

#### UNITED PUBLIC SERVICE EMPLOYEES UNION

IS M.A.D.E. FOR YOU! Making A Difference Everyday!

## THE ADVOCATE

## **UPSEU Secures Best Financial Contract for POSA Since its Inception in 1970**



Executive Board from left to right - Front Row: Corresponding Unit Secretary Deena McKee, Unit Treasurer & Negotiations Chair Elyse Pastore, Unit Recording Secretary Debb Gibb and Unit President Paulette DeLeo. Back Row: UPSEU Labor Relations Representative Nephty Cruz, UPSEU Regional Director Matt Geer. Missing from picture: Unit 2nd Vice-President Linda Uva.

From the onset of the Paraeducators of Stamford Association (POSA) contract negotiations, which began in April 2022, UPSEU made clear that during the course of these negotiations a transformative new contract on behalf of our membership would be secured.

Through the leadership of UPSEU Regional Director Matt Geer, who served as Chief Negotiator for these contract negotiations, it was articulated to the District that the cost of living in the City of Stamford in April 2022 was 50.6% higher than the national average and a large percentage of our membership lives within the city limits. Geer presented to the District other compelling arguments related to the members' inadequate wage rates such

Winter 2023



United Public
Service Employees
Union
Making a Difference
Everyday

#### **Our Mission**

UPSEU is committed to being the preeminent organization representing public sector employees by providing professional, on-site representation, superior negotiations, and adherence to democratic which principles maintain the integrity of the union for the benefit of our members their families. and

> UPSEU Officers Kevin E. Boyle, Jr. President

Gary M. Hickey
Executive Vice President

James Gangale
Vice President

Randy Tillman
Secretary/Treasurer

Amanda Barker
Recording Secretary/Trustee

The Advocate is published bi-annually.

Wendy Fusari Editor/Designer

Visit our Website www.upseu.org

1-800-833-3688 631-738-8773 Fax: 631-738-7236

## A Message from President Kevin E. Boyle, Jr.



Like the pandemic in 2020 and 2021 wasn't crazy enough, 2022 has proven to be even crazier, not just here, but worldwide. Inflation, gas prices and supply shortages are happening in every country with few, if any, exceptions. Add to these challenges the devastating storms hitting parts of the country, destructive conflicts overseas and the everyday struggles just to make ends meet. Many have lost their homes and livelihoods and others are suffering indescribable losses and difficulties that are far beyond comprehension.

As we head into the holiday season, and hopefully full steam ahead to 2023, which we can only hope will be better, I know my family, friends and neighbors are involved in different fundraisers and gathering up donations of gently used/new household goods and clothes for shipment to those in need. Some have even gone in person to hard hit areas within our country to help. I know it can be a struggle as finances are tight in every family and it's hard to put things in perspective when consumed by our own difficulties, but please take a moment in these challenging times to appreciate what we do have and think about what you can do to help the less fortunate, especially during this time of year. (Some charity organizations are listed below. When using any charity organization, be sure to stick to the well-known or heavily researched for reliability and knowing that your donations are going to the needy and not those who run the charity.)

The very reason unions were formed was to work together to help others. When folks unite for a common cause, better things happen for everyone. I am proud of UPSEU and all our members who are, and have taken part over the years, helping the less fortunate. Our country is not red, blue, or purple, rather it is made up of many people of many colors with different ideas on many subjects with a common love for country and a desire to help our fellow citizens.

Happy New Year!

#### **Disaster Relief Sites**

#### **American Red Cross**

www.redcross.org

#### **Salvation Army**

https://give.helpsalvationarmv.org/

#### **Federal Emergency Management Agency**

https://www.fema.gov/disaster/recover/volunteer-donate

National Voluntary Organizations Active in Disaster https://www.nvoad.org

#### **Ukraine Donation Sites**

Save the Children www.Savethechildren.org

The International Committee of the Red Cross (ICRC) https://www.icrc.org/en

UNHCR - USA for the UN Refugee Agency https://give.unrefugees.org/

## **CONGRATULATIONS 2022 SCHOLARSHIP WINNERS**

#### Paul T. Burch \$1,000 Awards



Gisselle Francos
Nursing
Felician University
Daughter of Franco Lovaglio
CO Hackensack



Isaiah Maines
Criminal Justice
Dominican College
Son of Katharine West
Columbia County



Emma Smith
Biology/Pre-Med
University of Connecticut
Daughter of Jaime Smith
Wallingford PS



Jessica Sierzega
Adolescent Math Education
SUNY Cortland
Daughter of Malgorzata Los
Lynbrook SD

#### **Dependent \$500 Awards**

Member	Dependent	Employer	Member	Dependent	Employer
Barile, Susan	Alyssa	Wallingford BOE	Kitze, Kris	Ashley Santiago	Valley Stream SD 24
Benes, Brenda	Kristen	Westbury UFSD	Kurdt, Michael	Amanda	Churchville-Chili CSD
Blamires, Cheryl	Todd	TO Lewisboro	Lockwood, Jennifer	Owen	Franklin County
Buono, Renee	Kayla	VO Ridgewood	Lollo, Jason	Marissa	Eastern Suffolk BOCES
Burdsall, Sharon	Ashley	Waterford BOE	Manchoon, Veronica	Brittney	Freeport SD
Carney, Jessica	Molly Deluca	Wilton BOE	Mccaffrey, Lena	Rose	TO Wilbraham
Clar, Susan	Laura	Churchville-Chili SD	McCarthy, Nancy	Jessica	Mineola UFSD
DeMonte, Lisa	Joseph	Freeport SD	Miles, Michele	George Werner, Jr.	Eastern Suffolk BOCES
Denya, Stephanie	Sarrah Mierzejewski	City of Meriden	Moon Jr., Roland	Jordan	Columbia County
Dolan, Sean	Cayla	Hamden PD	Pendergast, Elizabeth	Erin	Rennslear County
Gildea, Maria	Monica	TO Wilbraham	Perrone, Elissa	Andrew	Bergen County
Gregoriades, Jason	Gianna	CO West Haven PD	Polizzi, Christine	Adrianna	VO Lawrence
Grosskopf, Linda	Aimee	Eastport-S Manor SD	Radomski, Frank	David	City of Middletown
Harris, Matthew	Jania-Lee	Rensselaer County	Rivera, Juan	Amilinda	Rockland County
Jakobson, Jeanette	Declan	Danbury BOE	Roter, Monique	Lauren	TO Colonie
Jaquez, Daniel	Evan	Ridgefield BOE	Sherri-Toplanaj, Shpres	sa Michael	Orange-Ulster BOCES
Kagiwada, Christine	Peter	Sachem CSD	Stanton, Tracie	Cameron	Southington PS
Karup, Smajo	Selmir	Centro of Oneida	Velez, Jacqueline	Ariana	Valley Stream SD 24

#### Member \$500 Awards

Member	Employer	Member	Employer
Esther Brown	Waterbury BOE	Henryriana Maxelix	Madison BOE
Patricia Clark	West Hempstead SD	Andrea Mazz	Hicksville BOE
Gina Colaneri	Bergen County	Amanda Nagasawa	Lakeview Public Library
Cheryl Koral	Eastern Suffolk BOCES	Jacob Plaut	VO Lawrence
Kimberly Marlow	Town of Colonie	Nicholas Woo	Columbia County

Thank you to our Scholarship Committee: Scholarship Chair Kim Nowakowski, Brendan Beardsley, Sean Faughnan, Jude Fitzgerald, Robin Garrison, Ellen Mari, Maureen McKay, Randall Mel, Danny Murdock, Geri Nigg, Evelyn Overton, Emily Peters, Frank Sequenzia, Deborah Stevens, Karen Stroebel and Gregory Watrous.

### **Negotiations** News

#### **Poestenkill Highway Passes 3 Year Deal!**



The members unanimously approved a new contract that calls for increased wages each year, increased longevity, increased sick time cash out upon retirement, new floating holiday and a lump sum ratification bonus. Executive Vice President Gary M. Hickey congratulated the negotiating team of Dave Ruppert and Art Whitney for these achievements.

#### **CENTRO Contract Improvements From Front To Back Page**

Chief Steward Manny Cotrich said that "the UPSEU negotiating team was charged with getting improvements, not only in wages and benefits, but also contract language changes. The reorganization work on the language took about one year to complete. These changes made it clear and understandable in an orderly way."

The economic gains included: increased night shift premium, increased longevity, increased foul weather gear, increased life insurance waiver together with the largest wage increases in the CENTRO/Utica Transit Authority history.

Left to right: Larry Calenzo, Chief Steward Manny Cotrich, Angelo DiBrango, John Arensman and UPSEU Executive Vice President Gary M. Hickey (not pictured Marty Barnes).

"The Authority realized the hardships our members were President Gary M. Hickey (not pictured Marty Barnes).

experiencing and negotiated in a true win/win fashion. Meetings were always cordial, professional and, most importantly, productive," said Executive Vice President/Chief Negotiator Gary Hickey. He thanked the negotiating committee pictured above for their hard work.

## Bay Shore School District Registered Nurses Ratify New 4-Year Contract That Helps The District Recruit And Retain Nurses

The Bay Shore School District Registered Nurses Unit unanimously ratified a new four-year contract retroactive to July 1, 2022. The new contract, according to Unit President Jackie Mason, is the best agreement the school nurses have seen in her twenty-year tenure in the district. The starting salaries for district RNs was not competitive among other school districts and healthcare employers in Suffolk County, and the district was facing the problem of having to fill three (3) RN positions at the start of the new school year. The UPSEU negotiating team was comprised of Unit President Jackie Mason and unit member Myrna DeLaRosa. UPSEU Labor Representative Tom Watson, who headed up the negotiations, worked throughout the summer with the team to help the district solve this by significantly increasing the starting pay and addressing the needs of the existing nurses. The highlights of the new contract include above market wage increases, two (2) additional steps added to the salary schedule, a new longevity level and a COVID pandemic bonus.

### **Negotiation News**

### New Contract Overwhelmingly Approved by Southington BOE Paraeducators/ABA's/EL Tutors

The Southington BOE Paraeducators/ABA's/EL Tutors bargaining unit, which consists of approximately 300 members, voted by an overwhelming majority to approve the Tentative Agreement for a successor contract.

As is the case in practically every negotiation, the bargaining unit communicated to UPSEU that higher than average wage increases and minimal health insurance increases were of the utmost importance to them. However, at the top of the priority list during this round of negotiations was to secure additional compensation for our members assigned to especially high risk environments working regularly with students who exhibit increasingly aggressive tendencies due to escalated behavioral issues. The Southington School District offers a continuum of Special Education services to meet the individual needs of students, ages 3 to 21, identified as needing special education. There are approximately eight specialized Special Education Programs (LAUNCH, SPACE, TEAM, CLP, LIDS, EASE, ACHIEVE, & STELLAR) within the District, each of which has a team consisting of Paraeducators and ABA's. Due to the nature of these programs, there are a significant number of students with escalated behavioral issues that our Paraeducators and ABA's are assigned to work with on a daily basis.

UPSEU Regional Director Matt Geer, who spearheaded these negotiations on behalf of the bargaining unit, made clear to the BOE's team the unit's top priority items throughout negotiations. Through the concerted efforts of UPSEU and our elected negotiating committee consisting of Deborah Stevens (Unit President), Suzanne Topper (Unit Vice-President), Dawn Dickau (Unit Secretary), Lydia Holbrook, Spencer Richards, Jeremie Butlien, Mary Anne O'Brien, Andrea Marston and Lisa Thom-Dunphy, we were successful in reaching a favorable Tentative Agreement which addressed each of those respective items. The negotiating committee's efforts, passion, time and dedication were an integral part of this process as they displayed a remarkable level of advocacy during the course of negotiations.

It is noteworthy that the new contract includes above market wage increases in each year of the agreement. UPSEU was successful in eliminating the first two steps of the wage grid, which increases the starting rate of pay and compresses the grid to allow the members to reach top step quicker. As a result of UPSEU's aggressive advocacy during negotiations, the new contract also provides an hourly rate adjustment for all hours worked and paid time off for each of the approximately 80 members working within one of the eight specialized Special Education Programs.

Additional contractual improvements include significant improvement in the teacher substitute coverage language and compensation, minimal health insurance increases, ability to get credit for unused personal days in the form of an additional family illness day, enhanced professional development language, paid prep time for the EL Tutors and an increase in the hygiene stipend amount.

The Unit President Deborah Stevens exclaimed, "Triumphant! Our membership secured another successful contract under the leadership of UPSEU, Matt and the negotiation team. Even in this tough economy, with the guidance from UPSEU, we were able to obtain above average general wage increases, and additional contract language that provides more stipend money than ever before. We were also able to keep insurance costs to a minimum. In my opinion, this is our best contract in my 10-year tenure as Unit President of the bargaining unit!"

"As a result of UPSEU and the elected negotiating committee securing additional compensation for our members working within the specialized Special Education Programs, the contract finally provides the recognition that each of them has so rightfully deserved for years. However, there still remain other members who work with students that have escalated behavioral needs, who are equally deserving of this additional compensation. UPSEU will continue to advocate on their behalf until those members are properly compensated, as well. It is clear that this round of negotiations yielded an extremely favorable result for our members, but as always, UPSEU will never quit advocating on behalf of our hardworking and dedicated members," commented Geer.

### **Negotiation** News

## Bay Shore School District Clerical Unit Ratifies New 5-Year Contract Providing For A Strong Foundation To Build Upon In The Future



Bay Shore School District Clerical Negotiating committee from left to right: Alice DaSilva, Heidi Ramirez, Colleen Jockers, Unit President Regina Fagone, Unit V.P Carin Nappi and Tom Watson Labor Representative.

The Bay Shore School District Clerical Unit nearly unanimously ratified a new five-year contract. According to Unit President Regina Fagone, "The new agreement achieved the goal of providing a strong foundation for the future of the unit." UPSEU negotiating committee comprised of UPSEU President Kevin Boyle, Unit President Regina Fagone, Unit Vice President Carin Nappi, members Alice DaSilva, Colleen Jockers and Heidi Ramirez, worked throughout the summer to achieve this agreement. UPSEU President Boyle praised the efforts of the team in achieving an excellent agreement. President Boyle also thanked UPSEU Labor Relations Representative Tom Watson for his tremendous work and invaluable assistance throughout the process. The highlights of the new contract include above market wage increases plus increment, a new step added to the salary schedule, additional monies to the existing longevity levels, plus a new longevity level at five (5) years of employment. Other gains include increased vision coverage, improvements to terminal leave, and Juneteenth as a paid holiday.

## **Unanimous Approval of CFSWMA Agreement**

The employees of County of Franklin Solid Waste Management Authority unanimously okayed a new five (5) year deal that proved to be their best ever contract. Besides above average wage increases and salary adjustments, other achievements were increased longevity, a new 20 year longevity level, a new 20 year vacation level, increased safety shoe allowance and no givebacks. The negotiating team consisted of Chief Steward Wayne Johnston, Jonathon Chesbrough, Joe King, Jacob Ribot, Jason Whitehead, Labor Relations Representative John Pollack and Executive Vice President/Chief Negotiator Gary Hickey.

### **Negotiation News**

#### **Uniondale Secures MOA**

The Uniondale School District contract negotiating team worked for almost two years to secure a Memo of Agreement (MOA) for the Buildings & Grounds, Information Technology and Bus Driver Unit members. The MOA includes five years of wage increases plus steps, increased longevity and additional longevity payments were among the achievements.



The Uniondale Contract Negotiating Team from left to right: Etienne Carelus, Ann Ringhauser, Joel Bradley and Robert Kirk.

## Colonie Admin Unit Secures New Agreement

The Town of Colonie Administrative Unit ratified a new five (5) year agreement with numerous improvements: wage increases each year with retroactivity to 2021, increased longevity, new Juneteenth holiday, increased work boot allowance, improved EMS benefits, and improved part-time employee benefits amongst others.

The negotiating team consisted of Chief Steward Steve Geurds, Carrie Blanchard, Dan Chambers, Chris Mastroianni, Ryan Moore, Jason Staring and Karen Stroebel.

#### **Basic Steward Training**

In October, UPSEU COPS Division collaborated with UPSEU Western Region Representative, Antonella Rotillio to present a Basic Steward Training to our members from Cortland PBA, Saratoga County Corrections, Churchville-Chili School District, Niagara Police Department, Batavia Downs Casino, Western Regional Off-Track Betting, Brockport Central School District and Monroe 2-Orleans BOCES School District.



The training covered Steward Responsibilities, UPSEU Benefits, Investigatory Interviews and Employment Laws. Additionally, Union Attorney Ian Hayes, of Hayes Dolce Attorneys at Law, spoke about Improper Practice Charges as well as Grievance Processing. Workers Compensation Attorney George Ferro, of the Alex Dell Law Firm, presented on the benefits of Worker's Compensation.

Nineteen Stewards attended the training along with UPSEU Labor Representatives, Antonella Rotillio, Andy Tarpinian and COPS Division Coordinator Paul Iachetta. Executive Vice President Gary Hickey was also on hand to lend his expertise and support.



## **UPSEU Fighting and Winning**

#### Best Financial Contract continued from page 1

as comparable wage and benefit data of Paraeducator bargaining units within Stamford's district reference group; benefits of other Stamford BOE bargaining units; Connecticut's increasing minimum wage, emphasizing that the job of a Paraeducator is the furthest thing from a minimum wage job; and the need to address retention and recruitment of Paraeducators.

It was clear to UPSEU and the Executive Board/ Negotiating Committee that our aggressive position at the bargaining table paid dividends as negotiations concluded at a record pace (within 3 months) for the bargaining unit and the Union secured historic wage increases. Our members each received a significant market adjustment in the first year of the contact, as well as step movement. During the next three years of the contract, the membership advances one step each year and receives an annual general wage increase (GWI) that is almost double the current negotiated settlement trends in the State of Connecticut.

Veteran members of the bargaining unit, as well as some retirees, noted that the financial terms of this new contract are better than any contract that this bargaining unit has seen since its inception in 1970 when the membership was represented by another union and also when represented by an independent Attorney who represented the Association just prior to the bargaining unit affiliating with UPSEU four years ago. One bargaining unit member commented, "Matt, thanks to you and the Committee for all the hard work and time that was put into the new contract. We can't say thank you enough!" The bargaining unit has made incremental improvements since 1970, but significant progress did not begin until UPSEU started representing the bargaining unit and negotiating on their behalf.

Other achievements made in these negotiations include language defining the start of each school year, improving the teacher substitute language and compensation, increasing the sick leave accrual (which also then increases the amount of payout for sick time

upon retirement), a minimal increase of only 1% on the employee's health insurance cost share throughout the entire four year duration of the agreement, new language protecting our members in the event they are involuntarily transferred, enhanced bereavement leave language, and new language that allows the Unit President or designee paid time off to attend the funeral of a deceased member of the bargaining unit.

Unit President Paulette DeLeo and Unit Treasurer/ Negotiations Chair Elyse Pastore commented, "POSA banded together with UPSEU to promote the common interests of the paraeducators throughout the Stamford Public School District. One person standing alone may not be heard, but all of us joined together are much louder and have much greater strength. With UPSEU representation in place, we became that collective voice and united front, and because of that, we successfully achieved the best contract in our history. Thank you to Matt Geer and Labor Relations Representative Nephty Cruz for all their hard work and unyielding support!"

Geer noted, "the historic wage increases were secured and well overdue for our hardworking members, but those increases should not distract from the continued underappreciation of Paraeducators. The work that Paraeducators do every day is invaluable to the success of students. Teachers throughout the country recognize the critical role Paraeducators play during every school day. It is about time that Administrators walk a mile in the shoes of a Paraeducator to gain a true appreciation for all that they do, as well as all they endure as a result of increasing difficult student behaviors. The disrespect for Paraeducators is a social justice issue to me, which is a reason that I sit on the CT School Paraeducator Advisory Council on behalf of UPSEU. We commend our POSA Negotiating Committee/Executive Board for the leadership and teamwork they each exhibited during these negotiations, which significantly assisted us in reaching this historic new contract."

### **UPSEU Fighting and Winning**

### **UPSEU's Postion Upheld**

An arbitrator upheld UPSEU's position that the East Rockaway School District violated the contract when failing to reduce the workday from eight hours to seven and one-half hours on Conference Days. Arbitrator Jay Nadelbach wrote "On all future Superintendent Conference Days, the bargaining unit employees (B&G) are entitled to a reduced seven and one-half (7 ½) work day while still being paid for a full eight (8) hour day."

The Collective Bargaining Agreement cites such reduced schedule "when school is not in session."

#### **Improper Practice Charge Settlement Reached**

A Settlement was reached following a charge filed by UPSEU with the State of New York Public Employment Relations Board (PERB) against the East Rockaway School District. The dispute concerned members of the Monitors and Security Aide Unit, and the impact of COVID-19 related school closings. The settlement included restoration of accrued leave to several unit members, and agreement that the District's pandemic preparedness plan will include that: "Non-essential employees able to accomplish their functions remotely will be enabled to do so at the greatest extent possible."

#### **Oneida-Herkimer Madison BOCES OK Retroactive Agreement**



ONEIDA-HERKIMER MADISON BOCES NEGOTIATING TEAM from left to right: Gary DiCesare, Executive Vice President Gary Hickey, and Chief Steward Ryan Baum

Members at the New Hartford and Utica locations ratified the four (4) year deal by a 70% margin. Highlights included increased wages each year, retroactive to July 1, 2020, and an improved salary schedule.

"It took a while but the committee held off the District's attempt to change the health insurance plan and also secured above average wage increases," commented Executive Vice President/Chief Negotiator Gary M. Hickey.

#### Members in the News

#### **Passing The Torch**



Congratulations to the Town of Sand Lake New Commissioner of Public Works and former Steward, Kevin Rifenburgh (*far left*) shown here with (*left to right*) outgoing Commissioner Brian Hunt, Steward Josh Bucci and UPSEU Executive Vice President Gary Hickey.

#### **Congratulations John!**



Member John Ryan, second from the right, celebrates his retirement after 45+ years with the Carle Place School District.

### **The Unsung Heros**

This is not an article only about saving a life, but also about the average public service worker who may not be a firefighter, police officer, EMT or a paramedic taking action to help others. UPSEU's Town of New Marlborough DPW unit member **Paul Krom** shares one experience he will never forget.

Many DPW workers are trained in some form of first aid, as they from time to time find it necessary to assist in an emergency situation. If not trained, however, whether calling 911 or assisting in getting someone to safety, DPW workers are always ready to help.

As a DPW employee, for more than 20 years, Paul has been trained in basic first aid and CPR, and while he never took the classes too seriously, he passed all the tests and quizzes earning his certificates. One rainy day in September Paul started his day like any other setting out his "roadwork ahead" and "mowing" signs, ready to make his first mowing pass when out of nowhere there was a pickup truck with a trailer blocking him on the road. A man got out of the truck cleary in some sort of distress asking for help. All the training Paul had not thought much about kicked in immediately to assist this individual. Paul quickly called 911 and proceeded to drive the individual to a hospital. 911 dispatch was able to intercept an ambulance in a nearby town to assist immediately. Paul found out



later that the man was in such poor condition including needing seven units of blood, and that it was Paul that saved his life that day. Over his 20 years of employment, Paul has dealt with many different types of medical situations, but none like this one.

We are thankful for every first responder out there who chooses to put their own lives in danger saving the lives of others, but we also need to recognize those ordinary everyday people, like Paul, who live and work in their own communities doing unsung heroic actions to help save others.

Having some knowledge of first aid training is so important as you never know when you may need to use it.

#### Members in the News

#### **Local Firefighters Honored for Heroic Actions**

On August 10, 2022, Islip Town Supervisor Angie Carpenter and the Islip Town Board honored five local firefighters from three different departments for their heroic actions in the line of duty. Firefighters Matthew Arthurs and Danny Blasucci of the Islip Terrace Fire Department; **UPSEU Member Michael Hand of the East Islip Fire Department**; and First Assistant Chiefs Jared Gunst and Alden Schroeder of the Islip Fire Department were recognized for saving a young woman and her three dogs from a house fire earlier this summer.



Firefighters quickly responded to the home after receiving a 911 call from a woman stuck in the basement of a house. Islip Terrace Firefighters Matthew Arthurs and Danny Blasucci were able to break

a basement window and pull the woman to safety. While doing so, Islip Fire Chief and Suffolk County Police Officer Jared Gunst; Islip Fire Chief Alden Schroeder; and East Islip Firefighter and Town of Islip employee Michael Hand searched and rescued three canines.

First Assistant Chief Gunst, who serves as a member of the SCPD's Medical Crisis Action Team, had recently underwent tactical medical training to assist medical emergencies involving police canines. Through this life-saving training, he was able to deliver advanced medical support to the dogs before they were transported to the Veterinary Medical Center of Long Island in West Islip.

"On behalf of myself and the Town Board, a sincere thank you from all of us for your exemplary deeds, and for your continued bravery and dedication to safeguard the well-being of all in our community, including our beloved four-legged friends. You are truly heroes," said Supervisor Angie Carpenter.

Thanks to the quick-thinking actions of our first responders, the woman and her three dogs have made a full recovery.





# Special offer for UPSEU Members.



#### New and renewing BJ's members Welcome!



BJ's Inner Circle® Membership New Members: Get \$10 in cash awards† to spend at the club when you join for \$25\*

Existing Members: **Get \$10 in cash awards**<sup>†</sup> to spend at the club when you join for \$55\*



BJ's Perks Rewards® Membership New Members: Get \$10 in cash awards<sup>†</sup> to spend at the club when you join for \$75°

Existing Members: **Get \$20** in cash awards<sup>†</sup> to spend at the club when you join for \$110\*

Application with instructions, complete details and terms and conditions can be found at

**UPSEU.org** --> **Member Benefits** --> **Retail** 

PLEASE RETURN COMPLETED APPLICATION TO:

Our BJ's Rep, Lisa Engstrom

### OUR EXCLUSIVE \* UNION ONLY...

"NO FEES" MORTGAGE LOAN PROGRAM... and discounted related services

Refinance & Homebuyer's Discount Program for UPSEU Active & Retired Members & Their Families (NY & NJ only)



#### **Mortgage Loan Fees**

Application Fee \$0 No Borrower Paid
Appraisal Fee\* \$0 Points to Us
Processing Fee \$0 No Borrower Paid
Credit Report Fee \$0 Broker Fees

TOTAL Members Mortgage Fees = \$0

#### "NO FEES" MORTGAGE LOAN PROGRAM

...Lender financed fees, title insurance fees, NYS mortgage tax, bank attorney, escrow deposits & short term interest are applicable on all NYS loans.

Refinance \* Purchase \* FHA

Finally...An honest mortgage program.

NO Points or Fees to us! It's all IN WRITING!!



We are a "UNION ONLY" Service Provider!! We are NOT OPEN TO THE GENERAL PUBLIC!!
Reg. Mtg. Broker, NYS Dept. of Financial Services Lice130175 Loans arranged through third party provider

#### Making a Difference Everyday





3555 Veterans Highway, Suite H, Ronkonkoma, NY 11779 187 Wolf Road, Suite 204,, Albany, NY 12205 288 Genesee Street, Utica, NY 13502 3139 State Route 11, Malone, NY 12953 29 Liberty Street, Unit 210, Batavia, NY 14020 130 Research Parkway, Suite 201, Meriden, CT 06450 1 West Main Street, Clinton, CT 06413 One Bergen County Plaza, Rm 396, Hackensack, NJ 07601 30 North King Street, Northampton, MA 01060

**NAILED PUBLIC SERVICE EMPLOYEES UNION** 

NON PROFIT ORG PERMIT NO. 2000 PERMIT NO. 2000