Oh no, not me!

by Karen Terwilliger
West Hempstead retiree

If you have ever been a victim of identity theft, you know that it could take several weeks to many months to report and resolve issues associated with the theft. Then there is the monitoring of all accounts to make sure another breach does not occur. It is as time-consuming as a full-time job.

How do I know this? Well, it happened to me. I thought I was careful, especially while online; I used only one credit card for online purchases, made sure that I only made transactions on secure websites (checking for the lock symbol in the search bar), and never gave out my Social Security number either over the phone or on the Internet. However, thieves are savvy and they are always coming up with new schemes to get your information.

According to the Federal Trade Commission (FTC), in 2020, 1,387,615 people were subject to some form of identity theft. Although that is an alarming number, there are ways to try to stay ahead of scammers and there are plenty of resources available to consumers to help them navigate scams or clean up the havoc they have wreaked. Fortunately, I was not hit that hard, and, while straightening out this mess, I found ways to try to stay ahead of these criminals.

Stay proactive
• NEVER give any personal information over the phone if the caller has contacted you.
• Avoid opening emails or texts from unknown senders or numbers. These can be phishing schemes to collect your information.
• Put alerts on your bank accounts such as large deposits or large withdrawals. These alerts can come in the form of text messages or emails. Check with your banking institution.
• Monitor your accounts for very small, unexpected withdrawals, such as one cent to a few dollars. Schemers are looking to

The trouble with Medicare Advantage and DCEs

by James Bearden
Geneseo

Last summer, I read reports that New York City public sector union retirees are infuriated because they would be forced onto Medicare Advantage plans. I was perplexed. As a UUP retiree, I’ve been on a Medicare Advantage plan for nine years.

I recently attended a Physicians for a National Health Program (PNHP) seminar that explained Medicare Advantage and the newest plan for further privatizing Medicare, Direct Contracting Entities (DCEs). I now understand why Medicare Advantage and the proposed DCEs are so much worse than traditional Medicare.

How are Medicare Advantage and DCEs worse than traditional Medicare? One way to compare traditional Medicare to Medicare Advantage and the DCEs is the Medical Loss Ratio (MLR), which is defined as the ratio of money spent on clinical services and quality improvement to total cost to Medicare:

— Traditional Medicare has a MLR of 98 percent, only 2 percent goes for the administrative costs.
— Medicare Advantage has a MLR of 82 percent thus 18 percent is administrative cost and profit for the insurance company.
— The DCEs have an MLR as low as 60 percent, so 40 percent profit. Virtually any company, including financial investment
In memoriam

Let us remember those who have passed away since spring 2021:

Stephen Wasby .........................................................Albany
Douglas Feldman ......................................................Brockport
David Kendall ..........................................................Brockport
Richard Russell .........................................................Brockport
Arthur Smith ..............................................................Brockport
David Aboseh .........................................................Buffalo Center
Athol Abrahams ......................................................Buffalo Center
Allan Canfield ............................................................Buffalo Center
Herbert Foster ..........................................................Buffalo Center
Louis Marino ..............................................................Buffalo Center
Hugh Petrie .................................................................Buffalo Center
Robert Noble ...........................................................Buffalo State
Colleen Frey ...............................................................Buffalo State
John Mack .................................................................Buffalo State
James Fort .................................................................Cobleskill
Mark Connell ............................................................Cortland
Merle Loveless ..........................................................Delhi
Janet Michaels .........................................................Downstate Medical
Javier Monsalve ........................................................Downstate Medical
Madu Rao .................................................................Downstate Medical
Bimla Sud .................................................................Downstate Medical
Richard Williams ....................................................Downstate Medical
Kenneth Plucinski .....................................................Fredonia
Abraham Silverman ................................................Maritime
Robert Zubaly ........................................................Maritime
Anne Champlin .......................................................New Paltz
Leo Alex .................................................................Oneonta
Israel Greenwald .....................................................Optometry
Warren Solomon ....................................................Oswego
Ram Srivastav ..........................................................Stony Brook
Patricia, Urbelis .........................................................Stony Brook
Marsaru Takeshita .....................................................Stony Brook HSC
Leo Gould .................................................................Upstate Medical
Frank Vogel ..............................................................Upstate Medical

The Active Retiree  WINTER/SPRING 2022

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

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NYS Employees’ Retirement System ........................................866/805-0990
NYS Teachers’ Retirement System ............................................800/348-7298

Optional Retirement Programs

Fidelity .................................................................................800/343-0860
TIAA .....................................................................................800/842-2776
VALIC ...................................................................................800/448-2542
VOYA ....................................................................................800/584-6001
From RMGC Chair Charlie McAteer

Welcome, we made it! ... Take Two!

Last year’s winter edition had a similar title, so I added the video term “Take Two!” for this column. Yes, we made it through another COVID-19 year, many with vaccines and boosters, masks and hand sanitizers. This time, the numbers are improving, so the old Take Two! is in order. Let’s welcome this new year, enjoy it safely and be glad We Made It!

I want to thank those who have reached out to have positive comments about my last column “Let’s be civil.” I see it came from both sides of the political coin, so to speak. It’s OK to disagree with others’ views (my reference to Point/Counter-point)—but we must keep it civil.

Your Retired Membership Governing Committee has been busy meeting virtually. We just approved a proposed UUP constitutional amendment for consideration at a Delegate Assembly, hopefully this spring in Albany. It proposes to change the RMGC chair’s seat on the UUP Executive Board from non-voting to limited voting rights as follows:

“In addition, the chair of the Retired Membership Governing Committee shall serve as a ‘nonvoting’ member to a ‘limited voting’ member; this board member may vote on issues affecting UUP retiree members and such items as ruled on by the chair of the Executive Board, but not voting on the UUP budget, matters affecting the terms and conditions of employment of bargaining unit members, contract negotiations, ratification, and its enforcement. The chair of the Retired Membership Governing Committee shall not be included in determining chapter representation on the board.”

I will keep you updated on the progress of this proposal, which was approved by the UUP Task Force on Retiree Issues back in 2016. Thanks for those who have continued to encourage and support this motion through the years.

As your RMGC chair, I serve as your local retiree president to our affiliate, NYSUT, which recently approved that all leaders receive email copies of the various Retiree Council newsletters. I forward them to your UUP retiree leaders. In doing so, we will save many trees. Also, in this edition you will find an article I liked by a NYSUT West Hempstead retiree, Karen Terwilliger from Nassau County school district in Retiree Council 18 (we are in RCs 40, 41 and 42) titled “Oh no, not me!” It deals with a personal encounter with identity theft and how she dealt with it, including a good list of contacts to work with. Thank you, Ms. Terwilliger, for your article and your leader Barbara discussing reprinting it on page 1 for our 6,300 retirees, their family and friends.

It looks like the all-clear signal will be given soon so we can again meet safely face to face in our regional retiree gatherings. We all hoped for this to come, so continue to stay safe, do not let your guard down; we are so close. Hope to see you soon. We will send out notices as things and events progress.

Stay tuned, Take Two is about to start!

Organizing Your Vital Records
booklet available online, by mail

Having your personal information in one place makes it easier to deal with the unexpected. The Retired Membership Governing Committee (formerly COARM) created a checklist designed to be an organizing tool that will help you and your family more easily navigate moments of change. It will assist you in aggregating your important data.

We hope this document helps give you a view of your vital information, and some measure of peace of mind for you and those you hold dear,” said RMGC Chair Charlie McAteer.

The document can be found on the website at http://uupinfo.org/reports/reportpdf/OYVR2016fillable.pdf or by contacting Walter Apple, retiree member services coordinator, at wapple@uupbenefits.org or at (800) 342-4206.
Letters to the editor

**Retiree’s comments printed in Post-Standard**

(Editor’s note: Upstate retiree member Rosemarie Pagano Bundy has been following redistricting efforts in Onondaga County. An avid reader of local news, she recently contacted the Syracuse Post-Standard to comment on the paper’s editorial coverage of this effort. The Post-Standard published her letter, and gave permission for her to have it reproduced by UUP.)

**To the editor:**

To UUPers decrying the state of our government:

Our local paper, *The Syracuse Post-Standard*, published a well-written, low-key editorial describing how the Republicans, a majority on the Onondaga County Legislature, were working, frantically, to have the new required district lines “set in stone” quickly. This was to prevent the opposition party from having limited dialogue or input into how the lines were drawn. It was to maintain the edge that one party, in the minority, could still win elections because of how the district lines were drawn. This would result in the minority party, by registered voters, winning, over the majority voters in specific districts. Undemocratic and obviously fraudulent ... and undetected by most voters in the county.

Reading it, I felt that the writer must be rewarded for penning the truth without the bombast of anger. So, the following letter was sent, by snail mail, to the head of the Editorial Board, since all editorials are unsigned. Lo and behold, the following Sunday, I saw my thank-you letter published on the Opinion Page, Sunday, Oct. 24, 2021. Surprise, surprise!

To the Editor,

Kudos to our Metropolitan paper, *The Post-Standard* and its editorial staff. The editorial on the redistricting commissions for Onondaga County (“Slow down Onondaga County redistricting for transparency’s sake,” Oct. 17) gave us some rather alarming facts. It also displayed, discreetly, the use of the present power set-up to rush through the mechanisms to redraw the district lines with the intention of giving one political party an edge in the upcoming elections. Subtle but evident, if one reads between the lines.

If we compare the Interstate 81 discussion to this process, we see the necessity for all to be heard ... and the time allocated to do just that. Time is required for the polity to catch up, consider the alternatives and be heard loud and clear.

That much is absolutely essential. The onus is on those who rush through it. We will either have a functioning, representative democracy in which all voices are heard or we revert to what is described as an “oligarchy.” (A reminder, this is what Russia has.)

— Rosemarie Pagano Bundy
Upstate Medical University Chapter

**Kudos for The Active Retiree**

**To the editor:**

Congratulations on such a richly contented and splendidly produced “Active Retiree” newsletter. Besides presenting information from and about dozens of UUP retirees, your editorial effort and expertise shines through.

As a writer, I deeply appreciate UUP publications. The Brooklyn Technical High School student newsletter, in 1966 when I was age 15, published my first article. I haven’t stopped writing articles since!

Re: “Let’s be civil,” I agree with Charlie McAteer in allowing—even encouraging—diverse opinion letters to appear in “The Active Retiree.” I am a pro-choice liberal on social issues and a vehement advocate regarding workers’ rights. I am also a “hawk” on national defense issues. Thus, I appreciate seeing retirees’ feedback emanating from “both sides of the political aisle.”

— Daniel Scott Marrone
Farmingdale Chapter Officer for Retirees

**LaLa Land does not exist**

**To the editor:**

It’s difficult to decipher if what I read in the recent newsletter is an attempt to bring back the National Lampoon magazine’s spoofing on current topics.

For example, “... take the path of sanity in the nuclear age and join other nations in building a nuclear weapons-free world.” I don’t mean to be disrespectful, but LaLa Land does not exist.

Then there is the “... the road to autocracy.” Really, what we have now is single-party rule and the damage being put on the economy is scary. Fuel prices and natural gas are headed to record highs not seen since the Obama administration. Inflation is knocking on the proverbial door, and with a $5 trillion deficit buster and accompanying new taxes on the middle class, it will bring back the Carter era. Who in their right mind doesn’t think corporations pass tax increases onward through higher prices for their products and services directly onto the middle class.

The real spoof is the $5 trillion package won’t cost you a dime. *Now that* is National Lampoon parody that truly belongs in LaLa land.

— Bernard Mudd
Empire State College Chapter
A less-than-scholarly—but apt—response

To the editor:

There are of course serious scholarly arguments to be made in response to Bernard Mudd’s article “Free tuition, loan forgiveness aren’t free” (Fall/Winter 2021 issue of The Active Retiree). But I think this issue is illuminated quite nicely by three quotations.

The first, which I suspect Mr. Mudd would endorse, is from Margaret Thatcher: “There is no such thing as Society.”

The second is from John Kenneth Galbraith: “The modern conservative is engaged in one of man’s oldest exercises in moral philosophy; that is, the search for a superior moral justification for selfishness.”

But I would recommend above all a little poem I once came across authored by someone I know only as ejh:

“The task of economics/Is to propagate a bluff:/That the poor have too much money/And the rich have not enough.”

— Michael Silverberg
Stony Brook HSC Chapter

UUP’s sole purpose: negotiate terms of employment

To the editor:

I would like to respond to the criticisms concerning Mr. Daniel Arcieri’s letter in the Spring/Summer 2021 issue on the subject of The Active Retiree content.

Charles Johnson of Delhi, in criticizing Mr. Arcieri, states in the recent Fall/Winter 2021 issue of The Active Retiree that he “is of the opinion that our colleges and universities are to educate, not indoctrinate, students in the free exchange of diverse ideas ...” I agree wholeheartedly with that sentiment.

However, I must point out that UUP is not a college or a university! It is an organization funded by dues from its members who are New York state employees—not students. UUP is not and should not be an academic debating society. It exists solely and legally to be responsible for the well-being of its dues-paying members for the terms and conditions of their working environment. UUP must not, cannot, in any way publicize or promote ideas that are the antithesis of that responsibility.

That is why I totally support Mr. Arcieri’s view that “There is no room in The Active Retiree for any opinion that is deleterious and unhelpful to UUP’s agenda.”

Of course, that belief must and should be expanded to any UUP publication.

— Michael Smiles
Farmingdale Chapter
Are You Up-To-Date on Your Preventive Services?

Medicare covers a full range of preventive services to help keep you healthy and find problems early, when treatment is most likely to work best. Ask your doctor what services are right for you, and use the space below to track appointment dates, times, and other important information.

☐ One time “Welcome to Medicare” Preventive Visit—within the first 12 months you have Medicare Part B (Medical Insurance)

☐ Yearly “Wellness” Visit—get this visit 12 months after your “Welcome to Medicare” preventive visit or 12 months after your Part B effective date

☐ Abdominal Aortic Aneurysm Screening

☐ Alcohol Misuse Screening and Counseling

☐ Blood-based Biomarker Test

☐ Bone Mass Measurement (Bone Density Test)

☐ Cardiovascular Disease (Behavioral Therapy)

☐ Cardiovascular Screenings (cholesterol, lipids, triglycerides)

☐ Colorectal Cancer Screenings

☐ Depression Screening

☐ Diabetes Screening

☐ Diabetes Self-management Training

☐ Flu Shot

☐ Glaucoma Test

☐ Hepatitis B Screening

☐ Hepatitis C Screening

☐ HIV Screening

☐ Lung Cancer Screening

☐ Mammogram (screening for breast cancer)

☐ Medical Nutrition Therapy Services

☐ Medicare Diabetes Prevention Program

☐ Obesity Screening and Counseling

☐ Pap Test and Pelvic Exam (includes a breast exam)

☐ Pneumococcal Shots

☐ Prostate Cancer Screening

☐ Sexually Transmitted Infection Screening and Counseling

☐ Counseling to Prevent Tobacco Use and Tobacco-caused Disease

“Your Guide to Medicare Preventive Services” has more information, like costs and conditions that may apply, about these and other preventive services. Visit Medicare.gov/publications.

This product was produced at U.S. taxpayer expense.
Retiree meeting highlights: Jan. 13, 2022

by Loraine Tyler

The union’s statewide Retired Membership Governing Committee met virtually Jan. 13. Present were RMGC Chair Charles McAteer; Ray Guydosh, North Country; Eric Russell, Metropolitan; Loraine Tyler, Southern Tier; Paul Griffin, Finger Lakes; Stacey Johnson, Western NY; Glenn McNitt, Capital Region; and Ottilie Woodruff and Doreen Day, presidential appointees.

Staff and guests present were UUP Retiree Member Services Coordinator Walter Apple; Jo Schaffer, immediate past chair; and Richard Tyler, RMGC liaison to the Finance Committee.

McAteer called the meeting to order at 10:04 a.m. The Code of Conduct was read. Minutes of June 1 were approved as edited and retreat minutes of Oct. 13 were approved as submitted.

Chair Report—McAteer

• McAteer attended several meetings with NYSUT and the Executive Board.
• A constitutional amendment to allow the RMGC Chair limited voting will be presented to the Executive Board:

  Article V Executive Board
  Section 1. Composition, Lines 153-156
  Existing language for modification consideration:
  “In addition, the chair of the Retired Membership Governing Committee shall serve as a nonvoting member; the chair of the Retired Membership Governing Committee shall not be included in determining chapter representation on the board.”

RMGC on Jan. 13, approved the list of general categories that would limit voting powers at the Executive Board for the RMGC chair and delegate. Here is the draft language that would strike the word “nonvoting” and insert:

“In addition, the chair of the Retired Membership Governing Committee shall serve as a nonvoting “limited voting” member; this board member may vote on issues affecting UUP Retiree Members and such items as ruled on by the chair of the executive board, but not voting on the UUP budget; matters affecting the terms and conditions of employment of bargaining unit members; contract negotiations, ratification and its enforcement. “The chair of the Retired Membership Governing Committee shall not be included in determining chapter representation on the board.”

L. Tyler moved and Johnson seconded to forward the proposed amendment to the Executive Board with the goal of presenting it at the Spring DA. Carried.

• ORP auto-deduction bill signed for VOTE-COPE contributions, effective December 2022.
• Pearl H. Brod award nominations are due April 15. The UUP Operations Manual states that one will be awarded. Russell moved and L. Tyler seconded to change language to no more than two awards per year. Passed.

• The Active Retiree from 2013 to 2018 will be posted on the website and archived; 2019-2021 are posted. Future editions will be posted as published.

• The UUP contract requires Human Resources to send lists of UUPers who have separated from service be given to Chapters twice a year. From that, look to identify retirees to stay on as Retired Members. Chapter presidents (co-signed with the chapter officer for retirees) can request from Human Resources a list of UUPers who have submitted retirement papers, so they can contact them to continue their benefits.

• Credit card payments may be possible with updated system once operational. Automated payments for fees and dues can be made through one’s bank.

• Gov. Kathy Hochul mentioned SUNY often in State of the Union address. Details needed.
• MetLife finalized policy for retirees, effective Jan. 1, 2022. Plan includes basic life insurance, travel assistance, Wills-Center.com, and funeral planning guide.

• Several retiree newsletters are sent out with Monday alerts.

• An emergency Executive Board meeting was held to consider early NYSUT endorsements for 2022 elections.

Finance Report

• 2020–21 Budget will be approved at the Spring DA (April 7-9) numbers based on 2019/2020.
• 2023 is the next election and retreat cycle, looking for ways to budget these costs.

• Guydosh moved and Johnson seconded that retiree officer T-shirts be given to all new appointees. Carried.

Regional Reports/Meeting Requests

• L. Tyler moved and McNitt seconded to approve and fund district meetings to be held spring/summer 2022 to follow UUP guidelines for in-person meetings. Carried.

• Apple should be invited.

Retiree Benefits—Apple

• Continues to work remotely.
• Pre-retirement programs continue virtually and are well attended.

Old Business

• Some vacant chapter retiree officers have been appointed by their chapters. Still vacant, pending approval by their president and executive boards are Ralph Toscano, Brockport; William O’Connell, Optometry; and David Kissler, Potsdam.
• The Central NY regional rep has not actively participated since elected. RMGC chair to follow-up with UUP Secretary/Treasurer Jeri O’Bryan-Losee.

New Business

• NYSUT RA 2022 resolutions were distributed.
• Discussion of the 2016 task force recommendations will take place at the Spring DA. It seemed to most that the report tended to attack retirees. In regard to the number of retirees attending DAs, those present felt the problem was the lack of involvement of active members, not that too many retirees are delegates.

• Wording of by-laws of RC 40-42: RMGC needs to reflect current practices.

Meeting adjourned at 12:30.
Wittner reviews book by former UUP president

by William E. Scheuerman (SUNY Press, 2021)

by Lawrence Wittner
Albany

During 2021, there were signs of growing militancy in America’s beleaguered union movement, as thousands of workers went out on strike at John Deere, Kellogg’s, Nabisco, Frito-Lay, Volvo, Frontier Communications, New York University, and Columbia University, as did thousands more from the ranks of union carpenters, hospital workers, airport workers, and coal miners.

Even so, William Scheuerman argues in this new, ground-breaking book, U.S. unions are in deep trouble and, acting alone, they “cannot deliver a resurgent labor movement.”

Scheuerman is well-qualified to deal with labor issues for, in addition to his academic credentials as professor emeritus of political science at SUNY Oswego, he served as president of United University Professions (the largest higher education union in the United States) for 14 years and as president of the AFL-CIO’s National Labor College for another two.

The grim picture of U.S. unions painted by Scheuerman in A New American Labor Movement is one that many union activists privately acknowledge. Union density in the nation has sharply fallen over the years, dropping from 34.8 percent of the workforce in 1954 to 10.8 percent in 2020. Furthermore, the recent upsurge of strike activity comes as a surprise only because it counters the long-term decline in the number of strikes and strikers in the nation. Rather than being on a march to power, most U.S. unions are engaged in a struggle for survival.

Why has this occurred? Scheuerman argues persuasively that “big business and its cronies are waging an all-out war against organized labor as the last bastion of resistance against corporate hegemony.” In this war, corporations have prevailed by closing U.S. manufacturing plants and investing overseas, fiercely resisting union organizing drives, firing union activists, vastly outspending unions in political campaigns, turning labor law against unions, and creating a gig economy.

Nor does Scheuerman let unions off the hook. Frequently, he charges, they have been led by bureaucratic, out of touch leaders, competed with one another for new members, and fallen short of the solidarity that they praise. Indeed, labor leaders have too often conflated the survival of their own unions “with the survival of the union movement itself.” But unions’ fundamental problem, he argues, is that, given the corporate-government assault upon them, their “organizational structure no longer serves the mission of the labor movement.”

Even so, Scheuerman contends, all is not lost in the struggle for workers’ rights, for a variety of pro-labor social movements have begun successful operations outside traditional union structures. And, in this detailed, convincing study, he shows how these movements, frequently working in alliance with unions, are laying the groundwork for a more flexible, dynamic, and effective labor movement.

The new social movements have made particularly impressive gains among the nation’s 2.4 million farmworkers—long plagued by pathetic wages, wage theft, terrible working conditions, miserable housing, and physical and sexual abuse. Deliberately omitted from coverage by the National Labor Relations Act and labor laws in most states, these workers, often immigrants and migrant laborers, have faced enormous difficulties forming unions. Although the small United Farmworkers and the tiny Farm Labor Organizing Committee have had some union organizing success and, as a result, have significantly improved the lives of the small numbers of workers they represent, the most recent breakthroughs for farmworkers’ rights, Scheuerman notes, have resulted from campaigns outside the union movement—by the Coalition for Immokalee Workers (CIW) and New York State’s farmworker movement.

The CIW, organized in the 1990s to assist Florida’s horribly exploited tomato pickers (some of whom were kept in actual slavery), is a non-hierarchical organization, with farmworkers involved in all its decisions, staff wages tied to field work, and all staff members working in the fields from May until September. Recognizing that the growers’ pathetic payments to workers often reflected the low price for tomatoes set by major fast food chains, the CIW launched a very effective boycott campaign against Taco Bell, McDonald’s, and other tomato purchasers. In this fashion, the CIW eventually secured a Fair Food Program that covered 90 percent of Florida-grown tomatoes and significantly improved farmworkers’ wages and lives. If the CIW had been a union, Scheuerman points out, this would not have been possible, for unions are prohibited by law from conducting secondary boycotts. Moreover, not all of CIW’s boycott partners were fans of unions.

In New York state, a Justice for Farmworkers (JFW) campaign began in 1989, drawing together sympathetic religious, community, and labor groups. Like the CIW, the JFW was not a union. But, unlike the CIW, it sought legislation that would provide farmworkers with the same labor rights enjoyed by other workers in the state. Ultimately, after a lengthy struggle, the state Legislature passed a farmworkers’ Fair Labor Practices Act in 2019. It guaranteed the state’s 56,000 farmworkers collective bargaining rights, the state’s hourly minimum wage, overtime pay, a day of rest every week, and eligibility for unemployment insurance, paid family leave, and workers’ compensation benefits.

Scheuerman also emphasizes the importance of the rise of worker centers—community-based, nonprofit organizations that, unlike unions, do not bargain with employers but, instead, serve as support hubs for low wage, unorganized workers. In the early 1990s, only about five of these centers were in operation.
But their number has now soared past two hundred. Thanks to the decline of unions and corporate America’s increasing reliance on employing workers lacking a permanent job status, worker centers have become hotbeds of organizing among these new gig workers.

In California, Uber and Lyft rideshare drivers, angry about low wages, working conditions, and classification as independent contractors, created “virtual” worker centers that facilitated demonstrations, strikes, and protests. Thanks to their spirited campaign, the California Legislature passed a law reclassifying them as employees, and thus eligible for the rights guaranteed to workers, including collective bargaining. But Uber and Lyft, drawing upon their vast financial resources, pushed through a referendum that scrapped the legislation. Even so, Scheuerman contends, the strategy and the mobilization demonstrated by the drivers indicate the potential power of new approaches to worker organizing and political action.

One of the largest of the new worker centers is the Freelancers Union. Although the name is a misnomer—for, in fact, it is not a union—the Freelancers Union has substantial appeal to the growing number of independent workers in the nation’s gig economy, and today claims half a million members. According to a survey, 70 percent of them engage in professional or semi-professional service work. Rather than battling to end these workers’ precarious status, the Freelancers Union simply provides them, at a cut rate, with the services that they lack and need, such as health insurance. Although it won a major legislative victory in New York City, where legislation passed in 2017 gives freelancers the right to written contracts, timely payment, and freedom from retaliation, for the most part the organization has avoided political action. This apolitical stance, plus the Freelancers Union’s top-down structure and failure to directly confront employers, lead Scheuerman to designate it “an outlier within the developing new labor movement.”

The daring struggles of fast food workers are more in line with traditional norms of workers’ collective action and solidarity, although these workers, too, operate outside the official union structure. In November 2012, hundreds of underpaid fast food workers from about forty New York City stores walked off their jobs and took to the streets, demanding $15 an hour and union rights. The Fight for $15, as Scheuerman notes, “soon became a tsunami spreading across the country to more than 300 cities.” Not only were the wages of these workers abysmally low, but they suffered from unpredictable scheduling, wage theft, arbitrary firings and sexual harassment. Although considerable union money went into the campaign (most notably, $70 million from the Service Employees International Union), it continues to be almost impossible to organize significant numbers of fast food workers into unions. Nevertheless, their one-day strikes, civil disobedience actions, and flamboyant public campaigns did lead to substantial wage gains, thanks to state government or corporate action, and also helped convince most Americans to support a $15 an hour minimum wage.

Observing that these labor upsurges have occurred in industries where unions have found it nearly impossible to organize on a workplace-by-workplace basis, Scheuerman suggests that they point to the need for sectoral bargaining. This industry-wide negotiation of wage and other labor standards for union and non-union workers is common in European democracies, and encourages firms to compete by increasing productivity rather than by cutting wages and benefits in a race to the bottom. Local “shop floor” concerns, he notes, such as work rules, due process, and steps for promotion, can be handled by worker centers.

Scheuerman has other recommendations, as well. Through legislative action, he maintains, the nation should create a strong social safety net and, also, reform American labor laws to “open the door to union membership for the millions who want it.” Furthermore, the labor movement should turn to “visionary leaders who will put the interests of workers before the interests of their own organizations,” encourage rank-and-file participation in union governance and activities, and work closely—rather than in competition—with other unions.

This is an ambitious agenda, and it is far from clear that it can be realized. A number of questions spring to mind. For example, as union support has often been crucial to the success of the new, pro-labor, direct action social movements, can these movements survive if unions continue to decline in membership, resources, and political clout? Also, what if the federal and state governments, in response to corporate pressure, crack down on the new social movements as effectively as they have done on the unions? Finally, given the global mobility of capital through banks and multinational corporations, doesn’t the successful defense of workers’ interests necessitate moving beyond a national labor movement to an international one?

Nevertheless, despite these potential pitfalls, this creative, thoughtful, and well-researched study of the U.S. labor movement gets to the heart of its major problems and potential. In this time of growing corporate domination of the United States and of the world, A New American Labor Movement illuminates a useful path forward in the long and difficult struggle for workers’ rights.

(Alfred Wittner is a professor of history emeritus at the University at Albany and the author of Confronting the Bomb published by Stanford University Press. Find out more about Wittner at https://www.lawrenceswittner.com)
Pearl H. Brod
Outstanding Retiree Award

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

II. Name of Nominee: ____________________________________________________________

Address ________________________________ Phone No. ____________________

UUP Chapter ________________________________ Year retired from SUNY _________

III. Nominee Activities (If additional space is needed, use attached sheet.)

A. Service to Community: Organization ____________________________ From-To _________

B. Service to UUP: From-To _________

C. Service to SUNY: From-To _________

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

IV. Name of Nominator: ________________________________________________________

Address: __________________________________________ Phone No. _________

Signature: _____________________________________________

V. Endorsements

A. One or more letters attesting to the candidate’s accomplishments since retirement from SUNY.

B. Letters from leaders of organizations served, describing scope and quality of volunteer service to the community, UUP and/or SUNY.

DEADLINE: April 15
Applications will only be accepted via email.

Go to https://uupinfo.org/awards/pdf/PearlBrodApp.pdf for a fillable application.
Lewis funded first public school, West Point

by Daniel Scott Marrone
Farmingdale Officer for Retirees

Succeeding George Clinton and John Jay, Morgan Lewis was New York state’s third governor. He served one term in office from 1804 to 1807. In those brief three years, Lewis made an indelible mark as the first governor to authorize and fund New York’s public schools. By 1805, the state had 600,000 residents that represented roughly 10 percent of the entire U.S. population. Yet it was bereft of free public elementary and secondary schools. This changed on April 9 of that year when Gov. Lewis signed legislation titled: “The Act to Incorporate in New York the Establishment of Free Schools for the Education of Poor Children.”

Lewis authorized state funding for purchasing land on Manhattan Island to erect “New York Free School Number 1.” It later became known as “Public School 1,” or simply “PS 1.” By its second year of operation, “PS 1” had 150 children. Lewis was tireless in expanding state funding for public schools. By the time Lewis left office in 1807, all the state’s major cities had one or more public schools. Less than a century later, in 1906, a milestone was reached with the opening of the 1,000 public school in New York state; there are presently 4,433 public schools in the state.

Not only was Lewis a firm advocate of public ed, he also championed military education. On March 16, 1802, the federal government authorized the establishment of the U.S. Army Corps of Engineers. These soldiers were tasked with operating the nation’s first military academy. Fort West Point, located at the double bend of the Hudson River approximately 40 miles north of New York City, was the chosen site for the military academy. After his term as governor, Lewis was twice elected to the New York State Senate, serving from 1811 to 1814. During his second term, the War of 1812 erupted. President James Madison requested that Lewis assume the position of U.S. Secretary of War. Lewis wanted instead a battlefield command. Madison agreed and appointed him to the position of Quartermaster General of the U.S. Army at the rank of Brigadier General. In 1813, he was promoted to Major General and led U.S. troops to victory at the Battle of Fort George in May of that year. The war ended in 1815.

By then, Lewis was widely acknowledged as a hero of two wars. Besides being a consummate politician, Lewis was also a battlefield hero of two wars. On April 19, 1775, shots were exchanged between British Regulars and American Minutemen at Lexington Green. Shortly thereafter, 20-year-old Lewis enlisted in the 2nd New York Militia Rifle Regiment. Within three years, he rose to the rank of colonel, thanks to his courage and leadership in battle.

Lewis served with distinction at the 1777 Battles of Freeman’s Farm and Bemis Heights—collectively known as the “turning-point-of-the-war” Battle of Saratoga. From the onset of war, the British and Tories Loyalists were raiding villages and slaughtering civilians in Central New York. On Oct. 19, 1780, the marauders murdered the inhabitants of the Village of Stone Arabia. The Crown forces then surged west, intent on inflicting further atrocities at the Village of Saint Johnsville. That evening, just as the Redcoats and Loyalists were poised to attack the village, they were intercepted by 1,450 New York militiamen and 50 Oneida Native American allies. Col. Lewis, then 26 years old, led the vanguard battalion that charged the Crown forces at a farm known as Klock’s Field. Retaliating for the atrocities perpetrated at Stone Arabia, the Americans devastated entire regiments of Redcoats and Loyalists. Though this battle did not end the war, the American victory at Klock’s Field substantially diminished the subsequent fighting strength of Crown forces in Central New York. The state historic plaque at Klock’s Field reads: “On Oct. 19, 1780, British forces were defeated in Revolutionary War battle ending their raid of Mohawk and Schoharie Valleys.”

With his stellar reputation as a war hero, Lewis in a landslide vote in 1789 won a seat in the New York State Assembly. Though he was re-elected, Lewis declined in order to accept appointment as state attorney general, a position he held from 1791 to 1801. In that latter year, he was chosen by a judicial committee to sit on the New York State Supreme Court. He remained on the court until elected governor by defeating Aaron Burr in the 1804 gubernatorial election.

After his term as governor, Lewis was twice elected to the New York State Senate, serving from 1811 to 1814. During his second term, the War of 1812 erupted. President James Madison requested that Lewis assume the position of U.S. Secretary of War. Lewis wanted instead a battlefield command. Madison agreed and appointed him to the position of Quartermaster General of the U.S. Army at the rank of Brigadier General. In 1813, he was promoted to Major General and led U.S. troops to victory at the Battle of Fort George in May of that year. The war ended in 1815. By then, Lewis was widely acknowledged as a hero of two wars and became the President-General of the New York Society of the Cincinnati. In recognition of his achievements on the battlefield and as governor, the City of Lewiston, north of Buffalo, and Lewis County, in central New York, were named in his honor.

Morgan Lewis: Hero of Two Wars

Besides being a consummate politician, Lewis was also a battlefield hero of two wars. On April 19, 1775, shots were exchanged between British Regulars and American Minutemen at Lexington Green. Shortly thereafter, 20-year-old Lewis enlisted in the 2nd New York Militia Rifle Regiment. Within three years, he rose to the rank of colonel, thanks to his courage and leadership in battle.

(Daniel Scott Marrone, Ph.D., is a distinguished service professor emeritus from SUNY Farmingdale. He serves as chapter officer for retirees and as a UUP delegate.)
The Benefits of UUP

Whether you’re retired or just thinking about retirement, you don’t have to stop being active in UUP.

Retired Membership is open to any UUP member in good standing who has retired from SUNY with a minimum of five continuous years of UUP membership in good standing. If a member has fewer than five years of continuous bargaining unit employment, the member must have continuous membership in good standing for the length of their employment in the bargaining unit.

Benefits of Retired Membership include:
• $1,000 of life insurance coverage;
• Value Advantage discount vision program;
• Opportunity to purchase UUP’s voluntary dental and vision plans;
• Opportunity to purchase additional programs: Aflac, Collette Tours; Liberty Mutual and MetLife Group Universal insurance;
• MetLife Legal Plans; Mid-Island Mortgage; Real Estate Advantage Program; and Trupanion pet insurance.
• Discount products and services from: Apple; BJ’s Wholesale Club; Barclays Center; Brooklyn Nets; Enterprise Rental Car; Goodyear; hp Academy; NYCB Live; NYPiRG Fuel Buyers Group; The Walking Company; and TicketsatWork.
• Opportunity to participate in and/or purchase NYSUT, AFT and NEA discounted programs and services.

In addition, Retired Members have the right to vote and to serve in elected and appointed positions, such as the chair of the Retiree Membership Governing Committee (RMGC). The RMGC chair also serves as the elected delegate to UUP Delegate Assemblies and as a nonvoting member of the UUP Executive Board. Retired Members may be elected as a regional RMGC representative, or as a chapter officer for retirees.

MISSION STATEMENT

of the Retired Membership Governing Committee

The statewide Retired Membership Governing Committee (RMGC), through education and action, shall advocate for retiree benefits on the state and national levels for current and future retirees and for the UUP agenda for public higher education, and shall work with other organizations to improve the lives of seniors.

www.uupinfo.org/retiree

Retired Membership Application

Retired from: ___________________________ Date of Retirement ___________
Home Phone ___________________________ Cell Phone ___________________________
Name ___________________________
Address ___________________________
City ___________ State _________ Zip ___________
Secondary Address ___________________________
City ___________ State _________ Zip ___________
Email ___________________________

Dues are assessed on an annual basis.
Send check for $50 payable to: UUP, P.O. Box 15143, Albany, N.Y. 12212-9954
Current Retiree Members are asked to update their information using this form.
ID THEFT

(continued from page 1)

see if these transactions will clear and if the withdrawals go undetected; these could lead to larger withdrawal amounts.

• Get a free credit report from all three major credit bureaus at (877) 322-8228 or online at www.annualcreditreport.com. Every person gets a free credit report every 12 months. Once a report is received, check to see if there are any accounts that were opened without your knowledge. Then, work on getting them closed and removed.

You also have the option to put a credit freeze on your accounts so nobody can open a line of credit under your name and Social Security number.

• Call Social Security and check to make sure there aren’t any unauthorized claims on your account. Go online to ssa.gov to contact them. Consider making a my Social Security account to give you access to your records.

• Consider hiring a monitoring company such as Norton LifeLock to help track suspicious activity with your personal information. AARP and NYSUT sometimes offer discounts for membership to these companies. However, be diligent and do your research!

• Sometimes credit card companies have had information hacked and offer their customers free credit monitoring. If so, you may want to take advantage of the service.

Finding out your identity has been stolen can be overwhelming. When it happened to me, I didn’t know where to begin. However, my bank was very helpful in giving me tips that led me in the right direction. Here’s what I found:

Identity compromised

1. Alert your bank and/or credit unions, as well as any other financial institutions where you keep your money.

2. Call your credit card companies and let them know your identity has been compromised. Check to see if there are any unapproved charges, and ask for them to be removed.

3. File a police report, and make sure you get the report number.

4. Alert health insurance companies.

5. Notify all three credit bureaus:

• TransUnion at www.transunion.com/fraud or at 1-833-395-6938.
• Equifax at www.equifax.com/CreditReportAssistance or at 1-888-Equifax
• Experian at www.experian.com/fraud or at 1-888-397-3742; and
• Experian at www.experian.com/fraud or at 1-833-395-6938.

Consider putting a fraud alert and/or a freeze on your accounts.

6. Use the Federal Trade Commission’s official website at www.consumer.ftc.gov or call the FTC at 1-877-382-4357. Here you can report Internet fraud and manage identity theft. You can also read articles, view videos or set up an account to help manage a to-do list if you have been victimized. They have the most up-to-date phone numbers for organizations and give tips to assist in the process of repairing your identity.

These are just some of the many things you can do to protect yourself from identity theft or help you resolve issues that come up once your identity is stolen. Good luck and be safe out there.

As of Jan. 7, 2022, the websites and numbers cited here were verified. However, always double-check phone numbers and websites to make sure they are officially associated with the organization you are attempting to contact.

These are all free publications offered by the FTC.

• https://www.bulkorder.ftc.gov/publications

MEDICARE

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firms, can apply to be a DCE. The potential for profit is enormous. Twenty-eight of the current DCEs are investor owned and twenty-five are owned by providers. Medicare spending is about a trillion dollars per year. DCEs have the potential to take a large share of that money.

Traditional Medicare pays physicians and other medical providers according to a fee schedule produced each year by the Centers for Medicare and Medicaid Services. This comprehensive listing of fee maximums is used to reimburse a physician and/or other providers on a fee-for-service basis.

Medicare Advantage and DCEs are paid a capitation, a sum for each patient enrolled in the plan weighted by a risk factor. The higher the risk factor for a patient the greater the capitation paid to the plan by Medicare. The risk factor for each patient is determined by previous diagnoses and treatments. Medicare Advantage plans tend to practice “upcoding”, i.e., identifying as many diagnoses as possible to increase the payment. DCEs will be paid by capitation just as Medicare Advantage plans are now. The incentive for profit drives making more diagnoses to raise the “risk factor” for a patient, and at the same time, approving only the lowest costly treatments as possible for that patient.

Our health system is more than ever based on the irreconcilable contradiction between public need and private profit.

The market driven actions of Medicare Advantage and DCEs limit access to quality health care and lead to poorer health for many and kills others.

What can we do?

We can write our U.S. member of Congress, U.S. Senators, President Biden and Secretary of Health and Human Services Xavier Becerra, asking them to stop the DCE models.

We can support the New York Health Act which would provide a single payer health insurance for NY State and deal directly with Medicare and not insurance companies or investment firms.

Read the letter from PHNP to Secretary Becerra at http://pnhp.org/BecerraLetter
Explore all your union membership has to offer!

When you’re planning for the future, what’s at the top of your list?

- A comfortable nest egg for retirement
- Providing for your family
- Purchasing a new home
- Home improvements
- Purchasing a new vehicle
- Travel and entertainment

NYSUT Member Benefits offers dozens of endorsed programs to help turn those dreams into reality.

When it comes to saving you money, protecting your family and helping you plan for the future, NYSUT Member Benefits has a variety of programs and services to help with your goals. Whether you are just starting out on your journey, well into your career or enjoying a well-deserved retirement, there is a Member Benefits-endorsed plan that may be of assistance featuring value-added extras unavailable to the public.

Get started by first bookmarking the Member Benefits website at memberbenefits.nysut.org. There, you will find numerous tools and resources available to you as a NYSUT member – including a Financial Learning Center with articles designed to help educate you on financial decisions and topics. Member Benefits also endorses important legal and financial services along with an online savings program featuring some of today’s most competitive interest rates.

Next up would be looking in the “Shopping, Travel & Personal” section of our site for MB Discounts & Deals. This program utilizes the nation’s largest private discount network to provide NYSUT members with exclusive access to savings of up to 50% on restaurant dine-in or take out, groceries and food delivery, clothing and shoes, hotels and flights, vehicle maintenance, and much more.

Learn more by scanning the QR code to the left, visiting memberbenefits.nysut.org or calling 800-626-8101.
Coverage Overview

Budgeting for a pet’s illnesses and injuries can be stressful for anyone. It’s difficult to plan for a pet that’s unlucky or develops a chronic condition, and treatment costs can be unexpected and fluctuate. So Trupanion is there to help you focus on your furry family instead of finances.

WHAT’S COVERED*

- Diagnostic tests
- Medications
- Surgeries
- Orthotic and mobility devices
- Supplements
- Advanced dentistry
- Herbal therapy
- And so much more

WHAT’S NOT COVERED*

- Exam fees and sales tax where applicable
- Spay or neuter
- Pre-existing conditions¹
- Preventive care²

WHO
14 Years and Under
All dogs and cats from birth to 14 years of age, regardless of breed, can enroll for lifelong coverage.

WHAT 90% Coverage
The only company that covers 90% of all eligible illnesses and injuries and can pay hospitals directly at checkout with no payout limits.

WHEN 5 – 30 Days
Coverage begins after applicable policy waiting periods: 5 days for injuries and 30 days for illnesses.

WHERE
US, Canada, Puerto Rico, Australia
Visit any veterinary, emergency care, or specialty hospital in the US, Canada, Puerto Rico, and Australia, including US and Canadian military installations.

ENROLL TODAY
UUP members receive an 11% monthly discount. Please contact UUP Member Services Trust for your promo code: 800.887.3863.
Call 855.235.3134 to enroll (Mon - Fri, 10am - 6pm ET)
Your enrollment will go live on the first of the following month.
Premiums can be payroll deducted or directly billed through UUP. Please contact UUP with any billing questions.

¹ Conditions that show signs or symptoms prior to enrollment or during waiting periods.
² This includes vaccinations, flea and tick control, heartworm medications, etc.
³ Terms and conditions apply. See the policy at Trupanion.com/pet-insurance.
Trupanion is a registered trademark owned by Trupanion, Inc. Underwritten in Canada by Omega General Insurance Company and in the United States by American Pet Insurance Company, 6100-4th Ave S, Seattle, WA 98108. Please visit AmericanPetInsurance.com to review all available pet health insurance products.