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OSARC newsletter

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OSARC

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New Year, A Time For Renewal

One traditional image of New Year's Day is old Father Time wearing a sash bearing the old year being replaced by an infant wearing a sash for the new year. It's an image of rebirth and renewal. Here's hoping the New Year brings both to the labor movement in the United States and to each of you, health, peace and wisdom.

And speaking of renewal, it's time for you to renew your membership in OSARC or join for the first time. Our membership year mirrors the calendar, so when Father Time exits it's time to pay your dues for '03, baby! Enclosed with this newsletter is a membership form. Please return it with your check payable to the *Organization of Staff Analysts Retirees Club*.

Disregard the notice if you have already paid your \$18 OSARC dues for 2003. Doubts about your membership status? Please call Sheila Gorsky at (212) 686-1229.

They're Back, Taxes

In a few short months, April 15th will come 'round again. Preparing your return can be taxing. So, it's good that Elizabeth Kinney of the IRS, originally scheduled to speak at our November meeting, will address OSARC members on January 8th. Bring yourself, bring another retiree and yes, to grind a bad pun into the dirt, bring your most taxing questions.

Next Meeting of the Organization of Staff Analysts'
Retirees Club – All Retirees Welcome!

Wednesday • January 8, 2003 • 12:30pm

220 East 23rd Street • Suite 709

On the Agenda: Taxing Times!

Speaker: Elizabeth Kinney, Internal Revenue Service

OSARC Officers 2002-2003

Co-Chair.....	Dan Morgan
Co-Chair.....	Ana T. Vives
Vice-Chair/Treasurer.....	Louis Starkey
Co-Secretary.....	Betty Henderson
Co-Secretary.....	Renee Bash

OSARC member Joe Sperling (with banner) and OSA vice-chair Tom Anderson were part of the OSA contingent that marched across the Brooklyn Bridge to a City Hall rally in support of the Transport Workers Union on December 16th.



We'll Be Seeing You In All The Old Familiar Places

Forty-four members and friends attended OSARC's November meeting:

Gilberte Ambroise, Jean Anmuth, George Bernett, Carolyn Berry, Elizabeth Borden, Ida Chin, Vincent DiGesu, Jack Dobrow, William Douglas, Terrence Ellison, Tillie Evans, Joel Fishelson, Manny Friedman, Tom Gorse, Shirley Gray, Yvonne Hajjar, Elizabeth Henderson, Mary Hillman, Kate Isear, Flora Jones, Roslyn Jones, Irving Kreindler, Richard Kucera, Kaye Lee, Rosanne Levitt, Martin Lewis, Marvin Lutenberg, Hank Mandel, George McKie, Dan Morgan, Mary Murphy, Sadye Olivieri, John Ost, Claus Reinisch, Edna Riley, Allan Rose, Ana Sanchez, Thomas Smith, Ashton Spann, Joe Sperling, Nikki Springer, Trudy Stone, Sallie Stroman and Ana Vives.

There were seven new members: **Gilberte Ambroise (DOT), Carolyn Berry (DOC), Joel Fishelson (HRA), Kate Isear (NYPD), Thomas Smith (NYFD), Ashton Spann (NYFD) and Nikki Springer (HRA).**

Welcome to all our new members. It would be great to see **you** at our next meeting.

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New York Is Bigger, Poorer and More Diverse

According to Census Bureau data assembled by the NYC Department of City Planning, the City grew 9.4% from 1990-2000 and now totals 8,008,278 people. Those people are more diverse: 35% are white nonhispanic, down from 43.2% in 1990, 24.5% are African American nonhispanic, down from 25.2% in 1990, 9.8% are Asian or Pacific Islander up from 6.7%; 0.2% are Native American nonhispanic, unchanged; 0.7% are nonhispanic of some other race, up from 0.3%, 2.8% are nonhispanic of two or more races and 27% are hispanic, up from 24.4% in 1990. And, more than one in three New Yorkers (35.9%) are foreign-born, up from 28.4% in 1990. But New Yorkers' median household income in constant dollars dropped 1.6% during the decade and median family income dropped 6.6%.

Springtime For OSARC

If you are new to OSARC, you may be unaware of the annual election cycle which will be upon us shortly. Officer elections are held in May, nominations are due in April and the announcement of new officers is set for the June gala luncheon.

We hope the many new retirees who have become OSARC members since the summer of 2002 will begin to take an active role in their club. Now is the time to start getting involved. Our club depends on the caring commitment of its members for its health and survival

You can start by volunteering for one of the working committees. We need at least *ten members* on each. A reminder of those who have already volunteered:

- **Newsletter/Notice Mailing** – Dan Morgan, Ana Vives, Louis Starkey, Paul Henry, Mary Hillman, Hattie Thomas, Elizabeth Borden, Allan Rose, Myra Hailey
- **Membership** – Richard Kucera, Richard Walters, Myra Hailey, Allan Rose, Letitia Maxwell, Gwendolyn Riley-Roberts
- **Monthly Luncheon** – Dan Morgan, Ana Vives, Sallie Stroman
- **Annual June Special Luncheon** – Dan Morgan, Ana Vives
- **Sunshine** – Jean Anmuth, Jane Kronholtz, Ana Vives and Beverly Freierman
- **April Trip Committee** – Dan Morgan, Ana Vives, Jean Anmuth, Rosanne Levitt

A decision will be needed soon on a destination for the April trip and a location for the June luncheon. In years past, we've held the luncheon at the Gramercy Hotel off Gramercy Park and at El Quixote Restaurant on West 23rd Street, and averaged 55 attendees. With the influx of new members this year, it is possible that a larger space may be required. Research will be needed to find suitable locations. Come to the January meeting ready to join these committees.

To volunteer for any of the committees or find out more about their responsibilities, call Dan Morgan at (718)768-8963 or Ana Vives at (718) 843-4732.

COMRO Report

John Ost, one of three OSA reps to COMRO, reports that COMRO President Larry Kaplan updated the members on President Bush's ongoing **quest to privatize Social Security** and his efforts to exempt estates up to \$5,000,000 from estate tax. John said he suspects this change, if enacted, probably won't affect most of our members.

The new Congress takes office in January, with Republicans controlling both houses. This will necessitate outreach to the few moderate Republicans that might side with labor and retirees on issues of concern, such as Olympia Snow, Arlen Specter and Lincoln Chafee.

Kaplan announced that **the AFL-CIO is supporting health care for all**, an issue of long-standing concern to COMRO. Kaplan reported that the US remains the only industrialized nation without a universal health care system and the US health care system is failing. The number of Americans without health insurance rose 1.4 million in 2001 to 14.6% of the population.

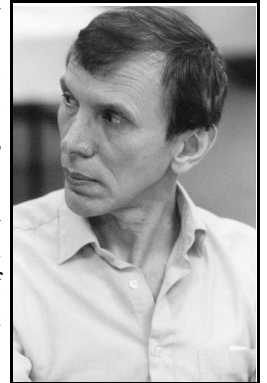
Private health insurance premiums are rising at 13% annually, an unsustainable level. Prescription drug prices are rising 17-19% per year. US spending on prescription drugs totaled \$175.2 billion in 2001. The US spends 14% of its Gross Domestic Product on health care or \$4,000 per person.

Kaplan reported that, after looking at health coverage in Canada, France, Germany and the UK, a group called "Rekindling Reform" has noted four key elements of successful universal health care systems: (1) health care is seen as a universal right for all residents; (2) the government plays a key role in defining benefits, standards and assuring fairness and equity; (3) health care is part of a national social insurance program not controlled by private for-profit insurance companies; and (4) reform of financing is kept separate from reform of health care delivery.

"Rekindling Reform" put forward a set of goals for a revamped US healthcare system: a guarantee of access to care for each person regardless of age, employment status, health status, or ability to pay; a system that does not discriminate by race, gender or sexual orientation; one that addresses special needs and underserved populations, rural and urban; one that provides comprehensive benefits including prescription drugs, long-term care, vision, dental, hearing, mental health care and rehabilitative care, eliminating the need for supplemental insurance; one that maximizes consumer choice of providers; one that promotes prevention and early intervention; and one that is progressively financed, reduces paperwork, is cost-efficient and maximizes program expenditures and not administrative costs.

A copy of a resolution on "**Rent Control and Affordable Housing**" was distributed and edited at the COMRO meeting. It will be considered for support at the January meeting. The resolution cites the important role rent stabilized housing plays in New York City and the upcoming sunset of New York State's rent stabilization laws in 2003.

It calls for parent unions to take "appropriate measures" in Albany to help preserve affordable housing, calls on the City and State pension systems to invest in affordable housing, with preference to pension system members, and urges all members of the state legislature to support continuation of rent controls. You are encouraged to write to your representatives in Albany or become involved in work on the issue underway by Tenants and Neighbors (212) 608-4320 and the Metropolitan Council on Housing (212) 979-6238.



John Ost

The Alliance for Retired Americans, of which COMRO is a member organization, has taken positions on a number of issues and sent letters advocating these positions:

- To Transit Workers Union Local 100 President Roger Toussaint in support of raises for transit workers.
- To the Communications Workers of America in support of their conflict with Verizon (*ed. note.: shortly before the holidays, Verizon laid off 2,700 workers*).
- To Senators Clinton and Schumer regarding their vote on the Homeland security bill that removed federal workers from unionization and civil service protection.
- To Randi Weingarten, head of the Municipal Labor Committee, asking her to help prevent any cut in benefits for retirees.

Stu Leibowitz, of DC37's retirees organization, reported that DC37 has entered negotiations with the City seeking to eliminate the five year wait and the \$18,000 base cap on the Cost-Of-Living-Adjustment. They are also seeking COLAs for beneficiaries who, as of now, are not eligible.

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Retirees Are (A) Grand

In the September newsletter, we noted the rapid growth in the number of retired OSA members. We predicted we'd have nearly 1,000 retired members by the end of 2002. We were wrong. We estimated too modestly. As of December, there were 1072 retirees, up 37% from 781 in July.

Bush Puts Another Lump of Coal in Workers' Stockings

Completing a holiday season trifecta of attacks on public sector workers, in late November the Bush Administration slashed pay raises that civilian federal workers were to begin receiving this January.

Bush cited a "state of national emergency" brought on by the 9-11-01 attack as his reason for freezing the raise. The freeze was announced quietly over the Thanksgiving holiday weekend. Thanks, indeed!

Federal employees were set to receive a two-part pay increase: a 3.1% across-the-board increase, plus a pay raise based on the cost-of-living in the locality in which they work, intended to help partially close the overall 18% gap between private sector and federal workers. Bush froze this locality pay raise. Military personnel, on the other hand, will receive the full scheduled 4.1% increase.

What's the impact? A federal worker at Grade 10, Step 5 earning \$49,548 per year located in the NY City Metro Area would lose \$708.54 in 2003.

Earlier, Bush had put in play the outsourcing of half the federal civilian workforce and had obtained, with bipartisan Congressional approval, the right to move federal workers out of civil service and union coverage as they are merged from 22 agencies into the newly created Department of Homeland Security.

To add insult to injury, less than a week after announcing the pay freeze, it was disclosed that Bush had secretly revived his Daddy's administration's practice of doling out bonuses to political appointees, a practice ended by the Clinton White House.

American Federation of Government Employees leader Bobby Harnage said of Bush, "Today he has shown America how he uses managerial flexibility - he lavishes \$25,000 bonuses on elite political appointees who already make

\$140,000 and slices off a quarter of the pay adjustment Congress recommended for regular federal workers whose average salaries are about a third of that amount." The December 13 *Detroit Free Press* editorialized "the cost to federal workers' morale and dignity -- and the potential harm to future recruitment efforts -- cannot be easily dismissed. Nor can the insult of the president's apparent priorities, rewarding political toadies while stiffing those who do the government's grunt work."

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A Consumer Affair

Denise Brereton-Gamble, a Staff Analyst with the New York City Department of Consumer Affairs (DCA) addressed OSARC's December 11, 2002 meeting on the subject of "Protecting Yourself from Consumer Fraud." She noted (to applause) that, as an Analyst, she hopes to be an active OSARC member in the future.

She reported that most of the consumer issues affecting older New Yorkers also affect younger ones as well. She provided an overview of DCA's work.

Consumer Affairs licenses 88 different types of business, from second-hand car dealerships to laundromats to home improvement contractors. The Department also has the capacity to adjudicate disputes that arise between consumers and any of the businesses it licenses. A hearing can be scheduled before an Administrative Law Judge at which both parties have a chance to present their case.

Predatory Lending. Brereton-Gamble said many consumers fall prey to unscrupulous lenders who solicit in the mail, urging recipients to take on debt for home improvements. They promise low payments and proffer documents for signature that are often not complete.

Brereton-Gamble said she could not overstate the importance of reading all paperwork carefully before signing and not allowing blank spaces in contracts that can be filled in after signature. In addition, she urged the use of a traditional lender – an established bank or credit union.

Brereton-Gamble cited the case of one Queens woman who signed up for a loan with attractively low monthly payments that would last for 60 years! Not the best of deals, since her original mortgage had only eight years to run on its 30-year term.

Unlicensed Home Improvement Contractors. If you have improvements done to your house, co-op or condo, Brereton-Gamble recommended the use of a licensed contractor.



OSARCers Richie Guarino and Michael Schady and OSA grievance staffer Corey Berlow (l) at the Holiday Party.

If your co-op board recommends a contractor, for example, be sure to call DCA to make sure he/she is licensed. Brereton-Gamble gave the example of a Park Avenue co-op owner who spent \$400,000 on renovations done by a board-recommended contractor. The work was not up to code. She filed a complaint with DCA and learned the contractor was not licensed. Court action is now in process. In the meantime, her home is a disaster area.

At one point, Brereton-Gamble noted, Landmarks Preservation was recommending a list of 45 contractors, of whom 44 were unlicensed! DCA had to work with Landmarks to get the vendors licensed.

If you use a licensed contractor and the work is unsatisfactory, DCA has inspectors who will make a field visit and write a report on conditions. DCA might require the vendor to go back and fix or redo the work.

If that doesn't work, DCA will set up a hearing before an Administrative Law Judge, where both sides will be heard and the judge will make a decision. The risk to the contractor is that he/she will lose his or her license.

How many inspectors does DCA have? Brereton-Gamble said they are lucky to have 60 inspectors in total these days.

An OSARC member reported that she was told by a DCA employee to go to Small Claims Court to sue an unlicensed contractor who had done shoddy work rather than file a complaint. Brereton-Gamble said that was bad information.

In the case of unsatisfactory work by a home improvement contractor, the first step is to get a complaint form from DCA and be sure to get the name of any city employee you talk to.

A consumer can file a complaint with DCA and they will have a mediator attempt to contact the contractor, encourage him or her to come in and urge him to make amends to the customer. The contractor will be informed he or she is operating without a license.

If the contractor doesn't cooperate, DCA may set up the contractor in a sting operation and seize the contractor's vehicle. The contractor will also have to answer the operating-without-a-license complaint.

Advertisements promoting "Specials" and "Sales" at supermarkets and department stores. An OSARC member raised a question about newspaper ads that promise a special price that seems to remain in force week after week and therefore, it was really the regular price. He also complained about endless small print restrictions on coupons run in seasonal newspaper ads and circulars from the major department stores.

Unfortunately, said Brereton-Gamble, DCA's inspector covering this sort of complaint may not catch the error on his own, so consumers need to bring these complaints to the attention of DCA.

She urged consumers to come into DCA's office or write to them with details - the store, the days the ad ran, the newspaper and so forth. If an advertiser is caught, he or she is issued a violation and are told to pull the ad.

She explained that it is critical for consumers to read any and all disclaimers in advertising. Advertisers are entitled to withhold items from a sale if they've disclosed this in advance. There is no requirement that the point size of type in the ad be of large dimension.

She suggested that much can be gained by gentle pressure, if an item is not available, although advertised. She said ask them what they can do for you since the item is not in stock, you are a regular customer and you can take your business elsewhere. You can ask them to bring a Customer Service rep to you. If the rep can't help, she suggested writing to the store to ask for some consideration and the store just might send a gift certificate. Brereton-Gamble said stores do want to keep their customers.

DCA considers it a violation if advertised food store items run out very early during a sale, but supermarkets and department stores don't have to give rain checks; they do it as a courtesy. She said some stores are notorious for issuing rain-checks but never carrying the item covered.

Any limits on quantity available must be clearly stated on the circular or at the point of sale.

Refund policies must also be clearly and conspicuously posted at the point of sale. If they are not, you should report it to DCA, which will send out an inspector. If the store has refused the refund and the rules are not posted properly, DCA will work on getting the consumer's money back. It is not sufficient for the policy to be on the receipt received after the sale.

Warranty of Merchantability. Merchandise is sold with the expectation of a reasonable life cycle. For example, a coat ought to last a minimum of a single season. If the item

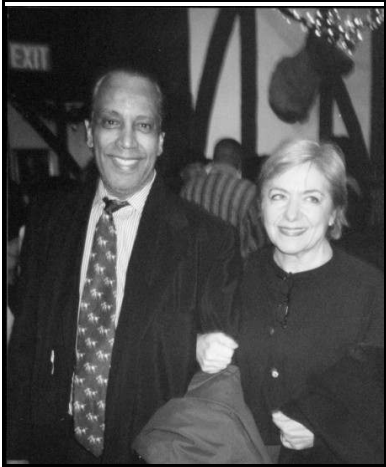


Renee Bash and Jean Anmuth were among the OSARC members at the OSA Holiday Party December 19th.

does not last, you should return the item and ask for a replacement or refund. Even "final sale" items have a warranty of merchantability.

Used Car Dealers. Brereton-Gamble said that a used car dealership must be licensed. If financing is not available, any deposit put on the car must be returned. A used car must be road worthy for at least the first 30 days.

Furniture Purchases. If you buy furniture and it is not delivered on the agreed upon delivery date, you are entitled to a complete refund. A furniture dealer is supposed to give at least 72 hours notice of a postponed delivery date.



OSARC member Bill Douglas and wife Diane at the Holiday Party.

Do Not Call List. NY State maintains a telemarketing "Do Not Call" registry. Residents can register with the Consumer Protection Board and their name will appear on the next quarterly list.

Telemarketers must stop calls to those on the list within 30 days. Violations are punishable by a \$5,000 fine for each call. To register, visit the Board's website at www.nynocall.com/index.html. You can also call 1-86-NOCALL NY or print the form from the website and mail it to: "Do Not Call" Registry, NYS Consumer Protection Board, P.O. Box 2078, Albany NY 12220-0078.

How to Contact DCA. The Department of Consumer

Affairs is located at 42 Broadway, New York NY 10004 (212) 487-4444 or (718) 275-2994. The Queens Community Office is at Borough Hall, 120-55 Queens Blvd, Room 301, Kew Gardens NY 11424 (718) 286-2900. The Staten Island Community Office is at Borough Hall, Room 42, Staten Island NY 10301 (718) 816-2280/81.

Publications. DCA has a wide range of publications on subjects of consumer interest. You can download most of them in Adobe PDF format from DCA's website at www.nyc.gov/html/dca or by mail from the main office.

Among the topics available are guides to auto repairs, used car purchases, towing, car rentals, apartment listing services, cell phone fraud, immigration services fraud, the funeral industry, supermarket shopping, phone bills, home improvement, moving and storage, phone scams, travel reservations, tax preparation, credit services, identity theft, debt collection, advertising, divorce, drugs and refunds.

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Planning, Financial and Otherwise

OSARC member Richard Kucera is set to address our February meeting on the subject of financial planning. If you want ideas for getting your fiscal ducks in a row, this is your meeting.

OSARC still needs suggestions for speakers for March and May. One of these meetings is often devoted to a health care topic. Come to the January meeting with your ideas or call Dan Morgan at (718) 768-8963 or Ana Vives at (718) 843-4732 and share your ideas with them.

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Happy Birthday to OSA Retirees Born in January

Steven Balicer, Joanna Belt, Earlene Bethel, Andrea Bloom, Carmine Borzelli, Marlene A. Bowen, Rosemary Brown, Shirley Brugman, Neville Caesar, Burton Carlin, Maxine Carter, Johnsie Cheatham, Margaret Clay, George Cohen, Sheldon Cohn, Othon R. Collado, Gloria Colon, Maria L. Crisci, Sadie Culler, Marilyn Daitsman, Marie Davis, Edward Davis, John Dellecave, William A. Douglas, Christine Dudley, Laraine Eldridge, May Engler, Philip Flaum, Jacquelyn Fleming, Beverly Freierman, Grace Gabrielsen, Eli Gottlieb, Frank Gulino, Claire Hall, Robert Henke Jr, Maria Ibanez, Morton Israel, Pauline James, Edwina Jenkins, Elizabeth Johnson, Mable Jones, Linda Kavanagh, Sheldon Kier, Joel Leichter, Angela Lopez, Robert Mccallum, Velarie Melvin, Charles Montalbano, John F. Nash, Edgar Noguerola, fred Parris, Carol Payne, Regina E Pegues, Antony Penel, Rosetta Peterkin-atwood, Irving Phillips, Nauford Phipps,



Jack Pilchman, Lee Pleva, William Pope, Dorothy Ragin-primus, Oswald Rivera, Ruby Ruffin, Benjamin Salisbury, Cheryl Samuels, Philip Sanchez, Marc Sawyer, Ina Sinclair, Janette Springle, Peter Stanford, Louis C. Starkey, Aldo Vigliarolo, Carolyn Walton, Joseph Warfield, Joanne Webb, Shirley Wertheimer, Georgia Wheeler, John Yoshida, Phyllis Zito.

ACTIVE OSARC MEMBERS

[Continued from Page 8]

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Marian Konstan
Henry Korobelnik
Jerome Kraus
Irving Kreindler
Jane Kronholtz
Richard Kucera
Adele Kwaw
Delores Lapin-Curley
Judith Layzer
Jeannette Lee
Kaye Lee
Joel Leichter
Howard Levin
Rosanne Levitt
Andrew Lewis
Martin Lewis
Joyce Liechenstein
William Linhart
Lillie R. Lockhart
Leopold Loher
Johnnie M. Lovejoy
Eileen Lovett
Chien Sau (Paul) Lu
Hattie Lucas
Flora Lucchese
Rose Maconi
Henry Mandel
Nilsa Mangual
Angela Marino
John Maroney
Donald Marshall
Roberta Martell
Claire N. Martes
Ralph Martinez
Martha Masnyj
Peter Mastropolo
Letetia Maxwell
Roslyn Maxwell
Weltha McCant
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Thomas McEnery
Thomas McGann
Jannie M. McGill
Dennis McGreen
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Erwin Nied
Jack Niznick
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Kathryn Nocerino
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Procesion Obra
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Murray Olsen
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Larry Pappert
Joyce Parker
Lucille Urma Parris
Melvin Pascoo
Anita O. Payne
Carol Payne
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Elba Pelaez
Robert Pellicci
Delores Peloso
Anthony Penel
Eileen Pentel
Millicent Perry
Robert Pfefferman
Mary Ellen Phifer
Susan Piccirillo
Jack Pilchman
Arlene Pitt
Phyllis Pomerantz
Pauline Pon
Douglas Potts
Peter A. Prestia
Carl Prisco
Lon Protzel
Alma Pugliese
Risa Puld
Barney Puleo
Morton Pupko
Miriam Quintero
Harris Rachlin
Mimi Raimondi
Frederick Ranzoni
Ambati Rao
Edward Rasquin
Marylin Reed
Thomas Reed
Joseph Reeves
Theodore Reich
Claus Reinisch

Laura Reisman
Gloria Resto
Raymond Riccio
Dolores Rice
Dolores Richards
Shirley Ricks
Edna Riley
Gwen Riley-Roberts
Stacey Rindler
Rudolph K. Ripp
Oswald Rivera
Horace Robinson
Jane Robinson
Maurice Robinson
Allan Rose
John Rose
Lewis Rosenblatt
Lloyd Rotker
Miriam Rubman
Anna Rudbarg
Ed Ruettiger
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Cheryl Samuels
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Gerald Sanchez
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Nikki Springer
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Louis Starkey
Roschel H. Stearns
Fred Steinberg
Bernice Stephens
Betty Stewart
James Stewart
Cele Stolzenberg
Trumilla Stone
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Sallie Stroman
Penelope Stubbs
John Stumpf
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Thomas Tallarico
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Herbert Wasserman
Donald Weinberg
Rose Weiss-Fischler
Shirley Wertheimer
Alyce White
Grace White
Joan Whitsett
Lillian Williams
Margaret Williams
Yvonne Williams
Isza Williams-Darlington
Aaron Wilner
Bettye Wilson
Diana Wilson
Kay Wilson
Antoinette Witherspoon
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Bassanio Wong
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Simeon Wright
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Leslie Allen
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Hanacho Atako
Steven August
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George Bernett
Carolyn Berry
Regina Berry
Earlene Bethel
Vidyadhar Bhide
Edward Bianchi
Adona Blake
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Bertha Mae Brown
Carol Brown
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Theresa Burke
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Burton Carlin
Carmella Carmello
Joseph Caron
Phyllis Carr
Annette Carrington
Louis Celi
Janice Cerra
Peter Chan
Johnsie Cheatham
Koshy Cherian
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