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OSARC newsletter

In This Issue

- 2 - COMRO Report
- Goodbyes
- Holiday Party
- 3 - Drug Rider \$ Changes
- Trip to Hispanic Society
- 4 - Medicare (Dis)Advantage
- Bloomberg Cuts Seniors?
- 5 - Bad Health Care Billing Practices
- 6 - Preventing ID Theft
- 7 - Sallie's Sallies
- 8 - Grunt's View of the Obama Campaign
- 11 - Retirement Dead?
- 12 - 9/11 Health Session



OSARC

220 East 23rd Street
Suite 707
New York NY 10010
(212) 686-1229
(212) 686-1231 Fax
(212) 330-8833 Hotline
www.osaunion.org

OSARCers TO REVEAL HIDDEN TALENTS

A reminder that the Club's December 10th meeting will feature a special feast with delicious "goodies," along with OSARC's home-grown talent performing for us all. If you play an instrument, sing, perform stand-up comedy, recite poetry or do mime, we need you. If you have artwork, photography, sculpture or crafts to share, bring 'em along. There's still time to let us know you're coming and what you can contribute. Call co-chairs Regina Berry at (212) 807-9488 or Fred Ranzoni at (718) 965-3129.



RENEW YOUR DUES FOR 2009

With the end of 2008 rapidly approaching, the *Newsletter* reminds you that your OSARC dues for 2009 are now due. The membership committee is standing by, eagerly awaiting your checks. Okay, we do exaggerate a bit.

A small number of OSARCers have already paid their dues for the coming year – Ralph Delise, John Dellecave, Josefino Gumpeng, Sandra Lamb, Jeannette Lee, Carolyn McCray, Elizabeth Myers, Jeffrey Rickin and Joy Walton – but for everyone else it's time to break out the checkbook.

A dues payment form is enclosed with this *Newsletter*, along with a pre-addressed return envelope for your convenience. As always, this edition of the *Newsletter* is going out to all OSA retirees, not just OSARC members.

So, please renew your OSARC membership for the new year, consider joining for the first time, or rejoin, if you let your membership lapse sometime in the past. Dues are a modest \$18 a year and are paid on a calendar year basis. You receive ten issues of this *Newsletter*, invitations to monthly OSARC meetings featuring guest speakers on issues of retiree concern, and the chance to stay in touch with your fellow retirees.

Take a moment now to write a check to OSARC – and best wishes for a happy holiday season to you and your family!

Next Organization of Staff Analysts' Retirees Club Meeting

Wednesday • December 10, 2008 • 12:30pm – 2:30pm

OSARC'S GOT TALENT

We'll Get the Proof with Talented OSARCers as Guest Presenters
and a "Feast" With Special Goodies

Union Office • 220 East 23rd Street • Suite 707 • NYC
(Between 2nd and 3rd Avenues)

OSARC Officers 2008-2009

Co-Chairs.....Regina Berry, Fred Ranzoni
Co-Vice-Chairs.....Al Gundersheimer, Ana Vives
Treasurer.....Dan Morgan
Co-Secretaries.....JoAnn Ambrogi, Donald Weinberg
COMRO Representatives.....Jim McKeon, John Ost, Edna Riley

Newsletter Editor/Photos.....Rob Spencer

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

Fifty (50) OSARCers and their friends attended the November OSARC meeting:

Leslie Allen, Hakimah al-Zahra, JoAnn Ambrogi, Renee Bash, Regina Berry, Shirley Bonadie, Elizabeth Borden, Ida Chin, Joyce Cleveland, Gloria D'Jaha, Bea Eisenberg, Manny Friedman, Tom Gorse, Josefino Gumpeng, Al Gundersheimer, Betty Henderson, Mary Hillman, Roslyn Jones, Irving Kreindler, Jane Kronholtz, Richard Kucera, Kaye Lee, Rosanne Levitt, Marvin Lutenberg, Hank Mandel, Toni Matijevich, John Mazzarella, Jim McKeon, Olivia Parker, Bob Pfefferman, Peter Prestia, John Prior, Fred Ranzoni, Edna Riley, Nilsa Mangual Rios, Michael Schady, Tomi Smith, Michael Spector, Joe Sperling, Sallie Stroman, John Sullivan, Jean Taylor, Madeline Taylor, Ed Tennant, Hattie Thomas, Richard Walters, Donald Weinberg, Joyce White, Isza Williams-Darlington, and Margaret Williams.

We look forward to seeing *you* at our next meeting.

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In Memoriam



Ed Price

The *Newsletter* recently learned of the deaths of four OSA retirees. **Morton Ash** retired as a Staff Analyst at CDA in 1991, **Hugh McHugh** retired in 2001 as a Staff Analyst with the Department of Sanitation, **Lucretia Marcigliano** retired in 1994 as a Staff Analyst at the Board of Education, and **Edward Price** retired in 2006 as a Staff Analyst at DOT. Ed was a union activist and officer who served as the union's chapter chair at the Department of Transportation for nearly two decades. In addition, he was the union's recording secretary for many years and, most recently, delegate-at-

large. After his retirement, he came to work as part of the union's organizing team. He will be missed. We extend our deepest sympathies to the families and friends of our departed brothers and sisters.

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Thanks

OSARC extends its thanks to Milton Sirota who made a financial contribution to the club above and beyond his annual membership dues. Many thanks, brother Sirota!

COMRO Report

Jim McKeon, one of three OSARC representatives to COMRO (the Council of Municipal Retiree Organizations) reports on the November COMRO meeting:



Hattie Thomas

The financial crisis has led to a 6.5% unemployment rate nationally, which is likely to rise to more than 8%. The economy will be the first issue facing the new president.

Last year, Mayor Bloomberg attempted to end the City's Medicare Part B reimbursement for spouses of City retirees, but it went nowhere. There is concern that the tight fiscal times may lead the Mayor to push for an end to reimbursement of Part B premiums for both retirees themselves and their spouses this year. Such a move would require City Council action, so all OSARCers are urged to contact their

City Council member and let them know how strongly they oppose this.

Jim recapped the recent self-dealing by the Council and the Mayor in passing legislation that overrode two popular referenda on term limits. He noted that many who oppose term limits were nonetheless opposed to the mechanism the Mayor and City Council Speaker Christine Quinn used to end-run a popular vote on the matter.

Jim noted that another person may be needed to represent OSARC at COMRO. If you are interested, please contact one of the co-chairs. COMRO meetings are held on the morning of the second Wednesday of each month, immediately before the OSARC meeting.

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OSA Holiday Party

The union's holiday party will take place this year on Wednesday, December 17, 2008 at Grand Prospect Hall in Brooklyn, its home for the past three years. If you plan to attend and you have not already mailed or faxed back (212-686-1231) your request for a ticket to the event, please do so immediately. For info, call George Morgan at the union office (212) 686-1229.



Madeline Taylor

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Medicare Changes On The Horizon?

Medicare spending, currently totally about \$430 billion annually, will likely come under scrutiny in the new Congress. Among the possible changes, assuming the Democrats hold to their promise not to cut benefits, are reforms that would allow the federal government to negotiate discounted prices with drug makers, as well as reducing payments to private insurers in the Medicare Advantage program. The FDA, under new leadership, will likely be tougher on the industry in policing consumer ads and approving new drugs.

Major Changes Coming in Medicare-Eligibles' Drug Rider Premium Reimbursements

In our last issue, we reported on changes in the procedure for partial reimbursement by the OSA Welfare Fund of drug rider premiums for Medicare-eligible retirees. Please ignore that article as there have been important new developments since that time, which we outline here.

Most Reimbursements Will Be Automatic For 2008

The OSA Welfare Fund is now able to automatically pay *most* Medicare-eligibles in 2009 the lump sum payment of \$600/year per person for the Fund's 2008 drug rider reimbursement, without the aggravation and hassle of requiring you to submit copies of your pension checks or direct deposit statements.

However, if you worked for HHC, NYCHA, OTB or the Department (Board) of Education, early in 2009 you will still have to submit pension stubs or direct deposit statements for 2008, as you did for 2006 and 2007.

The Welfare Fund will be sending individual letters to those who fall into this category, explaining to them what they need to do to trigger the premium reimbursement.

All Drug Rider Reimbursements Automatic For 2009

Starting in calendar year 2009, all Medicare-eligible retirees paying for a drug rider will no longer have to submit proof of drug rider payments.

- Medicare-eligibles on GHI enrolled in a drug rider will have their pension deduction for the drug rider premium reduced by \$50/month for themselves and \$50/month for their covered spouse or domestic partner – starting this coming January. OSA will be paying the drug rider reimbursement of \$600/year per person, previously paid to the retiree, directly to the City's Health Benefits Program.

- Medicare-eligibles in any health plan other than GHI, will still see the full pension deduction for the drug rider in 2009, until the Welfare Fund is able to,

hopefully, implement the same arrangement. In 2010, the Welfare Fund will automatically send these non-GHI Medicare-eligibles a lump sum check for the 2009 drug rider reimbursement of \$600/year per person. They will no longer have to submit proof of enrollment to obtain the reimbursement.

Finally, the Welfare Fund now has the information necessary to reimburse most of the small number of Medicare-eligible retirees who never submitted proof of drug rider payments for 2006 or 2007. If you fall into this category, you should receive payment for those earlier years shortly. However, if you were employed by HHC, OTB, DOE or NYCHA and you never submitted proof of enrollment for 2006 and 2007, you must still do so to obtain your reimbursement.

If you have questions, please contact Vojna Stanic-Geraghty at the union office at (212) 686-1229.



Kaye Lee

Si Se Puede (Yes We Can!):

OSARC To Visit Hispanic Society December 16th

OSARC will be touring the Museum at the Hispanic Society of America at 613 West 155 Street (on Audubon Terrace, Broadway between 155th and 156th Streets), on Tuesday, December 16th at 11am. We will meet at 10:45 am. Take the IRT #1 to 157th Street or the M4/M5 bus to Broadway and 155th Street.

If you have not already signed up for the trip and wish to attend, please contact either Rosanne Levitt by phone at (212) 925-7309 or

e-mail Renée Bash at beingrenee@earthlink.net, prior to the date of the trip. Please leave your name and phone number.

Suggestions for a post-tour Latin American restaurant in the area are appreciated.



Hispanic Society of America
(Photo: Commons- Wikipedia Takes Manhattan)

Save The Date

January 14, OSARC Meeting

12:30 - 2:30pm

The State of the Labor Movement

With Guest Speakers

Ed Ott

Executive Director, NYC Central Labor Council

Stanley Aronowitz

Distinguished Professor of Sociology
and Urban Education, CUNY

This Year, Look A Gift Card in the Mouth

The financial upheaval of the last year is taking its toll on retailers, with a range of businesses from Circuit City to Linens 'n Things contemplating or actually filing for bankruptcy. While filing for Chapter 11 protection to enable reorganization may enable a company to survive, federal law permits companies to stop honoring gift cards when they file, although not every company that files terminates its cards. For example, Circuit City asked and received court permission to honor its gift cards when it filed for bankruptcy several weeks ago.

While gift cards are popular because the recipient gets to pick their own present at a favored store, this may be the year to pass them by, especially if the issuer is already or may soon be in fiscal jeopardy.

Private Medicare Plans Add Costs, Not Benefits

So-called Medicare Advantage plans, private health insurance plans separate from the traditional Medicare program, which serve a quarter of Medicare beneficiaries, increase “the cost and complexity of the program without any evidence of improving care,” according to a November 24 article in the *New York Times* citing several new studies of the plans.



Jane Kronholtz

Enrollment in Medicare Advantage has grown by nearly 100% to 10.1 million over the past five years. One study, by Mathematica Policy Research, notes that the type of plan which has seen nearly half of the new enrollment since 2003, so-called “private fee-for-service plans” parallel traditional Medicare but do “little to coordinate care.”

Separately, analysts for the Medicare Payment Advisory Commission noted that the growth in enrollment in the private plans has increased costs to the government, which presently pays 13% more to private insurers in these plans

than it would to cover the same beneficiaries if they had remained in traditional Medicare.

The Medicare Advantage plans are run by such well-known insurers as Humana, United Health and the Blue Cross/Blue Shield companies.

The original assumption behind the plans was that they would “save money by coordinating care and by being more efficient.” The plans offer benefits like vision and dental care, in addition to traditional Medicare services.

Representatives of private health insurers, quoted in the *Times* article contend that Medicare Advantage plans that use HMO or PPO (preferred provider organization) structures produce benefits in care coordination, early disease detection and reduced hospital emergency room visits. However, critics counter that these types of programs are not the ones growing rapidly.

Both President-elect Barack Obama and his choice for Secretary of Health and Human Services, Tom Daschle, have criticized the extra payments to private insurers under Medicare Advantage plans.

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OSARC Songbirds

On two Sundays, December 14 and 21 at 4pm, OSARCer Renée Bash will perform with the Choir and Orchestra of St. Ignatius Loyola in a program labeled Fantasia on Christmas Carols, featuring Ralph Vaughan Williams' Fantasia on Christmas Carols and his Fantasia on Greensleeves, Bassi's Carol Symphony, a joyful setting of Ukrainian, Irish, and English carols, and traditional carols for all to sing. The concert is at the beautiful Church of St. Ignatius Loyola on Park Ave. at 84th Street. Senior tickets are \$25 for general seating.



Rosanne Levitt

On Friday, December 19 at 8pm, Rosanne Levitt with the Greenwich Village Singers will participate in a concert featuring Vivaldi's Dixit Dominus, Handel's Chandos, Bach's Cantata #61, and Purcell's Christmas Anthem, at St. Joseph's Church, 371 6th Ave. at Washington Place. Take the A,C,D,F to West 4th Street or the #1 to Sheridan Square. Tickets are \$20 before 12/17 and \$25 at the door.

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Bloomberg's Budget Proposals Cut Senior Benefits, Draw City Council Fire

Fresh from his putative victory in securing City Council support for permission to seek a third term in office, Mayor Bloomberg has drawn Council fire for budget proposals that would diminish senior services.



Gloria D'Jaha

In late October, according to the *NY Times*, Council Speaker Christine Quinn expressed concern that “she had not been given the assurances she needs from the Bloomberg administration that senior centers would not lose financing – or close – under the overhaul now under consideration.” The administration had just announced that it would renew a move toward corporate-style accountability for the City's senior program. The proposals had been introduced in January but were temporarily back burned. According to the *Times*, the Mayor now sees the changes in the system completed by the July 1, 2009 start of the next fiscal year.

Among the moves would be the conversion of \$20 million in financing from the discretionary control of the Council and Borough Presidents to Mayoral control. Also affected would be home meal delivery and senior center services. While the plan would create between 15 and 30 “comprehensive wellness centers” it would also shut down some 85 existing senior centers. The new centers may mean greater travel time and distance for seniors. The emphasis on cost containment may jeopardize core services such as meals, transportation, and social and educational services. Among the criticisms which we've reported on previously is the reduction in the number of mobile meal providers, the use of a greater number of frozen rather than freshly cooked meals and ending ethnic and community specific meals.

And, due to projected budget shortfalls, the Department for the Aging cut back in November on a series of programs it sees as outside its core mission. It will no longer fund Social Adult Day Care (\$2,360,000); Elder Abuse Prevention (\$850,000); Intergenerational Programs (\$1,000,000); the Congregate Services Initiative (\$200,000); and Non-Core Social Services (\$935,000). They also will also reduce supplemental City funding to the federally funded Caregiver Support Program (\$880,000).

Implying that Bloomberg should rethink the proposed cuts, in *Crain's New York Business* on November 23rd, Council member James Vacca (D-Bronx) observed that “This is not only the most vulnerable of populations, but this is also the most politically active community in our city. Seniors vote.”

A Case Study in Bad Health Care Billing Practices

To the Editor:

Re: the article *Health Insurers' Billing Practices Send Costs Up* in the November Newsletter, I must draw attention to a glaring omission, namely, the role played by hospital billing practices, or malpractices. I have found that hospitals and other treatment facilities routinely fail to keep records of payments they *do* receive, fail to note the correct name and/or address of a patient's insurance carrier, and even fail to read an insurer's directions about where to submit a claim to receive payment.

Consider my experiences with Roosevelt Hospital, to which I had the misfortune to be admitted on more than one occasion. The first time, the issue was anesthesiology. I received a bill for \$1,010 and the anesthesiologist's note saying "I do not accept assignment," together with a completely erroneous insurance claim form. It was my understanding that Roosevelt was a



Hakimah al-Zahra

network participant with HIP, my insurance carrier, but I also knew that anesthesiology services are purchased by the hospital from a group. "Just my luck," I thought, this group does not accept my insurance. I called to inquire whether I could give part payment until my insurance reimbursement. No problem.

I paid them \$400. In three weeks, I received notification from HIP that they had paid the hospital \$600. Well, they were only supposed to pay the hospital if it was a participating provider, but this was an error they frequently made. HIP seemed to love paying providers rather than the patient, even when I'd write with red magic marker "please pay subscriber." [Wondering why there should have been any claim form with HIP? I was in their new "choice plus" program, in which I could go out-of-network and receive 80% reimbursement.]

So, now Roosevelt had \$1,000 out of \$1,010 in less than a month. I decided they could wait for the remaining \$10, particularly since the anesthesiologist botched the job and I had to receive opiates instead.

When I attempted to set up an appointment for a new hospital admission, I was advised that, since I still owed money for anesthesiology, admission would be denied. I thought this rather extreme for a 1% arrear. I pointed out that they had most of the money, which they found confusing, but they backed off. When I got in touch with HIP, I learned that, in fact, Roosevelt's anesthesiology department *did* belong to the network, HIP *had* paid the correct payee, and \$600 *was* the *complete amount* to which they were entitled. So now, Roosevelt was actually *overpaid* by my \$400, although, according to their records, I owed them \$1,010.

Now came my turn to attempt to recoup the \$400 overpaid. You think hospitals have trouble getting money from insurance companies? Try turning the tables. The billing department had been "outsourced" to Long Island, where, surprise, no one knew anything and no, they "didn't get" the photocopy I sent of my endorsed check, and no, they "didn't get" the second copy

of the endorsed check I sent registered mail, return receipt requested, hobbling down to the post office on crutches. Even when they admitted "getting" the copy, it didn't help me, since billing couldn't authorize payment. Call the hospital, I was told, but they provided me with the wrong number. The phone in question belonged to no one and would ring endlessly until, one day, a diligent worker passing by happened to pick it up. The correct number was produced. I finally got acknowledgment that \$400 was due me and it would be paid. But it wasn't.

I went in person to the office that was supposed to have issued the check. There, they lied that the check had been sent but delayed in the holiday mail (this was December and surgery had taken place in June). I was asked to wait a little longer to avoid re-issuing the check and canceling payment on the previous one. I agreed to wait a little longer and, eventually, received a check dated well after my visit to the office.

And that saga covers only *one* hospitalization. A subsequent hospitalization resulted in my receiving, out-of-the-blue, a letter beginning "we represent Roosevelt Hospital in their claim against you for \$10,000." What? The letter was sent by "RevGrow" (Get it? Revenue Grow?), a collection agency to which the hospital gives over unpaid insurance claims rather than notifying the patient by mail or phone that there's a problem. What Revgrow knows and the hospital doesn't or doesn't want to know, is that the billing department submitted the form to the wrong insurance carrier and/or address. This is why the first item Revgrow wants from you is the name and address of your insurer. Quick way to make a buck.

I experienced similar billing incompetence with Westside Radiology and the Visiting Nurse Service. Radiology would bill me month after month for services already paid, and whenever I would call to tell them the date their bill had been paid, they would instruct me to "disregard it," but, the billing would continue. Eventually, the department admitted that the "posting of payment" was sometimes late. They also actually billed my insurance carrier for a service never rendered, received payment, corroborated to me that the bill was an error, but did not return the money. They assured me my insurer would notice and bill them in turn. This did not occur. I know because I contacted HIP which did not want to know about it. Too much work, I guess.

Visiting Nurse was very nice. When they received a form from my insurance referring to their claim without a corresponding check enclosed, they simply decided to eat the cost. Never mind that the form clearly stated that the claim needed to be sent to the special "choice plus" PO Box number provided, rather than the general HIP PO Box, upon which they would receive full payment.

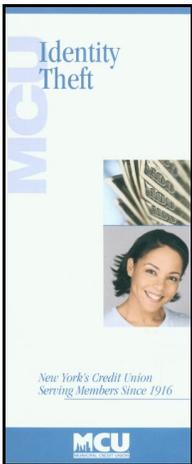
While I was considering writing this letter, I overheard a woman telling her friend how she had been pressed for payment by a medical facility which had submitted its payment request to an insurer to which she had never belonged. I am not making this up. Such are providers' billing practices. And they cast aspersions on "city workers."

– **Renée Bash**



Josefino Gumpeng

Protecting Yourself From Identity Theft



Naadira Roberts, Business Development Officer for the Municipal Credit Union, addressed OSARC's November meeting about the most common methods of identity theft and the best ways to protect yourself and your identity in both the real and the digital worlds. Her recommendations ranged from shredding papers with personal data to being aware of those standing near you when using your credit, debit or ATM cards.

Ms. Roberts previously addressed the September OSARC meeting on the range of services available to retirees at the MCU.

An estimated thousand people a day fall victim to identity theft in the U.S. In New York City, there are more than ten thousand complaints about identity theft filed with the police each year. There are ways to fight back and preserve your identity.

Identity theft is criminal activity and may involve illicitly obtaining such personal information as your name, Social Security number, address, phone number, mother's maiden name, employment information or retirement information.

Today, Ms. Roberts observed, with as little information as your full name, a skilled individual can use the computer to secure other personal information. So, she advised, never give your full name to someone if you don't know them. For example, just give your first name. Get into the habit, she urged, of having an official signature you might use for checks and another for other times you have to sign your name. One might have your middle name/initial and the other might not.

Telephone numbers, she said, can actually provide a range of location information to would-be thieves. The area code gives the state, the next three numbers give the neighborhood and the last four numbers provide a phone company station ID.

A mother's maiden name is often used as a security question. Roberts recommends making up a phony mother's maiden name for these situations when asked because no one will know the difference and, as long as you remember the name you used, you're fine, and, you're not giving away valuable personally identifying information.

NYCERS and other retirement agencies have all of your information – where you worked, how long, addresses, phone numbers, Social Security number and a range of information. If a thief can obtain your pension statement, they can gain all sorts of leverage.

How do thieves gain information? In social settings they might pump you for information about yourself or someone you know.

Beware of shoulder surfing, when someone stands too close to you at an ATM or payment keypad when you are using

your ATM, credit or debit card. They may be watching you enter your pin number or access code. Ask them to step back. Beware of store employees watching you enter pin numbers because employees are sometimes working in collaboration with criminals.

In dumpster diving, criminals go through an individual's garbage seeking paper with information on someone's identity. An obvious example are pre-approved credit card offers. It has been common for criminals to steal such applications—change the address to their own—and then submit them. Beware of people digging for items in your garbage.

Purchase a cross-cut paper shredder so that you can destroy all important papers. The cross cut shredder often has a card shredder slot which you can use for shredding out-of-date credit and identity cards.

If you vacation in a hotel, do not give back the electronic key to the hotel when you check out since the electronic strip has all your credit card info embedded in it. Roberts suggested you may wish to open a second checking account for vacations or holiday shopping with a limited amount of money. If someone gains access to that account, they don't have all of your money or your entire financial history. Do not carry your primary debit card with you on vacation. She recommends shredding anything with personal information on it.

Phishing involves false e-mails that spoof or imitate emails from financial institutions seeking to fool you into providing personal information. They often misdirect you to alternate websites created by criminals to harvest your information. Be careful with on-line surveys since they often ask for information which is not necessary or legitimate to obtain.

Delete unsolicited e-mails. These spam e-mails now have the ability to download spyware to your computer. Be sure to use a firewall and antivirus and anti-spyware software. Create passwords that do not contain obvious information like your date of birth. Try to create a random password and change it frequently.

Inside sources are often involved in working with criminals to obtain personal information. So, never leave your purse or pocketbook on your desk, since a co-worker or someone else can go in and get all of your personal information.

Beware of letters in the mail or by e-mail seeking your help in a religious or political or business context but requiring you to provide a bank account or other identification or to deposit money. These are scams.

Beware of renewals for magazine subscriptions which may be coming from companies other than the publisher. Be careful of surveys attached to product warranty registrations which ask you questions about your income or if you own or rent housing.

Do not carry your Social Security card with you; know your number by heart. Carefully guard credit reports, bank or educational documents and your medical records.

Regularly monitor your credit reports which you can obtain for free annually or more frequently if you suspect you have been the victim of identity theft (www.annualcreditreport.com).



Naadira Roberts



Naadira Roberts

Keep a copy of your credit cards and debit cards, front and back, in a safe place.

Do not sign your credit card or debit card. Write ID required. Every time they run your card, they will have to ask for your proof of identity.

Review all bank account statements carefully and watch for small deposits and small withdrawals, which could be a sign that someone may have gotten into your account and gained access – and question any discrepancies. Know your billing cycle on credit cards. If your bill does not come at the scheduled time, notify your card company.

Credit card readers with the new “blink” feature, allowing you to touch your card to a reader and “tap and go” without swiping or signing, are potentially very dangerous.

Stop all your mail delivery when you go on vacation. Have the post office hold it for you or forward to a relative.

Clear on-line “cookies” and your browsing history regularly. Avoid completing applications on-line. When banking or shopping on-line, always know your vendor. Look for sites that give you secure log-ons with URLs that begin with “https.” A lock image at the bottom of the screen is no guarantee of security, since the lock image can be falsified.

If you are a victim of identity theft, you should do the following: file a police report, notify the three credit bureaus you have been an ID theft victim, order copies of credit reports, call your banks and creditors to get new account numbers and new credit cards with new numbers, and notify the Federal Trade Commission (www.ftc.gov/bcp/edu/microsites/idtheft)

A member raised the concern that the *OSARC Newsletter* wishes a happy birthday to members born in that month. She wondered if the birth month could be used to compromise identity. Roberts said, if you’re worried about the listing, shred that page when you are finished with it. – **Donald Weinberg**

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Big Sculptures, Beautiful Flowers & Bhutanese Art

Sallie Stroman, OSARC’s maven of museums reports on three exhibits at two venues this month:

On November 1, I traveled to the New York Botanical Garden to see *Moore in America: Monumental Sculpture*, the largest outdoor exhibit of famed 20th century sculptor Henry Moore’s work within a single site. The exhibition featured 20 enormous works by Moore, a sculptor best known for his large-scale abstract creations set within natural landscapes. The 20 sculptures are displayed throughout the Botanical Garden.

Moore was born in Castleford, Yorkshire, England in 1898 and died in 1986. He frequently took as a subject a reclining woman or a mother and child or a relationship within nature. Moore’s process was “lost

wax” which involved creating a model, then a larger replica in clay, plaster or other material. A rubber mold of the sculpture was then made to recreate the form in wax. Molten bronze was poured into the mold, melting the wax and leaving the final sculpture.

I was joined by a friend as we viewed fifteen of the sculptures on foot and the rest by tram. Later, we went to the Japanese Tea Ceremony on the Conservatory lawn. The tea ceremony is a dying art and the couple performing it is trying to keep the tradition going.

Later, we went to see an exhibit exploring the use of kiku (Japanese for chrysanthemums) as a motif in Japanese art. Although the flower was first grown in China, the Japanese took it for their own. In Japan, kiku plants are grown and trained into different shapes and styles. The exhibit features 32 works in a range of media.

The Moore exhibit and *Kiku: Chrysanthemums in Japanese Art* close on January 11, 2009. Don’t miss them.

The Rubin Museum of Art has a new exhibition called *The Dragon’s Gift: The Sacred Arts of Bhutan*. Bhutan is situated in the Himalayas, east of Nepal and west of Myanmar (formerly Burma), between Tibet and the Indian state of Assam.

Unified in the 17th century by the monk Shabdrung Ngagwang Namgyal (1594-1651), Bhutan is the only existing Vajrayana Buddhist kingdom in the world and it is one of the few countries in Asia that was never colonized. Vajrayana is the tantric form of Mahayana Buddhism.

Much of the art work in the exhibit focuses on religious and historical figures. For example, the exhibition featured three tapestries of female deities thought to protect rural areas, two in paint and the third and largest one, in embroidery. Images of religious leaders are also featured. Padmasambhava, who lived in the 8th Century and is known commonly as Guru Rinpoche or “precious teacher,” is featured in many images as a range of rituals are devoted to him.

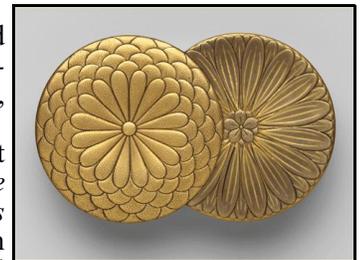
Since the early 1900’s Bhutan has been ruled by a family dynasty started by Ngyen Wangchuck. Jigme Khesar Namgyel Wangchuck, the present leader is the fifth “dragon king.” This exhibit, brought to America by the present king’s parents, runs until January 5, 2009 at the Rubin Museum, 150 W. 17th Street, Mon./Thurs. 11-5, Wed. 11-7, Fri. 11-10 and Sat. and Sun. 11-6, closed Tues.



Henry Moore’s *Mother & Child*, 1949, Bronze



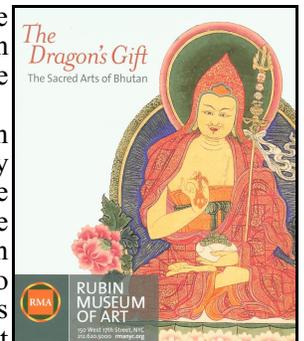
Leslie Allen



Incense Box in the Shape of Overlapped Chrysanthemums (Meiji period, late 19th century, gold foil, gold dust on lacquer.)



Sallie Stroman



Winning Pennsylvania: Election Day Inside the Obama Campaign

by OSARCCer Kathryn Nocerino

Given our nation's collective experience over the last eight years and two questionable national elections, as well as what I feared were the odds against Barack Obama, I decided I couldn't just sit on my hands and watch the returns. So, early last month, I marched over to the Board of Elections on Varick Street in Manhattan and cast an absentee ballot in preparation for some out-of-town activism on election day.

I started out for Union Square before 8am on November 4th, deciding to swing by my usual polling place on West 20th Street to check out the action. At 7:45am, the line waiting to vote stretched all the way down the block, snaking around the corner onto 6th Avenue.

Three large buses stood along Park Avenue South on the east side of Union Square, the first two for my group, ActNow-NY, and the third for Village Independent Democrats. Apparently lots and lots of people from across the city and nation were experiencing an identical brand of pre-election jitters.

I knew that the Obama campaign website was coordinating an armada of private cars leaving from all five boroughs, supplemented by buses from Brooklyn – and these were just the efforts that I personally had heard about.

We paid our fares and got on the bus. Rebecca, our organizer, reminded us that we were heading for Bethlehem, in Lehigh County, part of the so-called Rust Belt. She said that accepted wisdom had it that Obama couldn't win the election without taking Pennsylvania, and that the pivotal conflict in Pennsylvania would occur in Lehigh County. All of us had been hearing the same thing through the media. No pressure at all. Really.

The two men in front of me, expressing what most of us felt but were keeping to ourselves, kept talking about how nervous they were.

An enormous sack of donuts – or donut-ettes – began its journey back and forth through the bus, tossed from seat to seat like a punk rocker in a mosh pit. Since I gave up donuts for Lent, I portaged the sack to its next victim.

The source of this lethal ballast proved to be an amorphous red-haired guy called Tim. Tim kept up a constant stream of patter, virtually all of it relating to food. Or, should I say, "food."

He'd volunteered in the same part of Pennsylvania the previous week and, he exclaimed, "We went to Wendy's for lunch!!!" He then launched into an essay on the virtues and defects of various mass-produced hamburgers. Apropos of nothing, he added "I was going to start Weight Watchers this week but I figured, Election Day and all..."

The previous night, I'd Googled "Bethlehem" and found out that the town had been established in the 18th century by Moravian immigrants. Best known as the headquarters of the now-defunct Bethlehem Steel Corporation, once the second



largest steel producer in the country, Bethlehem numbers the race car driver Michael Andretti, the experimental poet H.D., and the actor Jonathan Frakes, better known as Captain Riker of Star Trek fame, among its local heroes.

We passed through increasingly bucolic scenery (silos, rolling hills, autumn colors), noted an immense rusted factory with an enormous rusted statue-like machine fragment due south, crossed a creek, and arrived in Bethlehem.

A series of private cars, ant-like, collected and redistributed us. My group disembarked in front of a very large, very new McMansion within a development of similar structures. I was thrilled because I had always believed that everyone who lives in this type of housing votes Republican!

I am a doctoral dropout (political science). During the Lindsay administration, I worked with the New York City RAND Institute and interesting types from places like Princeton-based Mathematica tweaking a simulation model of the City's economy. We were trying to estimate the effects of the various welfare reform proposals which were being floated around by various social engineers.

Later, I wrote speeches for one of our commissioners. Even later, I organized teams of analysts who took legislation apart like the works inside a chronometer, searching for well-hidden lusus, irrationalities, and other depth charges.

But field work in a political campaign is of an entirely different order.

Our first assignment was *eat something*. In the home's stadium-sized dining room we faced a buffet which would have done any wedding, graduation or bar mitzvah justice – two types of catered heroes, fruit, salad, desserts, hot and cold drinks and wrapped thingies that we were encouraged to cram into our pockets so that we wouldn't feel faint on the road.

The food, I found out, wasn't underwritten by the campaign, but was being bought and ferried in, plate by plate, by local volunteers, people glowing with a kind of political saintliness.

Just as I finished my sandwich, three coal oven pizzas arrived. I noticed that Tim was eating at least one of everything on the table and wondered how he could manage this. It did not

seem humanly possible for someone to put this much away and get out alive. Then I remembered that svelte Japanese guy who always wins the hot dog eating contest at Coney Island. Could the champion have been pocketing the wieners or slipping them to a very hungry pit bull underneath the table? Was Tim in grave danger?

I teamed up with Jonathan, my seatmate from the bus. Our task was to go forth into a section of Bethlehem Township and door-tag registered Democrats. (“Don’t knock on the door; just tag it and go! I repeat: tag it and go.”) The well-designed tag contained, in addition to an attractive photo of our candidates, the location of the polling site, its operating hours, and a number to call if the voter had any questions or needed a ride.

Our twentyish driver wore a diamond stud in his ear – at least a carat and of excellent clarity. (I’m good on diamonds.) He gave us his life story on the way: formerly a golf pro, currently back in school for public interest law. An energetic canvasser, he told us he went to districts no one else would touch. “Hear that rattle coming from underneath the car?” (We listened). “Last week, I was looking for an address in this backwoods area. No paved roads. No electricity. Goats. I knock on the door of a house asking where “x” is and this guy comes at me with a bow and arrow. I backed out of there so fast I did something to my undercarriage.”

We didn’t say anything until he let us out. We found ourselves in a harmless suburban development. No goats. No armed hill-folk. Although “the rules” required us to tag opposite sides of a street and keep each other in view, we agreed to split up. Jonathan moved like that cartoon bird, the one that makes a sound like a gunshot as it disappears from sight. Of course, no one at any of our addresses was home. I passed a McCain lawn sign, looked to my right and then to my left, and gently upended it.

Our driver re-deposited us at the McMansion. I noticed and ignored a second buffet with entirely different items.

Jonathan was itching to go right back out and cover more turf at a blinding pace. I opted for poll-watching. My new partner and I set out in a very old white Caddy. Formerly a Sergeant, regular Army, way before Iraq, she was now partially disabled and raising a family.

The polling place turned out to be an exceptionally neat one-story municipal building with a police station around the corner. Everything was very clean, like an illustration from a children’s book. I mean this as a compliment – just because I’m wedded to a landscape of pervasive grime and incipient danger doesn’t mean that everyone else has to be!

It was three in the afternoon and, unlike the voting sites in my little borough of Manhattan, the place showed no evidence of a line. The Democratic district leader, a Kennedy look-alike,

told us not to accost voters. “If they approach you, answer questions. You are really here as a presence for Obama.”

The Sergeant and I bent under the weight of our uselessness. My partner stood restlessly, clutching a wad of pamphlets. Locals came and went. I noticed that a lot of them had brought their children along. Were they doing this because school was out for the day, or to show them what a working democracy was all about? To pass the time, I developed a little routine. I’d bend down and ask the kid, “Gee, is this the first time you’re voting?”

The two of us tried to guess who had voted for whom. We hit on the following theory – people with grim, set expressions on their way out of the building had gone McCain; people who smiled or looked natural had voted for Obama.

A light drizzle started and the temperature dropped. My partner went back to the Cadillac and brought me a gray nylon windbreaker that said “Army.” I hadn’t worn it more than five minutes when an elderly man in a VFW cap came up to me as if drawn by a tractor beam and started discussing his disappointment with McCain for his vote on veterans’ benefits. I also wondered aloud how McCain, a veteran whose Viet Nam experience left him permanently disabled, could reject the restoration of Bush’s health care cuts. The man in the cap started ticking off all of his medications, the price he paid for each, the cost difference between the brand name and the generic, and whether both worked the same. Then our vet noticed the district leader and continued the conversation with him.

A tiny, white-haired woman stopped to chat. She lived in a trailer and gave us the dimensions of each of the rooms, describing the flooring and appliances. She asked us if we had seen her friend Anna who was always trying to bum rides back and forth from the doctor. Whenever Anna wanted to do something really fun such as going to the mall, she would just go drive herself without inviting anybody else. She described Anna. We told her we hadn’t seen anyone who looked like that. She then complained that the Board of Elections adamantly refused to re-list her with her maiden name. She told us that her decision to divorce “that bum” was the best thing she’d ever done. “He showed up with nothing. I filled the refrigerator with food. Then I bought a freezer and filled that up too. One day when I was cleaning, I found out he had \$2,700 stashed in the dresser...” She wandered off to find Anna.

Then the second shift of volunteers showed up and we returned to the staging-area. A huge tray of baked ziti arrived and, hard as I tried, I could not resist.

We were assigned lists of voters to call. We asked them if they had voted and we penned in the outcome if volunteered. If they hadn’t yet voted, we offered them information and/or



assistance.

My contacts broke down into “not home, left message,” “phone disconnected,” “already voted,” and (a recorded voice) “we are very sorry, but this number does not exist in the known universe.” The mellowest folks on the other end of the line told us they had voted for our guy.

As I was making the calls, I noticed, out of the corner of my eye, Tim putting away a plate of ziti. Coal oven pizza materialized, followed by some enormous iced donuts which looked like early Claes Oldenburg sculptures. Tim expertly snagged one of each, seeming through some optical illusion, to have grown an additional arm.

Suddenly, at 7pm, someone asked all the Manhattan volunteers to stop what we were doing. The buses were departing to return to the City.

Our fleet deposited us at Obama headquarters. Inside, another buffet! There were more sandwiches, nachos, drinks, donuts, donut-ettes, pastries, chips, crudité, cheese platters, and leftover Halloween candy. It was like a Bunuel movie about

inevitable or recurring dreams – something on the order of “The Avengers” or “The Discreet Charm of the Bourgeoisie,” but with snacks. As I walked outside, shuddering, a guy passed me on the way in, carrying more pizzas.



Nilsa Mangual Rios

A few energized folks I recognized from the bus were talking about their respective days. In their late twenties with British accents, they were decked out in vaguely Goth, vaguely punk outfits with lots of black and, here and there, a sparkly or a touch of red. Exactly the way I used to dress at Cooper Union. I asked them if they had voted. No. They were foreign nationals. All five were in the US on vacation from Manchester and they had decided that, since they were in the States during our election anyway, what the hell, they might as well volunteer for Obama!

Someone at headquarters had given the young woman an Obama lawn sign to take back with her and she was hanging onto it for dear life. It occurred to me that people in other countries seem to be even more excited about this election than many Americans.

The buses arrived and the local campaign staff left the building en masse to thank “the Manhattan volunteers.” They gave us a terrific round of applause. This warmed my heart, but, considering how I had spent my day, I wondered if what I'd done justified all this.

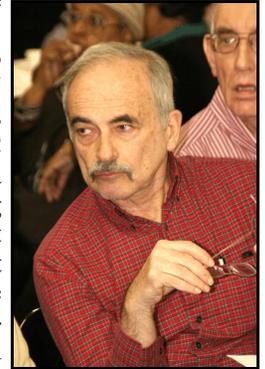
Since the bus lacked media, we got our news (or, in most cases, our rumors) via a collection of cell phones and Blackberries. We groaned when we heard that the Republicans had won Kentucky. It was not until we were passing through the Jersey Meadowlands that we found out that CNN had called Pennsylvania for Obama. There were deafening cheers.

We headed for a bar on West 44th Street to watch the returns. I removed my windbreaker, exposing my modest black and white “Obama For Change” t-shirt with the peace sign on the upper left corner. As I was attempting to get the bartenders to notice me long enough to take my order, I was interviewed

by a very upbeat, very insistent reporter from Japanese TV (“Are you very thrilled by this election?”)

The joint was crowded, noisy, lacked seating, and featured extortionate prices for indifferent wine. CNN's on-screen “captioning for the deaf” (and, apparently, also for hearing-endangered bar patrons) told us that, according to McCain campaign officials, the results in Pennsylvania and Ohio, coupled with exit polling in other swing states, made it “virtually impossible for our candidate to win.”

I took that as my signal to leave, so with the electoral total standing at 207 for the Democrats, I headed to Times Square for the outdoor party. ABC television was broadcasting from a series of giant screens, supplementing the images with a news tape. Were it not for the 68 degree temperatures, it could have been a New Year's Eve celebration. War whoops and the entreaties of people selling drugs and frankfurters made it difficult to hear what the reporters were trying to get across. About then, my day out-of-state and, perhaps also, the baked ziti, finally hit me. I went home to watch the rest on my own small screen. As McCain finished his concession speech, content that I had participated in democracy, I fell asleep.



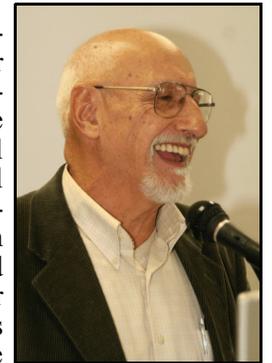
Michael Spector

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Private Firms Cut Back on 401(k)s Too

The private sector has seen an inexorable march away from defined benefit pension plans such as the one City retirees enjoy and toward defined contribution plans, usually in the form of 401(k)s. Now the private sector is whittling away at even this benefit.

In the current fiscal climate, companies are threatening to cut back or suspend altogether the matching contribution from the employer to these retirement accounts. This fall, General Motors, which is in serious financial trouble did just that. A study by a human resources consulting firm, Watson Wyatt found 2% of 248 firms surveyed in October had already suspended or cut back on matching contributions and another 4% of employers were considering such moves.



Fred Ranzoni

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Doughnut Hole=Knowledge Gap

Most Medicare Part D enrollees do not understand the gap in coverage commonly referred to as the “doughnut hole,” according to a report in the *Seattle Post Intelligencer* cited by the Alliance for Retired Americans. Some 62% of enrollees don't fully understand the concept and 28% don't understand it at all. Two thirds of surveyed respondents could not identify what spending counts toward the gap.

Is Retirement Dead?

by OSARCer Bob Pfefferman

"Our experiment with 401(k) (retirement plans) is over," declared Teresa Ghilarducci, economist and author of *When I'm 64: The Plot Against Pensions and the Plan to Save Them*, a new volume from Princeton University Press, which explores the transformed landscape of American retirement (in)security.

"It's failed! Workers under 55 are likely to be worse off than their parents and grandparents in terms of replacing work income with retirement income," she said. "Two of the three legs of retirement income are crumbling – personal savings and employer pensions. Only Social Security is going up."

More disturbing realities about retirement in the post-George Bush America, as well as a proposal to address them, were presented at a November 17th forum by Ghilarducci, who is Professor of Economic Policy Analysis at the New School for Social Research. Also on the panel were Mel Aaronson, treasurer of the United Federation of Teachers and Stu Leibowitz, president of the District Council 37 Retirees Association, who offered comments on Ghilarducci's presentation.

Professor Ghilarducci continued, "With the decrease in value of 401(k)s, we could not ask for a better reason why Social Security should not be privatized. Retirement accounts (and pension funds) have lost \$4 trillion in the current crisis."

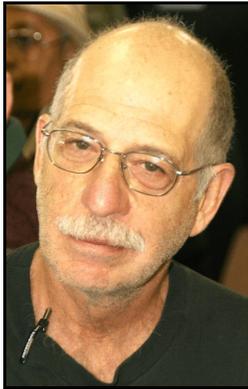
UFT treasurer Aaronson explained what this might mean to a real person. "If you have no pension, only Social Security and an IRA, you need \$1 million in the IRA. You take a withdrawal of \$40,000 in the first year and increase the amount by inflation every year. The nest egg should last 30 years, which experts say is OK. But if (the market collapse of) 2008 happens and the \$1 million is now \$600,000, you will run out of money."

In contrast, our pensions as public employees are guaranteed by the New York State Constitution and those of our private sector union brethren have some support through a government pension guarantee agency, the Pension Benefit Guaranty Corporation. Whether established under Section 401(k) of the internal revenue code, or Section 457 of the code, as some of the New York City Deferred Compensation Plans are, or pursuant to some other section, defined contribution plans have no guarantee implied or expressed.

In addition to the threat of loss of principal, there is the threat of involuntary separation. As Professor Ghilarducci warned, "only 50% leave (their job) by (their) choice. The others leave for health reasons or by employer choice."

She said, "Most people in 401(k)s withdraw before retirement for hardship." Those rosy economic projections from financial houses about genteelly graying grandparents assume they worked to normal retirement age and retired at a time of their choosing.

Furthermore, coverage is far from universal. "Only 70% of those eligible join 401(k)s," she reported. "About 50 percent



Bob Pfefferman

of workers are not covered by them."

DC 37 Retirees president Leibowitz noted that Professor Ghilarducci writes "good unions equal good benefits. In New York, the public sector benefits are (comparatively) magnificent. The decline in union representation is directly connected to the loss of benefits (for the population at large)."

The UFT's Aaronson added, "As a result of the Enron disaster, those who had a 'defined contribution' (IRA type) plan lost everything. Some Enron workers were unionized and their traditional ('defined benefit') pension plan is still paying. Most defined benefit pension plans were won after World War II when unions were at their height. Now unions and pension plans are at their nadir."

Leibowitz and Ghilarducci sought to discredit certain "myths." Leibowitz noted "Social Security will be there for us." It is a myth to think not. "Even in the worst case scenario, Social Security will pay 75% of benefits in 2041. That is not bankrupt as Bush's economists would have us believe."

Another "myth," said Ghilarducci, is that "people should work longer, and should want to, because we live longer."

America can afford pensions, mythology notwithstanding. "The ratio of workers to retirees is down. In the 60's, one worker supported 5 people. In 2040, it is projected that there will be one retiree for 3 workers," she said.

Ghilarducci proposes a universal, guaranteed, supplementary national pension plan that would redistribute IRA tax deductions now heavily slanted to the wealthy to give everyone a \$600 annual government contribution into a mandatory retirement account.

A worker would contribute 5% of salary into the retirement account. This pension fund would be managed by the government and would incur much smaller management fees than individual IRAs. The plan would guarantee 70% of final salary for those born after 1960 and retirement at age 67.

She closed her remarks with a warning: "Public employees will lose their pensions if the rest of the workforce does not have them."

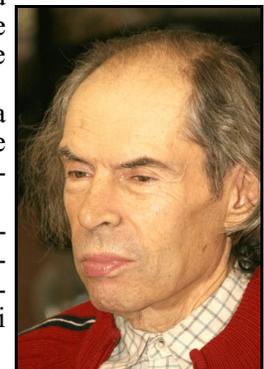
The City wants that. So far, stopped by the unions, they have been seeking a "Fifth Tier," in the form of exactly the 401(k) type plan Ghilarducci asserts is so risky for the retiree.

The forum was held at the offices of the United Federation of Teachers and was sponsored by the Metro NY Labor Communications Council, an association of the publications of New York City labor unions.

Ghilarducci's book is available at local bookstores and online at Powells Books (www.powells.com), a unionized bookstore.



Shirley Bonadie



Donald Weinberg

Happy Birthday to OSA Retirees Born in December!

Raphael Agbune, Tiva Amaritnant, Michael Ambrosia, Elliot Ames, Carlton Baldwin, Mary Bardy, Edith Joan Barrow, Richard Barth, Eileen Bartky, James Beavan, Yolanda Womack Beckett, Anne Beller, Carolyn Bennett, Edward Bianchi, Haripal Bisnath, Shirley Bonadie, Joseph Bonelli, Elizabeth Borden, Harry Bragg, Helen Brandt, Connie Bray, Joyce Bronstorph, Brian Burke, Michael Calabrese, Denise Campbell, Gerard Castagna, Peter Chan, Lana Cherry, Arthur Chigas, Ida Chin, Irwin Cohen, Sandra Ayala Cubi-Harris, Stanley Cutchins, Richard M Dalrymple, Pratip Dasgupta, Munir Din, Ronald Dobson, Vincent Dufour, Philip Eisman, William Fellows, Diana Ferebee, Mary Giraldo, Edwina Glasco, Irwin Goldberg, Mary C. Gorman, James Green Jr., Mary Gropp, Tilak R. Gupta, Edmund Hall, Sharon Harris, James Hazley, Gerald Heller, Gwendolyn Henderson, Joseph Holdampf, Rita Honekman, Daniel Jacobson, Anna James-Bowers, Elizabeth Jones, Peter Kanakaris, George Keenan, Marina Khasileva, Anita King Yourman, Alfred Klein, Henry Korobelnik, Edward S Lakner, George Lang, Robert Lawrence, Richard Leonard, Martin Lewis, William Linhart, Claire Linnie, Mary Lynch, Richard Matarangelo, Neil Mendelsohn, Caroline Miles, Cordelia Moore, James Moss Jr., Patricianne Murnane, Virginia Murphy, Thomas Rasul Murray, Gladstone R. Nicholson, Theresa Norris, Joyce O'Connor, Daniel Orlando, Gloria Page, Larry Pappert, Robert Pellicci, Phyllis Pittinsky, Peter A. Prestia, Helene Price, Risa Puld, Harris Rachlin, Theodore Reich, Ruth Reinecke, Dolores Rice, Shirley Ricks, Patricia Robinson, Frances Roker, Selma Rubinstein, Claire Samuel, Rekha Schoumaker, Ellen L. Scibelli, Naresh Sharma, Gail Siegal, Lois Sims, Thomas Smith, Pearl Sternberg, Larry Stevens, Ekram Tadros, Gloria Tapper, Elizabeth Thomas, Sarah R. Vilar, Michael J. Vincent, Bassanio Wong, Geraldine A. Wooden, Simeon Wright, Margie Zinzi



Margaret Williams

Retirees Join Actives At 9/11 Healthcare Information Session

On December 2nd, retirees joined active OSA members at an information session on 9/11-related health issues held at the union office. About two dozen members attended the session, which featured a presentation by Dr. Joan Reibman, Director of the New York City Health & Hospitals Corporation's World Trade Center Environmental Health Center. (WTC EHC).



Dr. Joan Reibman

The WTC EHC is the only center of excellence dedicated to serving non-responders suffering physical and mental health effects from the terrorist attacks on the World Trade Center in 2001. The Center presently runs clinics at Bellevue Hospital in Manhattan, Elmhurst Hospital in Queens, and Gouverneur Healthcare Services in Lower Manhattan.

Reibman, a pulmonary specialist who has directed the NYU/Bellevue Asthma Center for nearly two decades, outlined the history of the WTC EHC and its close working relationship with community and labor groups serving non-responders. The Center began as a collaboration between Reibman's clinic and Beyond Ground Zero, a network of community groups serving affected individuals in Chinatown and the Lower East Side. OSA Director of Media Services Rob Spencer, who

introduced the evening, sits on the Community Advisory Committee for the Center, which plays a major role in outreach and ensuring the Center is responsive to its target population.

Reibman discussed the range of illnesses experienced by the more than 2500 non-responders who are being seen at the WTC EHC, including respiratory, gastrointestinal, dermatological and psychological impacts. She outlined the range of physical and mental health services offered by the Center at no out-of-pocket cost.

She noted that, in your initial call to the Center, staff will ask a few questions to determine eligibility for the program, which includes requirements that you be suffering symptoms you believe were caused or worsened by 9/11 and that you lived or worked in a specified area of lower Manhattan or Brooklyn within a year of 9/11. Assuming you are eligible, you will be asked to come for an initial four to five hour visit during which an extensive history will be taken and key tests done or arranged.

Reibman also outlined likely treatments if you are suffering from respiratory impacts and answered questions from the audience about the Center's staffing and treatment modalities. She emphasized that the Center will work with outside physicians treating affected individuals to ensure appropriate and coordinated care.

For more information or to make an appointment, you can contact the WTC



WTC Environmental Health Ctr Director Dr. Joan Reibman at OSA information session.

In his introduction, Spencer reviewed a range of information about 9/11-related health services and pointed attendees to OSA's website at www.osaunion.org. In the "Member Services" section, under "World Trade Center Health Issues" you can find more information about the WTC EHC, as well as information on the consortium of health centers led by Mt. Sinai Hospital that treats first responders, information about additional mental healthcare services for those affected by 9/11, as well as information for actives about registering with the State Workers' Compensation Board to protect the right to later file a workers' comp claim if they become ill from their WTC exposure and are unable to work.

Registration with NYCERS to preserve the right to a WTC-related disability pension was also touched upon. Depending on years of service and pension tier, however, affected individuals might be better off with a service rather than a disability pension.

ACTIVE OSARC MEMBERS tinued from page 14]

Stephen Levine
Morton Levine
Rosanne Levitt
Lewis Levy
Martin Lewis
Fred Lieber
Joyce Liechenstein
Michael Light
Jayne Lindberg
Barbara Linder
William Linhart
Claire Linnier
Helen Liu
Marilyn Liveric
Lillie R Lockhart
Leopold Loher
Brenda Lomax
Lucille Long
Marlene Lorraine
Michel Louis
Rosa Lovejoy
Eileen Lovett
Chien Sau Lu
Grace Lucas
Hattie Lucas
Joseph Lucas
Flora Lucchese
Mary Ludvigsen
Paul Lurie
Marvin Lutenberg
Rose Maconi
Dominick Madeo
Leo Maher
Janet M Mahoney
Alexander Malahoff
Lauren Malone
Henry Mandel
Nilsa Mangual-Rios
Michael Manzollilo
William Marchuk
Angela Marino
Carol Marker
John Maroney
Claire Maroney
Richard Marsh
Donald Marshall
Roberta Martell
Claire N Martes
Ralph Martinez
Marylou Martucci
Edna Silas Marungo
Robert Mascali
Michael Mashberg
Martha Masnyj
Shirley Mason
Wendell Mason
Dorothy Mason
Denis Massey
Jeffrey Massey
Peter Mastropolo
Antoinette Matijevich
Letitia Maxwell
Morris Mayo
John Mazzarella
Weltha McCant
Virginia McClam
Carolyn J. McCray
Kathleen McDonough
John J. McElroy
Thomas McEnery
Mary Katherine McEwen
Joyce McFarlane
Thomas McGann
Stephen McGarry
Jannie M. McGill
John Dennis McGreen
Camilla M. McGuire
Charles McHugh
James McKeon
Kathie McIn
Velma McLaughlin
Amelia McNeil Jefferson
James J McQuade
Carolyn McQueen
Harold Meckler
Bruce Mednick
Ronald Meekins
David Mei
Velarie Melvin
Neil Mendelsohn
Pearlie Mennell

Runie Mensche
Margarita Mercado
Samuel Merson
James Meyer
Michael Meyer
Thomas Mezzatesta
Carol Michaels
Joseph Mickens
John Milat
Joseph F Miller
Natalie Millner
Ruth Mingoia
Alice Mitchell
Geraldine Mitchell-Jones
John Mobyed
Michael J Molinari
Barbara Mont
Charles Montalbano
Helen D Moody
Cordelia Moore
Gloria Morales
Daniel Morgan
Hope Morris
Felice Morris
Perla Morris
Donna Mulgrave
Susan Mullgrav
Anita Mullin
Margaret Munnely
Patricianne Murnane
Joseph Murphy
Mary H Murphy
J.J. Murphy
Michael Murphy
Alfred Murphy
Thomas Rasul Murray
Irene Murray
Ruth Murray
Elizabeth A Myers
John F Nash
Kathleen Neary-Burns
Melba Neely
Annie Newell
Erwin F Nied
Louise Nieves
Anita Nilsen (Shleifstein)
Elizabeth Nobile
Kathryn Nocerino
Theresa Norris
Iris M. Nowes-Hecht
Stephen Obeng
Procesion Obra
David O'Brien
Catherine O'Connell
John O'Connor
Thomas Ogden
Sheldon Oliff
Sadye Olivieri
Patricia Ollison
Murray Olson
Henry Opad
Elizabeth O'Reilly
Daniel Orlando
Haydee Ortiz
John Ost
Nancy Paganucci
Gloria Page
Amorita Pakilit
John Pape
James Pappalardo
Larry Pappert
Jeronimo Paredes
Eugene Parker
Olivia Parker
Lucille Parris
Melvin Pascoo
Carol Ann Payne
Anita O. Payne
Elba Pelaez
Richard Pellechia
Ralph Sr. Pellizzi
Delores A.W. Peloso
Anthony Penel
Eileen Pentel
Jack F. Perin
Sara D. B. Perry
Millicent Perry
Diane Peskin
Robert Pfefferman
William Pfister
Mary Ellen Phifer

Susan Piccirillo
Jack Pilchman
John Pinto
Manuel Pires
Peter Piroso
Arlene Pitt
Lee Pleva
Vincent R. Polimeni
Phyllis Pomerantz
Pauline Pon
Annie J Poole
William Pope
Gertrude Porter
Peter A. Prestia
Joan B Preston
Helene Price
Evelyn Marie Pridgen
John Prior
Carl Prisco
Martin Prokup
Lon Protzel
Alma Pugliese
Milton Pulakos
Risa Puld
Morton Pupko
Julia Quagliano-Lynn
Catherine Quere
Michael Quinn
Miriam Quintero
Harris Rachlin
Nilda Ramirez
Frederick Ranzoni
Ambati Rao
Patricia Rashkin
Edward Rasquin
Diana Recor
Thomas Reed
Marylin Reed-Borquaye
Peter Reese
Joseph Reeves
Theodore Reich
Charles A. Reiche
Deborah L. Reid
Jeanette Reid
Claus Reinsch
Fred Reinowitz
Ruth Reiser
Daniel Remine
Dolores Rice
Dolores Richards
Jeannette Richardson
Jeffrey Rickin
Shirley Ricks
Edna Riley
Gwendolyn Riley-Roberts
Stacey Rindler
Raymond Riordan
Rudolph K. Ripp
Iraida Rivera
Jane Robinson
Horace Robinson
Vernida Robinson-Ellis
Pablo Rodriguez
Gilbert Rodriguez
Ophelia Rodriguez
John F Rohde
Allan H Rose
John Rose
Barry Rosenberg
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[Continued on page 13]

