

RETIREE



VOL. 29, NO.1
MARCH 2017

THE UNITED FEDERATION OF TEACHERS RETIRED TEACHERS CHAPTER NEWSLETTER

Congress watch



The sturm und drang of the first weeks of the Trump administration diverted a great deal of attention from the legislative branch. A lot of the attention was on executive orders signed by Trump. One of them has a direct impact on retirees and seniors.

As reported by *The New York Times*: "Mr. Trump signed a directive calling for a rewriting of major provisions of the Dodd-Frank Act, crafted by the Obama administration and passed by Congress in response to the 2008 meltdown, the White House said. A second directive he signed is expected to halt and possibly require an overhaul of an Obama-era Labor Department rule

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Message from Tom

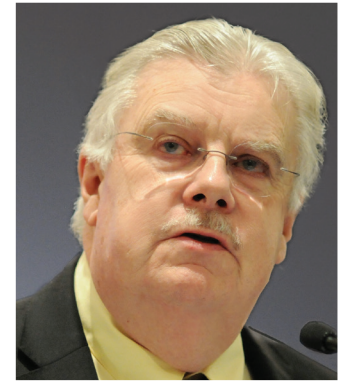
BY TOM MURPHY, UFT/RTC CHAPTER LEADER

Like the Unsinkable Molly Brown, "We ain't down yet." Many of us are still smarting from the election. A colleague told her doctor how upset she was. The doctor said, "I have a prescription for you: Turn off CNN and all the news for the next four years."

We don't have that luxury. We UFTers have never accepted defeat even when facing intractable obstacles. There is too much at stake. Even when we can't fully advance, we fight for and try to protect the social safety net and the dignity of working people, goals we achieved by over a century of progressive labor victories.

Just look at the outpouring of demonstrations before, after and during the inauguration across the country and around the world. As my RTC predecessor Tom Pappas frequently warned us, the wrong guys never go away. They opposed Social Security in 1935 and their children spent decades fighting Medicare as "socialized medicine." The following generation deplored the Affordable Care Act (ObamaCare) and are now moving to dismantle it for 20 million Americans who had no or meager health coverage before its passage. The positive effects on our employer-based health coverage is also at risk. The writing is on the wall: The good guys have to do everything possible to fight and preserve any attempt to dismantle the social safety net built by organized labor in the last century and a half. Even if the wrong guys have won big, we are putting them on notice that we are still here; we are still fighting; we will not be ignored.

The massive opposition to Betsy DeVos' nomination as secretary of education points to the possibilities. Medicare, Medicaid, Social Security and the Affordable



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\$\$\$\$ POCKETBOOK ISSUES \$\$\$\$

Two major political threats to our pocketbooks face us in the months ahead.

1. Constitutional convention. On Nov. 7, New York State voters will have to vote "yes" or "no" to the following question: "Shall there be a New York State constitutional convention?"

Our UFT Delegate Assembly voted in December to oppose supporting a constitutional convention and urges its members to vote a determined **NO**.

Such a convention could tinker with our pensions, which are currently guaranteed. According to Article V, Section 7, "Membership in any pension or retirement system of the state or of a civil division thereof shall be a

contractual relationship, the benefits of which shall not be diminished or impaired."

Remove those words and government could:

- Change our current defined benefit pensions without creating a new tier.
- Start to tax our pensions in this state.
- Eliminate the COLA so important to older retirees.
- Eliminate the 7 percent interest we receive on tax deferred-annuities and change the annuities themselves.
- Allow modifications in case of fiscal emergencies.

Since 2009, 27 states have reduced or eliminated cost-of-living adjustments and 17



1997 pin courtesy of Starr Culpepper

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that requires brokers to act in a client's best interest, rather than seek the highest profits for themselves, when providing retirement advice."

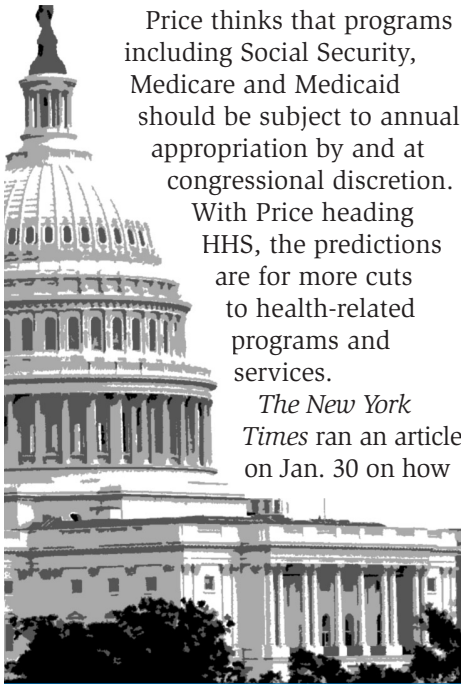
So we are back to the old saw: caveat emptor — let the buyer beware. That might also be a wise course for the future with Trump appointees.

For the head of the Department of Health and Human Services, Trump selected Congressman Tom Price. A former physician, Price is a member of the Association of American Physicians and Surgeons, a politically conservative non-profit association founded in 1943 to "fight socialized medicine and to fight the government takeover of medicine."

Price thinks that programs including Social Security, Medicare and Medicaid should be subject to annual appropriation by and at congressional discretion.

With Price heading HHS, the predictions are for more cuts to health-related programs and services.

The New York Times ran an article on Jan. 30 on how



Medicare reform might be approached by Republican lawmakers:

"Right now, the federal government subsidizes Medicare premiums ... older Americans can be sure that the government will cover a certain percentage of it.

"Premium support could quiet that fear. The first idea is to set the subsidy to a level established by the market, as opposed to one established by the government, as it is now ... The second is by explicitly capping the growth in subsidies.

MEDICARE PART B and IRMAA REIMBURSEMENTS

Medicare-eligible retirees will receive their 2016 Medicare Part B reimbursements by Electronic Fund Transfer (EFT) directly into their bank account in June 2017. If you have sent in the necessary documentation for your Medicare Part B 2015 IRMAA (Income Related Monthly Adjustment Amount), this payment will be directly deposited into your bank in April 2017.

Those who do not receive pension checks by direct deposit will receive their reimbursement checks by regular mail.

We do not know the specific dates that it will be going into the account. As soon as we have those dates, we will follow-up with an article in the *New York Teacher* or by email (if we have an email address for you).

Sen. Jeff Sessions has now been confirmed as U.S. attorney general despite concerns about his attitude towards civil rights. For seniors, how aggressive will the government be in pursuing and defending disability rights under the law? Unfortunately, as we age, disability is often a concomitant. It should not be an obstacle to a full life!

Congressman Mick Mulvaney of South Carolina was confirmed as director of the White House Office of Management and Budget. POLITICO reported, "It's a sudden shift to the center of power for a politician who previously operated on the outer edges of his own party. Elected to the House in the 2010 tea party wave, Mulvaney became a founding member of the hard-line House Freedom Caucus and often tangled with GOP leadership.... Mulvaney, 49, has long warned about the government's red ink and is eager to slash federal spending ..."

And you know where the usual talk is for slashing budgets — all the various kinds of social supports that directly affect the disabled and seniors, among others.

Trump's secretary of education is Betsy DeVos, an avid supporter of school choice, specifically for-profit charter schools and vouchers for private and religious schools. She also opposes the application of any public school accountability measures to charters and private schools.

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states made changes to the final calculation of benefits. A constitutional convention would waste millions of taxpayer dollars to run the convention and the follow-up ballot issues. The best course is to stop it this November.

2) A renewed Friedrichs-like fair share/agency fee case is sure to make its way to the Supreme Court in the next year or two. With another anti-labor Supreme Court appointment, SCOTUS is bound to rule against us. A change would allow free loaders to stop paying union dues. In Wisconsin, when right-to-work laws prevailed, 40 percent of public employee union members stopped paying dues. How can a union function in a reliable way to serve and fight for its members without funds?

Without union resources, how could we fight the New York State constitutional convention? If voters decide "yes" next Nov. 7, convention delegates will be elected in

November 2018. The convention would meet in Albany in April 2019 and the recommendations then put to the voters in another referendum. This could be a drawn-out, multi-year campaign in which the odds are against us. How can we fight this if it comes to pass?

There is a path toward self-defense.

COPE is a voluntary program of individual contributions that builds into a powerful war chest. It is our way to have a voice and play a part in defending our pensions. The worst case scenario is not a figment of our imaginations. You know who is being blamed for every problem.

Join in now. Cut out the attached COPE card and send it in. If you can afford to contribute more than you are currently contributing, this card will supplant, not add to the prior amount.

"The more people get to know how ill-equipped Betsy DeVos is to strengthen public schools, how disconnected she is from public schools, and how her record has been focused on pursuing for-profit charters and vouchers, and not children, the more the people who believe in the importance of public education are joining to oppose her," said Randi Weingarten, president of the American Federation of Teachers. Despite a mass outpouring of anger at her nomination, and the desertion of two senators from the Republican side, DeVos was confirmed in a history-making, tie-breaking vote by Vice President Mike Pence.

If the past weeks are any indication, gird your loins. There will be some big political battles ahead!



Armando Mandes, George Altomare and Millie Glaberman with Sen. Charles Schumer at a press conference to call for preserving Medicare.

Spotlight on PEARL WACHMAN

Pearl Wachman retired in 1982 and was active in the union. She was a chapter leader, Delegate Assembly representative, an RTC Executive Board member, AFT and NYSUT convention delegate and Supplemental Health Insurance Program board member. She also lobbied for the union in Washington, D.C. and Albany.



Pearl, along with Doris Brill, became coordinators for the Si Beagle Program in Queens where they offered courses, seminars and trips which provided retirees with mental and social stimulation. Pearl received the UFT-RTC Award of Recognition in 2011 for her outstanding service and dedication.

In 2009, Ms. Wachman moved to Massachusetts to be closer to her family and lives at the Fuller Village Senior Community in Milton, which is equipped with a tennis court, indoor pool, a gym and two restaurants. The community provides courses and lecture. Pearl enjoys going to the lectures, takes classes in mahjong and chorus and works on the travel committee. Pearl considers herself a political junkie and joined a current events class, too.

More recently, Pearl was approached to moderate a political/current events round-table forum called "Fuller Talks" on Milton Access TV which is accessible to those with Comcast Cable in Milton. She selected Frank Desmond, Carol Lynch and Lucille Kelly to join the panel. The forum is 30 minutes and runs monthly. They have compared the Republican National Convention and the Democratic National Convention and discussed President Barack Obama and his executive orders; the Supreme Court; presidential cabinet choices; and Donald Trump's administration. This program is an exciting, fun and stimulating activity for her.

There are things that we do not want to do or are scared to do in our lives, but as Pearl says, "It's not the end of the world, there are things to do. Get up and do it!" On that note, Pearl is still doing it!



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Check one: ☐ \$_____ Other ☐ \$10.00 ☐ \$5.00 ☐ \$2.50

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I hereby authorize regular monthly deductions from my pension check in the amount specified hereon as a voluntary contribution to be paid to the treasurer of the UFT COPE Committee, to be used in accordance with the Bylaws of the Said Committee and applicable law for the purpose of making political contributions and expenditures in connection with federal elections and in joint fund raising activities of the American Federation of Teachers COPE and AFL-CIO COPE. My contribution is voluntary, and I understand that I may revoke this authorization at any time by giving written notice to the treasurer of the UFT COPE Committee, such revocation being effected when accepted into the Pension Payroll system. This authorization supercedes all previous authorization.



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[HTTP://WWW.UFT.ORG/FILES/
ATTACHMENTS/SHIP_2017.PDF](http://www.UFT.org/files/attachments/SHIP_2017.pdf)



*Mickey Abend, Arizona section coordinator,
Tom Murphy, RTC chapter leader and
retiree Carol Gordon at the Arizona annual
luncheon.*

MURPHY *continued from page 1*

Care Act will be targeted. We will fight to preserve them.

Apostles of libertarian Ayn Rand, including House Speaker Paul Ryan, believe that government safety net programs must be wiped out. We believe that government, at its best, is a catalyst for social good. The Social Security Act of 1935, the National Labor Relations Act of 1935, Medicare and Medicaid in 1965 and the Affordable Care Act of 2011 are prime examples of positive government action.

Looming ahead is another Friedrichs-like case heading to the Supreme Court. Such a case, sure to be considered, would probably deny unions the ability to collect dues from those freeloaders who want to be represented and defended by their collective bargaining unit but do not want to pay their fair share for their defense and to advocate for the benefits won by their union.

On Nov. 7, New York State voters

will address the ballot question: Should the state hold a constitutional convention? The question hangs over our guaranteed defined-benefit pensions. If you read the local tabloids, you know what the campaign against us will be like. And, no, those attacking our pensions are not interested in “grandfathering” any of us! This question must be defeated this year even though 69 percent of New Yorkers currently say they support holding such a convention. It is a fight we have to win if we care about our own pocketbooks.

Molly Brown took control of the Titanic’s Lifeboat No. 6 by urging the crew to return to the debris field to look for survivors. Let’s follow her lead: We ain’t down yet.

Sincerely,
Tom Murphy
UFT Retired Teachers
Chapter Leader



UFT RETIREE

Michael Mugrew,
UFT President
Tom Murphy,
Chapter Leader

Debra Penny, *UFT Liaison to the RTC*
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