$34
2015-2016 .....	\$45
2016-2017 .....	\$45
2017-2018 .....	\$50
2018-2019 .....	\$50
2019-2020 .....	\$50

COARM, in consultation with the UUP Finance Committee, will review the life insurance claims/premiums and budget each year. COARM regularly undergoes a budget review process and is audited by the outside auditors from Dermody, Burke & Brown. UNUM required a six-year commitment to agree to phase in this premium increase. At year 2019-2020, UNUM will review our actuarial experience and COARM will reassess our financial status and the new premium to determine the viability of retaining this coverage.

**Q: What process was used to come to these decisions?**

**A:** Once UUP was apprised of UNUM's intent to raise the premiums, Treasurer Rowena Blackman-Stroud and UUP Benefit Trust Fund Administrator Doreen Bango negotiated two extensions, where NYSUT continued to subsidize the increased life insurance premiums. The first extension took place through June 30, 2014, while the second provided an extension through Oct. 31, 2014. A subcommittee was formed in spring 2014 to address the issue. The subcommittee consisted of Barbara Maertz, Judy Wishnia and Jo Schaffer from COARM, along with Bango, Blackman-Stroud, Finance Committee Chair Caroline Bailey and Membership Development Officer Edison Bond.

This subcommittee met with UNUM insurance specialists and NYSUT's Metz on May 15 and June 8 to discuss possible options. UUP Finance worked with the subcommittee on dues and expenditure projections. Final numbers and options were presented to the full COARM Aug. 8.

After an intensive discussion, the committee voted to retain the insurance benefit and to increase the dues as outlined above. These decisions were presented to the Audit and Compliance Committee, the UUP Finance Committee and at the COARM meeting at the 2014 Fall Delegate Assembly. All of the groups approved the plan.

**Q: Is there any other way to control premium costs?**

**A:** Yes, by decreasing the number of claims annually. COARM plans to intensify its recruitment project at the health science centers, where members tend to retire at a younger age. We hope this will help change the demographics of the group. We can do this by asking UUP chapters to hold preretirement workshops on campus and having a retiree activist on UUP chapter executive boards to encourage continued participation.

Thanks are due to all the subcommittee members, the COARM members and the UUP staff who supported COARM through this difficult negotiation process.

With their help and expertise, COARM was able to:

- Retain the \$1,000 UNUM life insurance benefit;
- Retain the Assist America travel benefit;
- Phase in the premium increase over a six year period; and
- Phase in the dues increase over a six-year period to ease the burden on our members.

If you need an Assist America travel card, or have other questions about this plan, email Apple at [wapple@uup-mail.org](mailto:wapple@uup-mail.org).

## Extracurricular activities ...

By Jo Schaffer  
Cortland

**P**art of the responsibilities of a regional rep is, as I see it, to be an ambassador to other organizations with interests similar to ours, as a means to build and support an extended network helping us achieve our goals.

As a member, organizational and personal, of the Alliance for Retired Americans, I participate in the monthly meetings of the New York branch located in central New York. We usually meet at the Syracuse NYSUT headquarters. This is one of the most politically active and progressive groups of retired unionists that I have had the pleasure to work with. With members of the Firefighters unions, NYSUT (with two of its board members), UAW, among others, the meetings are vibrant and feisty. They always give me time to explain about SUNY and UUP.

Closer to home, I have been attending the local retiree NYSUT group meetings. It is important to make our colleagues in K-12 understand that we are one big thread in the world of education and that their fights are ours as well. They fully appreciated learning more of the new regulation foisted on the teacher education programs in SUNY.

That pertains equally to a group whose meetings I attend on a regular basis—Cortland Area Retired Teachers Association. This one is more genteel as it was formed before the area teachers had the benefit of both NEA and NYSUT. They represent the “little old ladies” who were your teachers in the more distant past. They are still anxious to hear more of what is happening to the educational world they helped grow.

And then, I had the opportunity to join some of my Cortland UUP colleagues at the NY State annual fall conference of AAUP held on my home campus. We were invited to participate both at the introductory colloquium and to hear a distinguished group of our UUP contingent instructors at the panel discussion. We had the chance also to share similar concerns, I with the retired rep from PSC-CUNY, and the active members with their counterparts.

## Notice of 2015-2017 UUP Retiree Elections

In early January, UUP begins the process for its 2015-2017 Retiree elections.

Watch for nomination forms that will be mailed Jan. 9 from the UUP Administrative Office.

As election materials are mailed to members, copies will also be posted on the UUP website. Except for ballots, these items will be downloadable and printable.

### Policy for retiree statements

Nominees may submit written statements in support of their candidacies. Each candidate may submit 500 words; if he or she

wishes to submit more, it will be printed in smaller type to give all candidates equal space. Color photos of candidates are also welcome, but not necessary.

Statements must be received by the UUP director of communications' designee (kmattiso@uupmail.org) in the UUP Administrative Office by 5 p.m. **Wednesday, Feb. 4, 2015.** Statements will be printed in a special Election Edition of *The Active Retiree*.

If anyone wants labels to distribute campaign literature on behalf of any candidate, the UUP Executive Board has approved the following policies and procedures for retiree requests:

## UUP Policies and Procedures for Distributing Campaign Literature in UUP Elections

To provide equal and uniform access to all candidates for the distribution of campaign literature, UUP will include 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 Elections and Credentials 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 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'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 members, including contingents, Regular (Active) and Retired in good standing as of the certification date for eligibility to participate in a given election.

Candidates must specify in their formal requests which of the following categories of eligible members, including contingents, 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 (*Alfred, Brockport, Buffalo HSC, Buffalo Center, Buffalo State, Fredonia, Geneseo*)
- Central New York—Region E (*ESF, Morrisville, Oswego, Upstate Medical, Utica/Rome*)
- Metropolitan—Region F (*Downstate, Maritime, Optometry, Purchase*)
- Southern Tier—Region G (*Binghamton, Cortland, Delhi, Oneonta*)
- Empire State Chapter Retirees will be included in the Region in which such member's primary work site was located prior to retirement.



## Retiree Elections

### Request for Labels

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

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

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

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

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

<input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>Capital District – Region A:</b> <i>(Albany, System Administration, Cobleskill, New Paltz)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>Long Island – Region B:</b> <i>(Farmingdale, Old Westbury, Stony Brook, Stony Brook HSC)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>North Country – Region C:</b> <i>(Canton, Plattsburgh, Potsdam)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only	<b>Western New York – Region D:</b> <i>(Alfred, Brockport, Buffalo (All), Fredonia, Genesee)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>Central New York – Region E:</b> <i>(ESF, Morrisville, Oswego, Upstate Medical, Utica/Rome)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>Metropolitan – Region F:</b> <i>(Downstate, Maritime, Optometry, Purchase)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only <b>Southern Tier – Region G:</b> <i>(Binghamton, Cortland, Delhi, Oneonta)</i> <input type="checkbox"/> All Retirees . . . . . <input type="checkbox"/> Academics Only <input type="checkbox"/> Professionals Only
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**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 Number: 1-866-812-9446      PO Box 15143, Albany, New York 12212-5143

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.

UUP and NYSUT provide a variety of lists and labels of members’ home addresses necessary for UUP to conduct its programs and business. Candidates may not access or use these in the distribution of campaign literature, except for the printed list available in the Chapter office provided by Elections and Credentials committee and/or the Leadership Directory.

In election years, UUP will publish these policies and procedures in *The Voice* and post them on the UUP website prior to the beginning of the election cycle. A copy will be in each Chapter Office and upon request to the UUP Secretary.

The UUP Secretary and the Elections and Credentials Committee will be responsible for implementing these policies and procedures. Questions should be directed to the UUP Secretary.

## 2015-2017 Election Calendar

If you plan to run for COARM, as a delegate from your chapter or as a delegate to affiliate conventions, here is the election calendar. We urge all retirees to continue to be active on their campuses, to be a campus liaison to COARM, or run for a seat on COARM. Elected regional representatives are responsible for meetings in their regions, but many individual campuses have meetings as well. So ... join us and become active!

Election certification date . . . . .	.12/31/14
Mail chapter, retiree, affiliate convention nomination forms . . . . .	.1/9/15
Chapter, retiree and affiliate convention nominations close . . . . .	.2/4/15
Chapter nomination lists mailed to chapter presidents and posted to UUP website . . . . .	.2/6/15
Mail retiree election ballots . . . . .	.2/13/15
Mail chapter election ballots . . . . .	.2/18-20/15
Retiree election ballots due . . . . .	.3/11/15
Counting of retiree ballots . . . . .	.3/11-13/15
Chapter election ballots due . . . . .	.3/18/15
Counting of chapter election ballots . . . . .	.3/18-21/15

\* Dates may be modified

**You must self-nominate if you run for COARM, but a nonretired member must nominate retirees for affiliate conventions.**

**NOTICE OF NOMINATION AND ELECTION**  
**Retiree Council 40-42**  
**President, Vice President and Secretary/Treasurer**

NOTICE IS HEREBY GIVEN that a mail secret ballot election will be conducted on March 13, 2015 at NYSUT Headquarters, Latham, New York (IT Training Room) for the following positions:

President, Retiree Council 40-42  
Vice-President, Retiree Council 40- 42  
Secretary/Treasurer, Retiree Council 40- 42

The term of office for each position shall begin once the election results are certified and end on June 1, 2016.

All members of NYSUT Retiree Council 40-42 who are on the NYSUT membership roster as of January 30, 2015, are eligible to either nominate a candidate, or seek nomination and election to any of the above positions.

Nomination petitions will be available starting January 5, 2015. To request a nomination petition for any of the above positions, please contact the NYSUT Elections Committee, c/o the Office of the President either by mail addressed to 800 Troy-Schenectady Road, Latham, NY 12110; by email addressed to [elections@nysutmail.org](mailto:elections@nysutmail.org); or by telephone at (800) 342-9810, ext. 6663. To be timely submitted, each completed nomination petition must be returned to NYSUT Elections Committee, c/o the Office of the President, 800 Troy-Schenectady Road, Latham, NY 12110 and RECEIVED by mail or in person by no later than 5:00 PM. on January 30, 2015. Nominations will close at that time. Any candidate nominated for a position must indicate on the nomination petition that he/she accepts the nomination. All candidates will be notified after receipt and review of their nominating petitions whether their petition has been validated, and, if validated, that their name will appear on the ballot.

Any candidate who completes and submits a valid Nominating Petition to the NYSUT Elections Committee c/o the Office of the President by not later than January 30, 2015 by 5:00 P.M. shall be eligible to access a set of eligible elector mailing labels at NYSUT Headquarters or one of NYSUT's Regional Offices, for campaign purposes. In order to protect the confidentiality of member information, candidates can only access mailing labels at NYSUT Headquarters or a NYSUT Regional office, at which location the candidates or their representatives can affix the labels to campaign material for mailing. Mailing labels may not be taken from the NYSUT office, reproduced or shared with anyone. Alternatively, candidates may arrange with the NYSUT Elections Committee for delivery of mailing data to a bona fide outside trackable mailing service, for distribution of campaign material.

Ballots will be mailed to each eligible elector in NYSUT Retiree Council 40-42 at their last known home address on or about February 10, 2015. Completed ballots must be returned in the self-addressed return envelope provided so that they are received in the US Postal Service post office box dedicated to this election by March 13, 2015 at 10:00 A.M. Ballots will be tabulated on March 13, 2015 commencing at 11:00 A.M. at the NYSUT IT Training Room. All nominees or their designated representative are invited to attend the opening and tabulation of ballots.

The candidates will be ranked according to the total number of votes cast for each of the three elected positions. The candidate for each office with the highest vote total will be declared elected to the position. Should a second balloting be necessary to determine the outcome of the election due to a tie in the votes cast, the nominees involved in the tie vote will be placed on a second ballot. Please note that an election may be waived for any office if, after the close of nominations, there is only one candidate for the office.

Candidates will be notified by the NYSUT Elections Committee when the election results are certified. Certified election results will be announced in the April, 2015 edition of *NYSUT United*.

All questions regarding this election are to be directed to the NYSUT Elections Committee at [elections@nysutmail.org](mailto:elections@nysutmail.org).

**NOTICE OF NOMINATION AND ELECTION**  
**NYSUT Retiree Council 40-42**  
**Delegates to the 2015 and 2016 NYSUT RA**

NOTICE IS HEREBY GIVEN that a secret mail ballot election will be conducted on March 13, 2015 at the NYSUT Headquarters (IT Training Room), Latham NY for nine (9) delegates from Retiree Council 40-42 to the NYSUT RA for a two year term covering the 2015 and 2016 NYSUT RA. Their term of office shall begin once the election results are certified and end on June 1, 2016.

All members of NYSUT Retiree Council 40-42 who are on the NYSUT membership roster as of January 30, 2015, are eligible to either nominate a candidate, or seek nomination and election to the position of NYSUT Retiree Delegate from Retiree Council 40-42.

Nomination petitions will be available starting January 5, 2015. To request a nomination petition for the office of NYSUT Retiree Delegate from Retiree Council 40-42, please contact NYSUT Elections Committee either by mail addressed to 800 Troy-Schenectady Road, Latham, NY 12110; by email addressed to [elections@nysutmail.org](mailto:elections@nysutmail.org); or by telephone at (800) 342-9810, ext. 6465. To be timely submitted, each completed nomination petition must be returned to NYSUT Elections Committee, C/O the Office of the President, 800 Troy-Schenectady Road, Latham, NY 12110 and RECEIVED by mail or in person by no later than 5:00 P.M. on January 30, 2015. Nominations will close at that time. Any candidate nominated for a position must indicate on the nomination petition that he/she accepts the nomination. All candidates will be notified after receipt and review of their nominating petitions whether their petition has been validated, and, if validated, that their name will appear on the ballot.

Any candidate who completes and submits a valid Nominating Petition to NYSUT Elections Committee, C/O the Office of the President by not later than 5:00 P.M. on January 30, 2015, shall be eligible to access a set of eligible elector mailing labels at NYSUT Headquarters or one of NYSUT's Regional Offices for campaign purposes. In order to protect the confidentiality of member information, candidates can only access mailing labels at NYSUT Headquarters or a NYSUT Regional office, at which location the candidates or their representatives can affix the labels to campaign material for mailing. Mailing labels may not be taken from the NYSUT office, reproduced or shared with anyone. Alternatively, candidates may arrange with the NYSUT Elections Committee for delivery of mailing data to a bona fide outside trackable mailing service, for distribution of campaign material.

Ballots will be mailed to each eligible elector in NYSUT Retiree Council 40-42 at their last known home address on or about February 10, 2015. Completed ballots must be returned in the self-addressed return envelope provided so that they are received in the US Postal Service post office box dedicated to this election by March 13, 2015 at 10:00 A.M. Ballots will be tabulated on March 13, 2015 commencing at 11:00 A.M. at the NYSUT IT Training Room. All nominees or their designated representative are invited to attend the opening and tabulation of ballots.

The candidates will be ranked according to the total number of votes cast. The nine (9) candidates with the highest vote totals will be declared elected as NYSUT RA Retiree Delegate from RC 40-42. Should a second balloting be necessary to determine the outcome of the election due to a tie in the votes cast, the nominees involved in the tie vote will be placed on a second ballot.

Please note that an election may be waived if, after the close of nominations, the number of candidates is equal to or less than the number of positions to be filled.

Candidates will be notified by the NYSUT Elections Committee when the election results are certified. Certified election results will be announced in the April, 2015 edition of *NYSUT United*.

All questions regarding this election are to be directed to the NYSUT Elections Committee via email addressed to [elections@nysutmail.org](mailto:elections@nysutmail.org).

## Protecting your family for the future



It's important that your family members are financially protected throughout their lives. Have you stopped to consider what would happen to your spouse and/or children if you were to suddenly pass away?

**Would your loved ones be able to continue to live in their home, pay regular bills and maintain a comfortable lifestyle?** What about your final medical, burial or funeral expenses?

And it's not a question of just having a life insurance policy... make sure you have *enough* coverage to provide for your family. Find a plan that's right for you and your specific financial situation.

### *Plans designed specifically for NYSUT members*

As NYSUT members, it makes prudent sense to look into the Term Life or Level Term Life Insurance Plans endorsed by NYSUT Member Benefits. Both of these plans offer specific terms and rates designed exclusively with NYSUT members and their families in mind.

The **Term Life Plan** is available for NYSUT members and their spouses/domestic partners under age 85. If you are under age 65, you can apply for coverage from \$25,000 up to \$1 million at premiums negotiated specifically for NYSUT members.

Meanwhile, the **Level Term Life Plan** offers terms for 10, 15 or 20-year periods. The premium that you start with is projected to remain the same and the benefit amount will not decrease throughout the term – regardless of your age or health condition.

You can enjoy an **additional savings of 15%** on published rates if your local association has approved automatic deductions from your paycheck or pension check and you sign up for that benefit.

To learn more about the Member Benefits-endorsed Term Life or Level Term Life Insurance Plans, call **800-626-8101** or visit [memberbenefits.nysut.org](http://memberbenefits.nysut.org).

## Member Appreciation Month is coming!

NYSUT Member Benefits wants to start the New Year off right with a celebration of the entire NYSUT membership.

**These offers will continue into February 2015, which has been designated as Member Appreciation Month!**

It's the strength of the more than 600,000 NYSUT members that makes it possible for Member Benefits to offer approximately 50 endorsed programs & services designed with you in mind.

This special celebration will be kicking off in January 2015 with the arrival of your new membership cards. This mailing will include a variety of special offers only available to NYSUT members.



This will be a month filled with a series of special prize drawings for items donated by our endorsed program providers. To be eligible for these drawings, all you need to do is be a participant in our voluntary MAP Alert email service.

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

For more details about this exciting event, visit the Member Benefits website at [memberbenefits.nysut.org](http://memberbenefits.nysut.org) or call **800-626-8101**.



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

# My ‘No problem’ problem!

By Mac Nelson  
Fredonia

**D**o we live in uncivil times? Sure, but we always have. Road rage can be nasty, but it usually stops short of mayhem. Rude behavior, or the occasional obscenity, may ruin a morning, but it isn't in the same league with a visit from Attila the Hun. Yet civility seems lacking in our everyday lives.

I want to examine how our language frames our social intercourse and influences how we see and inhabit the world!

As an old man, I note interesting changes. My partner and I, 157 years old between us, are still a bit surprised when a server, aged twenty or so, comes to our table and asks “How are you guys doing?” I'm amused to be a “guy.” (Shouldn't Joyce be a “doll?”) It's always worth a chuckle, and we accept it as friendly, inclusive, not rude. Certainly it's nicer than some alternatives: “Old man” or “Hey you!” One of the great functions of language is to include, to create a group, a bonding; even though the “groupness” of such a group is slight and very temporary!

I consider “Have a nice day” less warm and positive. When it first showed up it was pleasant enough—a harmless disjunction, an amiable way of closing a conversation or a purchase. Now that it is employer mandated, now that it comes with every little bag of takeout tacos, it seems more irritating than pleasant. I find myself wanting to ask “Is that an order? Do I have a choice?”

What if I would prefer to have a melancholy one?” No, Mac, just ignore it, go away and shut up!!

“How's it goin'?” has become the universal breezy street greeting, and I like it and use it myself.

But it has some limitations. God forbid the addressee should actually answer you in detail!

Mac Nelson singing “Solidarity Forever” at a recent Delegate Assembly.



When you've got other things to do, and that occasionally happens. “How's it goin'?” is also out of place when the addressee is pretty clearly not “goin'” well at all!!

Some other changes seem to me just very sad!!

I deeply mourn the decline of “You're welcome.”!!

It's a sweet phrase with a warm history. One was a “wilcuma” in Old English if his or her visit to your home was a pleasure, if he or she was a friend, if the visit was a benevolent one. He or she was literally “Well come,” happily arrived. Break out the ale, a good “guy” has just shown up. In its later application, it was and is a friendly acknowledgement of “Thank you,” like its elegant British cousin, “My pleasure.” A nice little mutual verbal dance!!

One reason it is disappearing is mass media and modern celebrity. When a radio or TV interview concludes, and the interviewer says “Thank you for being with us,” the interviewee almost invariably says “Thank you,” not “You're welcome.” I think it's because these days he or she is grateful for this brief shot at celebrity, fifteen minutes of fame, a moment in the limelight.

And that's understandable and OK,

if somewhat awkward!!

Much worse, we now hear, especially from the young, “No problem.”!!

Well, good. I am glad that whatever service you did for me, and that I thanked you for, was not a “problem” for you. I certainly never intended to introduce any great difficulty into your life.

What a relief that you seem still to be on even keel despite the enormous burden I might have placed (but did not place) on your shoulders!!

This is especially irritating when the acknowledgment of thanks is for something really trivial, such as holding open a door. How could that even have been thought of as a potential “problem?” The phrase implies that any and all social interactions are potentially damaging, and that I am bad for you!!

I suspect there may be a relationship between this verbal shift and something else I sense is happening. People do not seem too say “Thanks” as often as they might. Small courtesies are taken for granted. I know I try to thank people for any small service or courtesy I receive; but I may do it less often when the acknowledgment is a grudging (or mindless)!!

“No problem.”!! !!

## Correction

The article “Universal health care a topic at CNY meeting” that ran in the Summer 2014 issue of *The Active Retiree* should have read: “Health insurance

companies are in business to make a profit for their shareholders. Between 15 percent and 33 percent goes to overhead, salaries and profit, and 80 percent

to provide health care.” Also, the U.S. spends more than \$9,000 per person per year on health care.

We regret the error.



Support the political action fund of UUP and NYSUT

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