December
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# OSARC newsletter

## In This Issue



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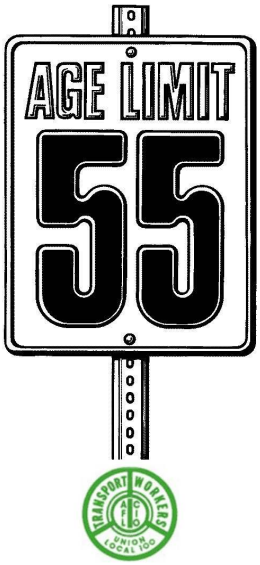
# The Assault on Pensions & Benefits

Early in the morning of December 20, the executive board of Transport Workers Union Local 100 made a decision to direct its more than 33,000 members to go on strike for the first time in a quarter century. The potential for pain was real – to the union's treasury and individual members' wallets in punitive fines under the harsh and, in practice, one-sided NY State Taylor Law banning public employee strikes, and to the public in substantial dislocation for a City preeminently dependent on mass transit.




The key issue provoking the strike was not the initial below-the-rate-of-inflation wage package put on the table by the MTA at 3% in each of three years, nor even the issue of dignity and respect for TWU members in a semi-militaristic management arena which sees 15,000 plus disciplinary actions a year for infractions of an extraordinarily minor nature, but the MTA's insistence on creating a new tier of retirement benefits for future workers. The deal-breaker was the MTA's push for what it said were needed long-term pension and healthcare concessions in the face of massive deficits it claims it will be running in future years. The union rightly saw this as a wedge splitting workers, undermining unity and planting the seeds for future erosion of benefits.

Initially proposed as an uptick in retirement eligibility from retirement at age 55 after 25 years of service to age 62 after 30 years of work, this unpalatable deal was replaced at the last minute by a different offer, a jump in new worker contributions to the pension plan from 2 to 6%. Including the pension demand as part of the MTA's final contract offer was, in itself, a violation of the law, since pension matters can be mutually agreed upon in negotiations for recommendation to the state legislature for action, but may not be a mandatory subject of bargaining. ***[continued, page 7]***

**Next Organization of Staff Analysts Retirees Club Meeting**

Wednesday • January 11, 2006 • 12:30–2:30 pm

OSA Office • 220 East 23rd Street • Suite 707
Between 2nd and 3rd Avenues

On the Agenda
An Update on Medicare Part D and Changes in OSA Welfare Fund Reimbursements

## OSARC Officers 2005-2006

Co-Chair.....Madeline Taylor
Co-Chair.....Shirley Gray
Co-Vice-Chair.....Dan Morgan
Co-Vice-Chair.....Ana T. Vives
Treasurer.....Dan Morgan
Secretary.....Gilberte Ambroise

Newsletter Editor.....Rob Spencer

## We'll Be Seeing You in All the Old Familiar Places

Thirty-five (35) members and friends attended the December, 2005 OSARC meeting:

**Gilberte Ambroise, Jean Anmuth, Mary Barlow, Renee Bash, Regina Berry, Elizabeth Borden, Ida Chin, Joan Doheny, William Douglas, Bea Eisenberg, Manny Friedman, Tom Gorse, Shirley Gray, Al Gundersheimer, Betty Henderson, Mary Hillman, Roslyn Jones, Irving Kreindler, Jane Kronholtz, Richard Kucera, Kaye Lee, Rosanne Levitt, Hank Mandel, Nilsa Rios Mangual, John McAusland, Dan Morgan, Carl Prisco, Fred Ranzoni, Edna Riley, Nancy Russell, Marc Sawyer, Michael Schady, Michael Spector, Trudy Stone, and Margaret Williams.**

We hope to see *you* at our next meeting.

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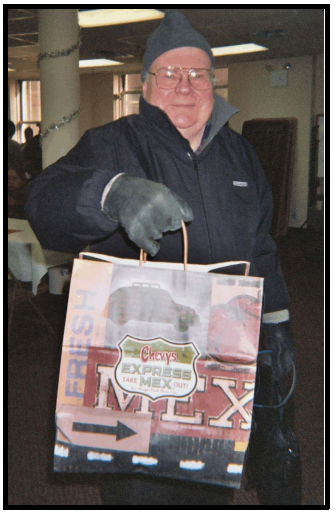
## Downward Revision in GHI Senior Care Med D Premium



Richard Kucera brings socks for homeless New Yorkers to OSA, "imported" from New Jersey.

The City's Health Benefits Program has informed the union that the monthly cost of the Medicare Part D enhanced version of the GHI Senior Care plan was incorrectly stated in the literature sent by the City to Medicare-eligibles in November. That brochure said the cost, as of January, would be $83.79 per month. In fact, the correct amount for the drug rider and 365 day hospitalization is even lower, at $80.39 a month.

As reported in the last issue of this *Newsletter*, OSA's Welfare Fund will continue to reimburse Medicare-eligibles for $50 of that total, so your new out-of-pocket monthly cost is $30.39 rather than the $33.79 previously reported.

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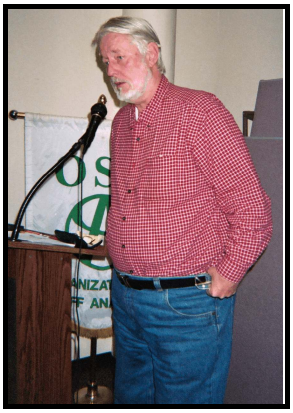
## Changes Coming To OSA Welfare Fund Drug Rider Reimbursement Procedures

As reported in the last issue of the *Newsletter*, the OSA Welfare Fund trustees decided in December to cap the reimbursement of drug rider premiums for Medicare-eligible retirees at $50 a month starting in January of 2006. For GHI subscribers, this means no change at all in the rate of reimbursement. For those in Medicare HMOs such as HIP VIP, it signals a reduction in the Welfare Fund payment for the drug rider.


Chairman Bob gives additional info on Med D at the December OSARC meeting.

In addition, the new year brings another change in the procedure for reimbursement. Until now, the Welfare Fund paid the City directly for the reimbursement of drug rider premiums. Therefore, in a seamless procedure, Medicare-eligibles simply saw reduced drug rider premiums deducted from their monthly pension checks.

As of January, with our shift to a capped reimbursement for all Medicare-eligibles, the City has informed us it can no longer process the payments in the same manner. Therefore, the OSA Welfare Fund's subsidy will now take place after the fact and the full drug rider premium will now appear as a deduction on your monthly pension check. For HIP VIP members this will be $72.03 a month and for GHI Senior Care members it will be $80.39 a month. Premiums for other plans were listed in the chart in the last *Newsletter*.

The OSA Welfare Fund will, in turn, be issuing reimbursement checks directly to Medicare-eligible retirees for $600 a year. No decision has been made yet on the schedule, according to OSA Chair Bob Croghan.

Finally, it had been the intention of the OSA Welfare Fund trustees to leave current provisions of the Superimposed Major Medical benefit in place with regard to drug expenses. According to a letter sent by OSA Chair Croghan to Medicare-eligible retirees at the end of December, "unfortunately, we are informed by the Management Benefits Fund that this would be unwise. It turns out that Medicare Part D provisions are so written as to make such a benefit self-defeating. The true out-of-pocket expenses for a Medicare Part D or equivalent covered patient must reach $3,600 before the government will cover 95% of the cost of prescription drugs. Our Major Medical coverage would delay that process at great cost to the Welfare Fund with little or no benefit to our member."

So, as of January, the OSA Welfare Fund will no longer reimburse for out-of-pocket costs on prescription drugs for members who are Medicare-eligible.

An update and question and answer session on all of these issues will be a feature of the January OSARC meeting.

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## Money Makes The World Go Round

Calling all aspiring or advanced capitalists. The New York Public Library is offering a series of free presentations on "Making and Managing Money" at the Science, Industry and Business Library at 188 Madison Avenue and 34th Street. The three upcoming sessions are:

- ***Mutual Funds for Beginners,*** a presentation by John Sterba, CFP, Investment Management Advisors, on Tuesday, January 10, 2006.
- ***The Six Mistakes Investors Make With Their Finances and Strategies to Help You Avoid Them,*** a presentation by Lance Drucker, President, Drucker Financial Group, on Wednesday, January 18, 2006.
- ***The Key to a Dream Retirement,*** a presentation by William Supper, CFP, Massey Quick, on Thursday, January 19, 2006.

All three seminars are offered in Room 018, Conference Center, Lower Level of the library from 5:30pm to 7pm and are open to the public. Seating is limited and on a first come, first seated basis.

More information about the programs can be obtained by a call to 212-592-7000.

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## OSARCer Fights For Hudson Waterfront

OSA retiree and OSARC co-founder Flora Jones has been known on occasion to be politically and socially active in her community of Beacon, New York. (Okay, so that's the understatement of the century.)

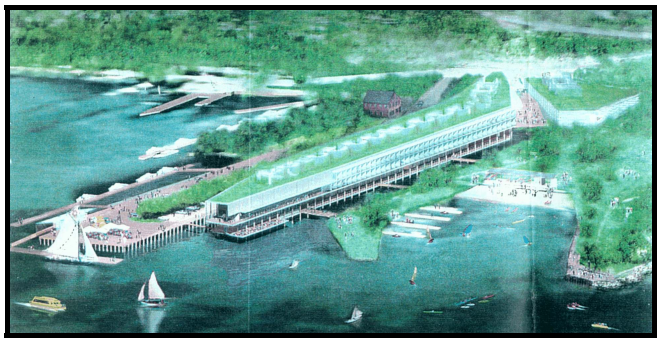
Flora's latest work involves plans for the revitalization of the Beacon waterfront by the environmental group Scenic Hudson, based in Poughkeepsie.

The effort centers around a 23 acre property known as Beacon Landing which once was a junkyard and oil storage facility, according to the September 8 *Poughkeepsie Journal.*


Working with a developer, Scenic Hudson and the City of Beacon are putting together a master plan for the site which will balance development and public uses. A 16 acre waterfront park, a public pier, a trail, a ferry, a hotel, conference center, restaurants, and a cove with boat rentals are all part of the plan.

Quoted in the *Poughkeepsie Journal*, Flora says "Visitors can go to our waterfront and should know what's in our city." She urged some form of connection between the waterfront and the inner city.

Flora expressed pleasure that Scenic Hudson listened to the concerns of Beacon residents and incorporated those concerns into the plan. But she said, "we must stay vigilant."



Scenic Hudson's Beacon Landing Plan

Flora was featured in Scenic Hudson's 2005 Annual Report as a "Hudson Valley Hero".

Scenic Hudson describes itself as "an environmental organization and land trust working to protect, preserve and restore the Hudson River and its riverfront as a public and natural resource."

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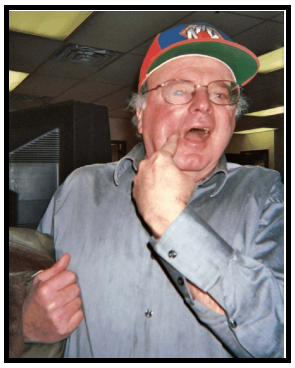
## Big Pharma, Feds Put the Kibbosh on Local Drug Price Controls



Why is that man pointing to his cheek? Carl Prisco had to leave early to keep a dental appointment but wished all a happy holiday.

Attempts by states and localities to control the soaring price of prescription drugs for their residents are unsurprisingly facing intense opposition from the pharmaceutical industry and the Bush administration. In two recent cases, statutes have been struck down that would impose price controls on drugs or allow importation of drugs from Canada.

In late December, a federal judge ruled in favor of Big Pharma that a District of Columbia law that made it illegal for a pharmaceutical firm to sell prescription drugs at "excessive price" violates constitutional protections of interstate commerce and patent law.

The law defined excessive price as 30% higher than the price in four designated high income countries - Canada, Germany, Australia and Britain. The law was passed by the DC Council in September and signed into law in October. The drug industry filed suit the same month. The law's author, a DC Council member, quoted in the *Washington Post* of December 23, said it was "a fascinating spectacle watching the pharmaceutical companies argue why they have to charge District residents more than 30% higher prices for drugs than residents of other countries."

In a second case, cited in a December 22 *Houston Chronicle* story, a new law that directed the Texas State Board of Pharmacy to provide information on its website to help consumers order drugs from Canadian pharmacies and to inspect the pharmacies to ensure safety, was objected to by

Edna Riley says it's cold outside - hat weather for sure.

the federal Food and Drug Administration.

Texas' Attorney General has now ruled the law violates the federal Food, Drug and Cosmetic Act, which "makes it an offense not only to import, but to cause the importation of prohibited medications." The Texas State Board of Pharmacy's members are all appointed by the governor and according to the *Chronicle* are pharmacists or have ties to the industry.

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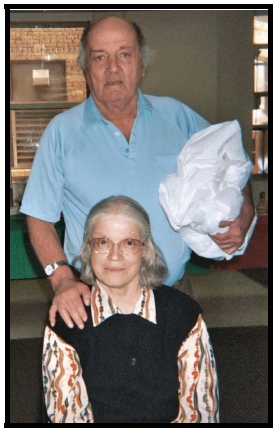
## Med D Plans No Bargain; Voluntary Enrollment Slow

While City retirees come to grips with changes wrought in our health plans by the arrival of the Medicare Part D drug benefit, those purchasing private market Medicare Part D plans are adrift in a sea of choices without effective guidance. An NBC News/Wall Street Journal poll taken in late December found that 73% of those polled agreed that the benefit is "too complicated and confusing." Only 20% of those polled said they knew a "great deal" or a "fair amount" about the benefit. Only 19% said they are favorable to the benefit, while 55% said they didn't know enough to have an opinion and 25% were unfavorable. Among seniors, 40% said they were unfavorable and 23% favorable to the new benefit.

Since November 15, when enrollment opened, only 1 million of 44 million Medicare beneficiaries have signed up voluntarily for the new benefit, according to a December 23 article in the *NY Times*. Approximately 10.6 million more Medicare-eligibles were automatically enrolled by the government (mostly those currently on Medicaid) or HMOs and another 5.9 million were in employer-provided coverage subsidized by the federal government, with another 600,000 potentially covered in employer plans under review for subsidy, for a total of about 18 million covered individuals.

The Bush administration initially had predicted 39 million Medicare-eligibles would receive drug coverage through employers or a Medicare drug plan in 2006. Later they dropped the estimate to 28-30 million people



Dan Morgan & Betty Henderson

And a study by Families USA entitled "Falling Short: Medicare Drug Plans Offer Meager Savings," released in December found that the drug prices negotiated by the Department of Veterans Affairs were much lower than those negotiated by private insurers under Part D. For 19 of 20 drugs reviewed in the study, the VA price was significantly lower. In one stunning example, a year's supply of 20 mg Zocor tablets for cholesterol reduction cost the VA $167.80, but the lowest Medicare plan cost was $1,323,72. In another example, the VA paid $253 for a year's supply of Protonix, an acid reflux drug, while the lowest Med D plan in two regions charged $1,080.

The median price difference between the VA and the Med D plans was 48%. The VA, for example, pays $497 a year for Lipitor, while the lowest Med D plan pays $718.

Given that the more than 40 million Americans on Medicare dwarfs the 5 million veterans receiving drugs through the VA, the potential for substantial negotiation on price is implicit in the Medicare drug market. But the 2003 legislation creating the benefit specifically prohibits the government from using that clout to negotiate drug prices, thus ensuring drug and insurance company profits.

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## Spousal Healthcare Fight Carries Over to New City Council

After a hearing on November 17, 2005, **Intro 728**, which would expand healthcare coverage to the surviving spouses and partners of deceased City employees, was laid over by the City Council's Committee on Civil Service and Labor.

Sometime after the new City Council takes office in January, the legislation will likely be reintroduced and your support will again be needed.

Council members supporting the legislation in 2005 were Weprin, Baez, Brewer, Clarke, Fidler, Gerson, Jackson, James, Koppell, McMahon, Monserrate, Nelson, Recchia Jr., Seabrook, Stewart, Yassky, Avella, Arroyo, Lopez, Martinez, Liu, and Boyland.

If your legislator appears on this list, call or write their office in January, thank them for their support and encourage their continued commitment to the legislation in the new Council. If your legislator does not appear on the list, contact them in January and ask for their support.

OSA staffer Carol Moten and former OSARC co-chair Mary Hillman dish out the special holiday meal.

The proposed law would "amend the administrative code of the city of New York, in relation to extending health insurance coverage to the surviving spouse or surviving domestic partner of city retirees."

The proposed law's key provision states "where a city retiree who is enrolled in the health insurance plan dies, a surviving spouse or a surviving domestic partner shall be afforded the right to continue such health insurance coverage and health insurance coverage which is predicated on the insured's enrollment in the hospital and medical program for the aged and disabled under the social security act, as is provided for city retirees and their dependents as set forth in subparagraph (i) of this paragraph, provided such surviving spouse or surviving domestic partner pays 27% of the group rate for such coverage, with 2% intended to cover administrative costs incurred, provided such surviving spouse or

surviving domestic partner elects such health insurance coverage within 1 year of the death of his or her spouse or domestic partner."

Writing in support of the legislation to Civil Service and Labor Committee chair Joseph Addabbo, Jr., OSA chair Bob Croghan said "This letter is to inform you that the Organization of Staff Analysts is in support of this legislation. As you know, this legislation would continue health insurance coverage to the surviving spouse or domestic partner of City retirees. This coverage is already provided to NY State retirees and would make City retirees equally well protected."

Joan Doheny
Margaret Williams

OSA member Kimberly Vann, president of the Civil Service Merit Council, informing Addabbo of the Merit Council's support for the legislation said, "The loss of one's spouse or domestic partner is tragic enough, but to also lose medical coverage is too much of an additional burden."

Council of Municipal Retiree Organizations chair William Pinkett, testifying before Addabbo's committee in November, said:

*one of the longstanding inequities of the NY City municipal employer-provided health programs has been the failure of the City to continue the funding of a spouse of a member of the plan when the retiree dies. Widows and widowers of deceased retirees lose their health benefits at a time when they are most vulnerable... A surviving spouse most often is totally unfamiliar with what their income from the deceased pensioner is going to be, if any at all.*

*In some cases, the deceased retiree took the maximum pension they could receive, in which case, the surviving spouse is left with no future pension payment. The surviving spouse is faced with the termination of health care coverage from the City, a benefit they had during the life of their now-deceased spouse.*

*Several years ago, the federal government passed the COBRA law which allows a surviving spouse to purchase the plan they once had at 102% of the cost that the City would pay for it, for a period of 3 years. This is of some help to those few surviving spouses that can afford to pay for it, in circumstances where they have lost the pension income of a husband or wife completely or partially.*

*As we can all see, there is the possibility of a tragedy to be heaped upon another tragedy.*

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## Condolences

The union recently learned of the passing of Lillian McBride who retired as a Staff Analyst in the Teachers Retirement System. We extend our deepest sympathies to her family.

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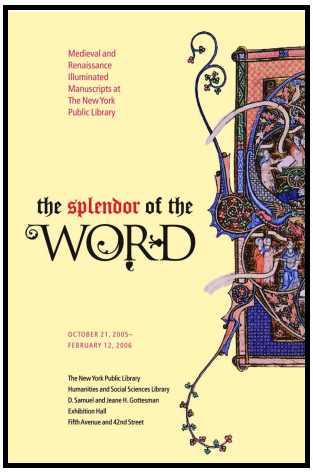
## Beautiful Words




The collection of the New York Public Library includes some of the finest medieval and Renaissance illuminated manuscripts in North America.

On February 2, 2006, OSARC has scheduled a trip to the Library's current exhibition, *"The Splendor of the Word,"* which runs at the Humanities and Social Sciences Library at 5th Avenue and 42nd Street through February 12. OSARCers will gather at the library at 2pm inside the library entrance, outside the Exhibition Hall. ***If you are interested in taking part you must call Mary Hillman at 718-462-6485.*** The group will most likely eat together following the tour. The trip will also be discussed at the January 11 OSARC meeting.

The exhibition, which includes 100 manuscripts from the 9th through 16th centuries, ranges from Bibles and religious tracts to science texts and romance literature.

A film, *A World Inscribed: The Illuminated Manuscript*, is shown in the South Court Visitors' Theater.

The exhibit is free and open during regular library hours. Free public tours of the exhibit are conducted Tuesday through Saturday at 12:30 and 2:30pm for individuals and groups of fewer than ten. An audio guide to the exhibit is also available for free use on a first-come, first-served basis.

Take the 7 train to Fifth Avenue, the 1, 2, 3, N or R to 42nd and Broadway, the A or C to 42nd and Eighth Avenue, the B, D, F or V to 42nd and Sixth Avenue, or the 4, 5, or 6 to Grand Central and walk to the library. The nearest buses are the M1, 2, 3, 4, 6, 7, 42, and 104.

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## Happy New Year! Your OSARC Dues For '06 Are Due

It's January and while the rest of us have cold and snow on our minds, all good treasurers' thoughts turn to money. We remind you that your OSARC dues are now due for the new year.

A dues payment form (wouldn't you know it, green, like money) is enclosed with this issue of the *Newsletter*, along with a self-addressed envelope for your convenience.

As always, this edition of the *Newsletter* is going out to all OSA retirees. We encourage all of you to renew your OSARC membership for the new year or to consider joining for the first time (or to consider rejoining if you have let your membership lapse recently).

Dues are a modest $18 a year. You receive 10 issues of this *Newsletter*, invitations to monthly OSARC meetings that feature guest speakers on issues of retiree concern, and the chance to stay in touch with your fellow retirees.

So, take a moment now to write a check to OSARC – and Happy New Year to all retirees and their families!

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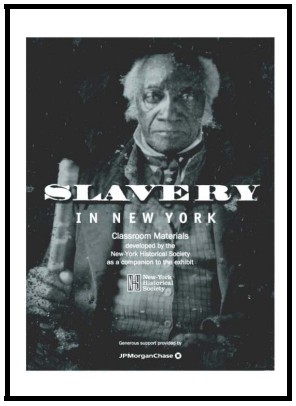
## Slaves of New York

For almost two centuries, New York City was the "capital of American slavery," according to a new exhibition on display at the New York Historical Society. *Slavery in New York* is the first of two exhibitions on the theme, examining the structure and impact of slavery in New York from the 1600s to 1827, when slavery was officially abolished in New York State.




After the Civil War, the significant involvement of New York in the slave trade was all but forgotten, but the 1991 rediscovery of the African Burial Ground in lower Manhattan reconnected contemporary New Yorkers with the reality that slavery had played a major role in colonial New York.

According to the Historical Society, "as many as 20% of colonial New Yorkers were enslaved Africans...during the colonial period, 41% of the city's households had slaves, compared to 6% in Philadelphia and 2% in Boston. Only Charleston, South Carolina, rivaled New York in the extent to which slavery penetrated everyday life."

The exhibition has been recently extended through March 26, 2006 and OSARCers have expressed interest in taking a group trip to the Historical Society some time in March to attend the exhibition.

If you are interested in taking part, call Mary Hillman at 718-462-6485. The trip will be discussed in greater detail and a date selected at the January OSARC meeting.

Tours are self-guided. Admission for seniors is $5. The Society has recommended booking an afternoon slot after 2pm at least two weeks in advance. The Society is open Tuesday to Sunday from 10am to 6pm and Friday to 8pm. It's located at 170 Central Park West between 76th and 77th Streets accessible by the B or C train to 81st Street and the No. 10 bus to 77th Street.

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Renee Bash, Mary Hillman & Rosanne Levitt

## Best Wishes For A Speedy Recovery

The *Newsletter* extends the Club's greetings to Jim McKeon, one of three OSARC reps to the Council of Municipal Retiree Organizations and a mainstay of OSARC's monthly meetings. We wish Jim a speedy recovery from his recent hospitalization.

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## OSARC's Divine Trip

In 1888, New York's Episcopal community initiated a contest for the design of their central cathedral in New York City. Heins & Lafarge architects won the contract with a Romanesque, Byzantine design in the shape of a cross 520 feet in length crowned at the crossing by a conical spire. The cornerstone was laid in 1892.

Today, more than 110 years later, the massive Cathedral of St. John the Divine is only two-thirds complete. The history of the church is a fascinating one, spanning decades of City life. Of note is the remarkable program established in the late 1970s by the Rev. James Parks Morton, Dean of the Cathedral, to hire and train un- and under-employed local workers to learn stone carving. Said Morton, "we will revive the art of stonecraft... and provide our city with a massive symbol of hope and rebirth."


OSARC's Rev. Kaye Lee gives the invocation at the December meeting.

On Thursday, January 26, 2006, OSARC will tour the Cathedral which has the largest interior of any cathedral in the world. Tentative arrangements have been made for folks to gather outside the Cathedral at 10:30 for the 11am -12 noon tour. The price is $6 per senior.

Folks can sign up at the January OSARC meeting or call Mary Hillman at 718-462-6485 to confirm your participation. The Cathedral is located at 1047 Amsterdam Avenue at 112th St. Take the #1 train to 110th St. and Broadway and walk east. Take the M4 bus to Amsterdam and 110th St., the M104 and M60 to Broadway and 112th St. or the M11 to Amsterdam Avenue and 112th St.

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## COMRO Report

The Council of Municipal Retiree Organizations' discussions in December centered in large measure on the Medicare Part D benefit and the legislation to continue health coverage for the surviving spouses and partners of City retirees, according to OSARC rep to COMRO Edna Riley.

But, a few other items were also discussed. COMRO will review at its January meeting whether to invite Mayor Bloomberg to address an upcoming COMRO meeting. In addition, COMRO's housing committee intends to request the

support of City Comptroller William Thompson, who is a trustee of the City's five pension plans, to support the position adopted by COMRO in January of 2003 that the City pension systems invest funds in the construction of affordable housing as an alternative investment to the stock market. Discussion was deferred to January's meeting.

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## White House Conference on Aging Gets Interesting

The 2005 White House Conference on Aging was held in Washington, DC from December 11 to 14. The conference, held once a decade to discuss pressing issues facing our nation's older citizens and to help guide national aging policies over the next decade, had looked in advance like it was going to be a very "packaged" affair. Delegates were not going to be able to discuss resolutions that were not on the pre-approved agenda, even if more than 10% of the delegates sought a discussion – as was the case at the 1981 and 1995 conferences. In addition, the resolution on Medicare that was pre-approved was very weak.

Excellent roast turkey was among the holiday fare served up by William F. Perry, a City retiree who runs his own catering business.

The AFL-CIO affiliated Alliance for Retired Americans fielded more than fifty delegates to the Conference, who circulated petitions calling for a "10% rule" on discussion of resolutions and "fixing the Medicare drug law." More than 300 delegates signed the 10% petition.

Alliance affiliated delegates also led a fight to let delegates vote on support for or opposition to private investment accounts in Social Security. The anti-privatization proposal won.

In a session on ways to improve Medicare, the twelve points in the Alliance's "Fix Medicare Drugs" petition were adopted and the session voted to call for the provision of comprehensive drug coverage under Medicare and allowing the federal government to negotiate on lower drug prices with the pharmaceutical industry.

Jane Kronholtz

ARA president George Kourpias said, "Despite a highly scripted agenda designed to promote the president's goals, our delegates successfully forced attention on the Alliance's top priorities: strengthening Social Security and providing affordable and accessible drug benefits under Medicare."

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## Pension Attack *[continued from page 1]*

With a $1 billion surplus currently in the MTA coffers, a proven history of producing two sets of books - one real and one crying poverty to justify fare increases and skimpy wage settlements, and estimated pension savings of only $20 million during the life of the contract, the Mayor and Governor's concerns appear ideological rather than economic.

James Parrott of the Fiscal Policy Institute, writing in the December 22 *New York Daily News* said, "the reality part of the transit pension issue is that the governor and the MTA have forced a strike over rolling back pension benefits because they perceive that globalization has workers everywhere on the run...real wages for most workers are falling and health and retirement benefits are being sacrificed on the altar of "global competition." In New York City, the middle class is shrinking, poverty is rising and living standards are eroding as housing, energy and health costs skyrocket...but profits and incomes for those at the top are soaring..."

With Mayor Bloomberg as cheerleader, labeling the striking workers and their leaders as "cowardly," "selfish," and "thuggish", the chorus of corporate media voices described TWU members as greedy for trying to hold onto what were proclaimed to be excessive and outdated benefits. Almost every article had a quote from the neo-conservative Manhattan Institute to frame the debate.

The papers and TV news broadcasts were filled with interviews with supposedly representative private sector workers who echoed this editorial line, bemoaning the "selfishness" of transit workers who should be grateful for the wonderful pensions and benefits which they claimed that they themselves either never had or had lost long ago. The typical quote featured a worker saying they had to make a contribution to health costs and did not have a defined benefit pension, so what were those transit workers griping about anyway.

Irving Kreindler seems to have enjoyed the meeting.

Columnist Juan Gonzalez, a rare exception to the anti-TWU corporate media symphony, asked in the *Daily News* of December 21, "have the rest of us been beaten down, exploited and abused for so long by our own employers that we will allow transit workers who dare to defend their standard of living to be painted as thugs?"

### *Is It Ideology Or Is It Economics?*

Problems of pension and retiree health benefit financing are both ideological and real.

It's no secret that class war is being waged by corporate America and its political allies against workers and their unions. In a June 2005 interview on CNN, legendary billionaire mega-investor Warren Buffet of Berkshire Hathaway said, "The rich people are doing so well in this country. I mean, we never had it so good. It's class warfare, my class is winning, but they shouldn't be."

Bill Douglas & Fred Ranzoni

He was expressing concern that the past 30 years of increasing income inequality, tax breaks for the wealthy and tax cuts for corporations are undermining the American middle class and leading to an expansion of a harsher, polarized economy of winners and losers. In the process, we are reversing the trends toward greater income equality in the immediate post-WWII period and undermining the social and economic benefits fought for and won by labor through more than a century of struggle.

We live in an extremely wealthy society with sufficient resources to pay for our social needs. The questions – how fairly are these resources collected, how fairly are they allocated and what priorities do we have as a nation in their collection and distribution? Can you have a society that massively cuts taxes on corporations and the wealthy, spends endlessly on foreign wars and at the same time adequately provides for the retirement and healthcare needs of all our citizens? Perhaps not. Perhaps those priorities are skewed.

As is occurring with Social Security, the supposed pension and benefits crisis begs the question of what sort of society do we want to live in? Do we believe all citizens should enjoy a decent retirement and healthcare? And if we do believe that, then how do we best achieve it for all our citizens? And the answer is not always the private market.

### *The Assault on Pensions in the Private Sector*

In early 2005, U.S. Airways terminated its pension plans covering 51,000 people and dumped $3 billion in underfunded pension obligations. United Airlines followed suit in May, obtaining a bankruptcy court order to terminate *its* plan. Some $9.8 billion in future benefits were eliminated as the airline dumped its pension obligations on the government-run, employer-funded Pension Benefit Guaranty Corporation (PBGC) in the largest private plan insolvency in history.

The government now has $6.6 billion in unfunded liabilities from United, slightly offset by $1.5 billion in stock and notes.

Meanwhile, United workers and retirees will forever lose some $3.2 billion more in earned pension benefits, since the PBGC's pension guarantee is capped at $45,000 a year. When United emerges from bankruptcy, a defined contribution pension plan is likely.

At United, pensions were the result of a half century of collective bargaining. Pensions were part of workers' overall compensation. The unions had accepted lower immediate wage increases in exchange for pension contributions. As defined benefit plans, they promised a set monthly benefit based upon length of service and highest annual salary.

During the stock market boom of the 1980s and 1990s, the United pension plans were running enormous surpluses and United used money earmarked for pension contributions for other purposes including operating costs, dividends, and executive compensation. When the stock market tanked in the early 2000s, this underfunding of the pension plans reached the $9.8 billion mark. This pattern of underfunding of plans has been repeated at company after company.

This past fall, Northwest and Delta Airlines also filed for bankruptcy protection. At Northwest, management forced a strike by unionized mechanics by offering a 25% pay cut and the elimination of more than half the union's jobs at the airline. As soon as the strike began, Northwest brought in replacement workers and outside contractors. Then, bankruptcy was declared.

Delta and Northwest have enormous unfunded pension liabilities, but have not yet displaced the $16.3 billion estimated total liability onto the PBGC. Instead, they've sought to freeze employees' pension benefits at current levels and stretch out their funding deadlines.

In the auto industry, Delphi, a major parts supplier for General Motors and a former GM subsidiary, has similarly used bankruptcy to threaten workers wages and it too seeks to dump its pension obligations. Delphi's offer to the United Auto Workers union included slashing wages from $26 an hour to $10, paying more for health care, freezing the pension plan, reducing vacations and eliminating profit sharing. Meantime, managers were being offered $88 million in bonuses and a stake in the company if and when the company emerged from bankruptcy. Auto workers have been holding meetings to consider strikes and other workplace actions.

In December 2005, Verizon, the second largest phone company in the US, announced the phase-out of defined benefit pensions for 40,000 management employees. Instead, the new employees will receive a defined contribution 401(k) style plan. This despite Verizon's overall financial health. Unionized employees at Verizon have defined benefit plans by contract, so they are untouched for the moment, but will they be on the table in Verizon's demands in the next round of bargaining? AT&T and BellSouth have announced they are considering similar moves.

Nilsa Mangual

The Pension Benefit Guaranty Corporation itself is struggling. PBGC's deficit is running $22.8 billion as of late 2005, with assets of $56.5 billion and liabilities of $79.3 billion. The PBGC, estimated the total shortfall in insured corporate plans was upwards of $450

billion, indicating many more plans may come under PBGC's purview in the future.

In 1985, there were 112,000 single employer defined benefit pension plans. By 2004, many smaller companies had eliminated their plans and that number had shrunk to 29,600, covering 34 million active and retired workers.

Corporations prefer 401(k)s because they shift the risk of investment decisions to the worker and make the amount needed for contributions predictable. Increasingly private concerns have shed their defined benefit plans in favor of 401(k)s. In addition, the financial industry loves them because they can be cash cows for administrative charges and fees.

But they make retirement a crap shoot. By one estimate, employees suffered a loss of retirement savings in 401(k) plans during the 2000-2002 recession of 20-40% on average over two years. In October of 2002, one report put the cost of the corporate scandals involving Enron, Worldcom, and others at more than $175 billion in 401(k) investment losses and at least $6.4 billion in public pension fund losses.

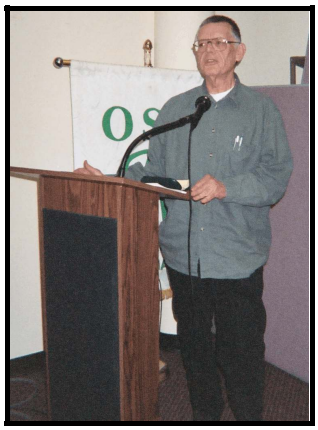
### *The Healthcare Problem*

It is an understatement to say that the costs of healthcare in the United States are skyrocketing. U.S. per capita expenditures on health are the highest in the world, as is the percentage of Gross Domestic Product that goes to healthcare. What we are getting for that spending is less clear as 45 million Americans remain uninsured and those that are insured must negotiate a mine-field of rules in private health insurance plans, tied most frequently to their current or past employment.

According to the December 18 *NY Times*, the federal government will provide $130 billion in 2006 for Americans to purchase health insurance. How is that possible? Indirectly – through the tax break that allows workers to receive health insurance from employers without paying income tax on the cost of employer-provided health benefits. An additional $11 billion is made available in deductions on tax returns for medical expenses and tax breaks for health insurance by states and localities. This system is why 65% of those under 65 receive healthcare through employment. But those benefits are inequitably distributed. The article states that "half of the tax break for health insurance accrues to families making more than $75,000 a year."

This employment-based system of private health insurnce, which our society has created in lieu of a national health care system, has come under increased pressure. The annual Kaiser Hewitt Survey on Retiree Health Benefits in December 2004 showed 79% of private sector firms with 1,000 or more employees that offered health benefits had raised the retiree contribution to premiums in the prior year, 53% had increased drug co-payments or co-insurance, and 8% had terminated subsidized retiree health benefits entirely.

Workers at Kaiser Aluminum, which filed for bankruptcy in 2002, told retirees that year they would need to pay $130 per person per month to retain benefits. In early 2004, the premium doubled to $260 per person per month. Then, they asked for and received permission from the bankruptcy court to terminate all retiree medical benefits. These benefits were earned by the workers while employed and were unilaterally withdrawn.


John McAusland delivers humor at the OSARC meeting.

According to the December 11 *NY Times*, "only one in 20 companies still offers retiree [health] benefits."

In a November 14, 2005 *Fortune* magazine article, Geoffrey Colvin wrote, "On October 17, 2005 those medical benefits you were hoping to get from your employer – and maybe even were promised – got shoved much closer to oblivion. That date will be regarded in the future as a tipping point, the historic moment when, at last, it became impossible for any US employer to offer meaningfully generous medical benefits to any significant number of retirees.. If your company does not offer such benefits, you must assume it never will. If it does offer them, but you're not yet retired, assume you'll never see them in their current form. And if you're retired and receiving medical benefits – even if they're specified in a union contract – you should assume they may now be considerably reduced."

What Colvin is referring to, of course, is the date in October when the United Auto Workers reopened its contract with GM and conceded some $1 billion a year in health care cuts for active and retired workers. GM retirees will now have to make co-payments for doctor visits and pay about 20% of the cost of their health benefits. In prior rounds of bargaining, the UAW had frequently conceded ground on other issues in order to protect healthcare. The concession passed with a 61% vote of the active members.

In December, the UAW followed its GM deal with a Ford agreement, ratified by the squeaky thin margin of 51% of active employees, for $850 million in annual givebacks in healthcare costs. Retirees would start paying monthly heatlhcare contributions and yearly deductibles of up to $370 a year for individuals and $752 for families. The cost of prescription drugs and emergency room visits also go up.

In large measure to blame for corporate demands for union concessions is the employment-based healthcare system itself and its impact on competitiveness. When General Motors allocates $1,400 in the price of a car toward employee and retiree health benefits and foreign automotive firms allocate none at all because their societies have some form of effective national health care system, the American firm is not on a level playing field.

That these large firms have not joined in a call for single payer universal coverage would appear to be ideological. In an article on GM's healthcare cost pressures in the April 2005 *In These Times*, company spokeswoman Sherri Woodruff states "GM thinks there has to be closer cooperation between the government and the private sector, but we don't advocate a single-payer system for the U.S." Meanwhile, the same article quotes GM Canada spokesman David Patterson in strong endorsement of Canada's national health system: "The

Canadian plan has been a significant advantage for investing in Canada," noting that in the U.S. "GM spends $1,400 per car on health benefits."

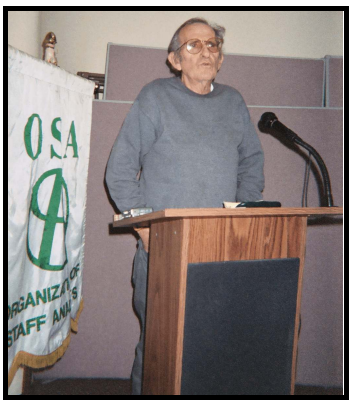
So why the difference? "The notion of having the government take over an industry that represents about 15 percent of the U.S. economy gives U.S. executives the willies. But in backing insurance company interests, GM runs counter to both its own business interests and the sentiments of many customers," concludes the article.

In a very useful comparison, *In These Times* notes that in 1970, the "year before Canada switched from an employer-based, insurance company-administered health system like that in the United States to a national single-payer model, both countries were devoting about 7% of GDP to healthcare. Today, Canada devotes 9.1% of GDP to healthcare, while the United States devotes a whopping 15.1. Meanwhile, Canada boasts better health statistics and all of its citizens are fully covered, even for catastrophic illnesses like cancer or AIDS. In the United States, some 15 percent of people have no insurance coverage at all and medical costs are the leading cause of bankruptcy."

### *The Attack in the Public Sector*

According to Steven Greenhouse in the December 24 *NY Times*, some 90% of public sector workers nationally enjoy traditional defined-benefit pension plans (like ours as New York City employees) compared to only 20% of private sector workers . In 1960, 40% of private sector workers were in these traditional pension plans that pay a guaranteed and predictable monthly benefit for life. Greenhouse cites one reason for the difference - the union density of the public sector remains at 36.4%, about where it was years ago, while unionization in the private sector has fallen to 7.9%.

The estimate nationally of underfunding of public sector pension plans is $300 billion. With the assault on pensions in the private sector in full swing, it was only a matter of time before the fight was joined in the public sector.



Manny Friedman waxes profound.

In early 2005, California Governor Arnold Schwarzenegger proposed the privatization of all of California's public pension funds. Though the effort to convert pensions for future workers to 401(k) style accounts failed, it reveals part of the dream agenda of the neo-conservative right.

Grover Norquist, leader of the extraordinarily influential conservative lobby Americans For Tax Reform famously said he hoped to shrink government to a size where it could be drowned in a bathtub. Norquist and his allies, who have been key advisors to the Bush administration, have strongly urged the elimination of public sector pension systems because they view public sector workers are "tax eaters" rather than "tax payers," doing work that should and could be done for profit in the private sector, and because they see a threat to unrestrained corporate activity by large public pension funds, which control a substantial sum of investment resources. These resources can be used to influence corporate policies – as occurred in the corporate reform movement post-Enron when public pension fund managers advocated for reforms to curb executive pay, increase reporting, and strengthen accounting practices.

A February 2005 press release from California State Treasurer Phil Angelides cites a Norquist quote from the *Nation* magazine in 2001 saying "just 115 people control $1 trillion in these [public sector pension] funds...we want to take that power and destroy it."

Using the same sort of crisis oratory that the Bush administration has been utilizing in its fight for Social Security privatization, Schwarzenegger described California's pension plans as "a looming train wreck." Angelides noted, "even members of the governor's own administration admit that the system is currently sound. The Governor's office has failed to point out that the majority of the State's recent increases in pension costs are actually due to the largest sustained losses in the stock market since the Great Depression, fueled in good part by the greatest wave of corporate scandal in our nation's history."

But Schwarzenegger was even more revealing in an interview with the *Sacremento Bee's* editorial board in January, 2005, when he said, "We don't want to feed the monster. We don't want to feed the state – the public sector – and starve the private sector. We want to feed the private sector and starve the public sector."

And California is not alone as a battleground in the neo-con push against public sector pensions. A December 13 article in the *Detroit Free Press* quoted Jan Lazar of the Michigan Municipal League as saying the pension system in Michigan is "a train wreck waiting to happen" and "30 years of collective bargaining have made fixed pensions far more generous than officials had envisioned when public employee pensions were created in the 1950s and 60s."

The December 24 *New York Times* reports that in New Jersey, "facing a $25 billion shortfall in its pension obligations, a state advisory commission recently urged that the retirement age for government employees, other than police, firefighters and judges, be raised to 60 from 55."

In mid-2005, Alaska governor Frank Murkowski pushed through a bill that ends defined benefit pensions for state workers hired after July 2006, replacing them with 401(k)-style savings accounts. Governors Mitt Romney of Massachusetts, Donald Carcieri of Rhode Island and Mark Sanford of South Carolina all proposed switching to 401(k)-style plans for their state employees.

On January 3, 2006, the *New York Daily News* unsurprisingly editorialized, "Pataki, Assembly Speaker Sheldon Silver and Senate Majority Leader Joe Bruno must publicly resolve to reject any new pension sweeteners. Then they must create a new pension "tier" for future workers who join state and local government payrolls, including New York City's. This tier would include benefits and employee contributions more in line with the private sector."

### *The Attack Spreads to Retiree Health Benefits*

If nothing else was, the December 11 and 26 issues of the *New York Times* were a none-too-subtle wake-up call that the attack on benefits in the public sector is set to include retiree health benefits as well as pensions.

In "The Next Retirement Time Bomb" and "Huge Rise Looms for Health Care in City's Budget" by Milt Freudenheim and Mary Williams Walsh, the *Times* reveals that quietly, the Governmental Accounting Standards Board (GASB), which sets accounting standards for the public sector, has promulgated a new set of accounting rules – set to be phased in over a three year period starting at the end of 2006 – which will require states and localities to account for their promised health benefits to active and retired workers in an entirely new way.

The GASB has decided that government entities must project a value for the healthcare benefits promised to current and future retirees and show that projected expense as an obligation on their books. This means that benefits earned in any year, even if they will not be paid until long in the future, must be shown on their current books. Among the projections that must be made are future demographics, future rates of investment earnings and the future cost of healthcare in 30 years.

First to be affected are all 50 states and large cities like New York which has not yet completed the review of its projected costs. Nevertheless the *Times* claims the "City's annual expense for retiree healthcare is expected to at least quintuple...approaching and maybe surpassing $5 billion for exactly the same benefits the retirees get today."Currently, New York City, like most major cities does not include future obligations for retiree health benefits.

The *Times* quotes Jan Lazar, described as "an independent consultant specializing in city retirement finances." [see her quote in the *Detroit Free Press* a few paragraphs up warning of a "train wreck" in public pensions] who says "It's not likely that New York City has a way to fund current costs, its pension obligation and fund retiree health care without raising taxes or cutting services."

What is not reported is that Ms. Lazar is a vice-president of the Mercer Group, a pro-privatization consulting firm based in Atlanta which has assisted cities in privatizing public services. The Mercer Group's website proudly celebrates another of their senior vice-presidents' 1992 naming as "Privatization Leader of the Year."

Back in 2003, Lazar was appointed administrator of Highland Park, MI, a city in receivership after Chrysler abandoned the City and the population fell from 60,000 to 16,000. Lazar hired a fellow Mercer VP to run the water department and they contracted the work out. After privatization, the City had the highest water rates in the nation and half the population was scheduled for water shut-offs.

Mercer was involved in the privatization of the Atlanta water department, later boasting of cutting the number of employees from 763 in 1997 to 346 in 2003.

So when you hear the crisis talk, remember the ideology.

Which brings us back to the Transport Workers Union and their strike. In its aftermath they appear to have prevented the implementation of a new pension tier for new members, but conceded a 1.5% contribution on health benefits for all employees – current and future.

The drum beat continues.

On December 25, the *Times* editorialized, "Either public workers will have to contribute more [to their pensions] or the taxpayers will be left holding a bigger bag. The unfunded pension obligations at the MTA are currently $2 billion."


Hank & Libby Mandel

But the source of that under-funding was not too-generous pensions, it was a combination of poor investment performance during the downturn of the early 2000s and reduced funding during the flush 1980s and 1990s, when assumptions on funding levels ran counter to historical norms - norms which we find ourselves at once again.

During the strike, the *Daily News* said Mayor Bloomberg was "known to be pushing hard for the MTA to win pension givebacks from the TWU - a move that could make it easier for him to establish a less generous pension tier for future city employees."

So that's what we can expect in the future – a continued, concerted, ideologically-based effort to undermine both private and public sector retirement benefits.

The question is: What are we going to do about it as individuals, as retirees, as union members and as members of the labor movement?

Josh Freeman, a labor historian at the City University of New York and author of *Working-Class New York*, an important study of post-war labor, writing in *The Nation* said, "the crusade to dissolve all employer and state responsibility for individual welfare has swept like a grim reaper through pension plans, health insurance, labor rights and the minimum wage. New York transit workers are fighting to stop that trend in their particular domain, not for themselves but for the next generation of workers. They are fighting against the lie that abstract, neutral economic necessity, not the ideas and interests of the rich and powerful are driving the demolition of what remains of social solidarity. Their fight is worth supporting in itself, for the dignity and well-being of a group of hardworking women and men. But it also is a fight for all of us, part of the long overdue need to stand up and say, no more."

Are *you* ready to stand up?

***Note:*** *The pension benefits of current OSA retirees are guaranteed by the State Constitution and can not by law be diminished. The five City pension systems, including NYCERS, despite losses taken during the recession of the early 2000s, are well funded. NYCERS, for example had $34.2 billion in net assets in 2004 with contributions and investment generating $5.4 billion in revenue and expenses totaling $2.7 billion.*

# OSARC's Elizabeth Borden: A Special Profile by Jean Anmuth

Elizabeth Borden is always one of our special people at monthly OSARC meetings, but this December she surpassed even herself by providing a Christmas gift raffle as described on page 13 of this issue.

So, I thought we'd probe a little deeper to gain more insight into just who Elizabeth Borden is.

Liz was born on December 9 – a December baby as she says – in McKenny, Virginia, a small town near Petersburg. At age 2, she came to Southampton, New York with her parents and grandparents, started school in Hempstead, and then, in the third grade, moved to Brooklyn where she has lived ever since.

She graduated high school in l947, married, and then worked at Bell Laboratories and began college. She first got an Associates Degree at New York City Community College, later returning to school to graduate with a BS from CUNY – Brooklyn and Medgar Evers – in June of 1977. Her college experience included many years of both school and working.

Her husband was so pleased that she went back to school that he called her his "schoolgirl." Unfortunately, he died of a cerebral hemorrhage in 1974 and never got to see her finish.

Her then-four-year-old nephew, Bryan Rivera, also from Brooklyn, escorted her at her graduation and remains very close and special to her.

Liz has held many different jobs, Bell Laboratories and the US Postal Service among them. She began volunteering at the Department of Consumer Affairs and then started working for DCA as an inspector.

Liz chuckles when she says that most people go from City to Federal jobs, but she went backwards, noting that with working nights and holidays at the post office, she was praying to get out of that job and was happy to move.

Elizabeth's hearty laugh is well known to OSARCers.

When the director of her department left, Brooklyn Consumer Affairs appointed her as director. A friend kept insisting that she take the Staff Analyst exam, and when Liz did, she passed and moved to the "third party recovery unit." Later, that unit was absorbed into a legal section and she retired on December 30, 1992.

Elizabeth has a very full life: she attends Our Lady of Victory church each morning and St. Peter Claver on weekends and holidays. She says she follows God's way and doesn't see why people can't love one another and live in peace. She prays for this every morning – and for unity among and within churches and individual families.

She also took a course from the Department for the Aging and has been an ombudsperson for nursing homes for several years.

Liz always comes to the OSARC meetings (and to the mailings, where she volunteers once a month to help send this newsletter out to us) topped with a hat and wearing matching shoes, with a big warm smile and a stylish outfit in between. (See photo below.)

She brings jokes to share and stays to the end to help clean up.

She loves ice cream and says her favorite is Edy's Black Cherry. She admits to getting only a few servings from a half gallon (this writer admitted back that I often do a whole pint at one sitting!). While she loves lima beans (ugh!), she does not like asparagus (could not agree more!). Her favorite color is beige. She loves Al Green's music. Nat King Cole is special to her as well.

When I asked if there was anything else that she did on a regular basis, she said "eat."

She playfully notes that she is presently available for company if anyone has a spare brother-in-law, uncle or something.

Always coordinated.

She loves people and feels that is the most important aspect of her life. She wants people to see that in her and I strongly told her that it shows – her openness and her love shine.

Special is the word for Elizabeth Borden. I personally am thankful for OSARC and its meetings, because I got to meet her and spend some time with her.

This Lizzie Borden has no axe! She has warm wonderful vibes which she shares with all of us.

• • • • •

## Jingle, Jingle, Jingle!

Elizabeth Borden & Shirley Gray

What do Santa Claus and OSARCer Elizabeth Borden have in common? Neither of them are Greek but, in December, they bear gifts. *[Actually, the historical St. Nicholas was born during the third century in Patara, a village in what is now Turkey. So, close but no cigar. For more information on St. Nicholas and how Santa Claus was born visit the website www.stnicholascenter.org]*

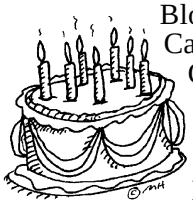
At the December OSARC meeting, Liz magically produced ten small gifts she had personally purchased and wrapped for a spontaneous OSARC grab-bag which were raffled off to meeting attendees.

Among the winners were John McAusland, Rev. Kaye Lee, Renee Bash, Marc Sawyer, Gilberte Ambroise, Irving Kreindler and Mary Hillman. Oh, yeah, and one "George Dubya Bush." Since no one stepped forward admitting to be Bush, his ticket was thrown back into the pool and another winner selected, amidst much laughter.

Elizabeth Borden & Gilberte Ambroise

Elizabeth Borden, Marc Sawyer & Shirley Gray

## Happy Birthday to OSA Retirees Born in January!



Leslie Allen, Steven Balicer, Theodore Barbal, Joanna Belt, Regina Berry, Earlene Bethel, Michael Bharose, Andrea Bloom, Carmine Borzelli, Marlene A. Bowen, Rosemary Brown, Shirley Brugman, Velma Callender, Burton Carlin, Maxine Carter, Johnsie Cheatham, Himangshu Chowdhury, Margaret Clay, George Cohen, Sheldon Cohn, Othon R. Collado, Gloria Colon, Lillian Cooper, Maria L. Crisci, Sadie Culler, Marilyn Daitsman, Marie Davis, Edward Davis, John Dellecave, Richard DiPaola, William A. Douglas, Christine Dudley, Laraine Eldridge, May Engler, Carrie Fair, Philip Flaum, Jacquelyn Fleming, Beverly Freierman, Grace Gabrielsen, Joseph Garber, Boushra Ghaly, Joan Gittens, Eli Gottlieb, Frank Gulino, Claire Hall, Robert Henke Jr, Maria Ibanez, Morton Israel, Pauline James, Edwina Jenkins, Clifford Johnson, Elizabeth Johnson, Mable Jones, Eileen V Jordan, Linda Kavanagh, Sheldon Kier, Joel Leichter, Angela Lopez, Robert McCallum, Velarie Melvin, Charles Montalbano, John F Nash, Edgar Noguerola, David O'Brien, Eugene Parker, Olivia Parker, 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 14]

Robert Pfefferman
William Pfister
Mary Ellen Phifer
Susan Piccirillo
Jack Pilchman
Arlene Pitt
Vincent R. Polimeni
Phyllis Pomerantz
Pauline Pon
Annie J Poole
William Pope
Peter Post
Douglas Potts
Peter A. Prestia
Evelyn Marie Pridgen
Carl Prisco
Lon Protzel
Alma Pugliese
Risa Puld
Barney A Puleo
Catherine Quere
Miriam Quintero
Harris Rachlin
Frederick Ranzoni
Ambati Rao
Patricia Rashkin
Edward Rasquin
Thomas Reed
Marylin Reed-Borquaye
Joseph Reeves
Theodore Reich
Deborah L. Reid
Jeanette Reid
Claus Reinisch
Fred Reinowitz
Ruth Reiser
Raymond Riccio
Dolores Rice
Dolores Richards
Jeannette Richardson
Edna Riley
Gwendolyn Riley-Roberts

Stacey Rindler
Rudolph K. Ripp
Iraida Rivera
Jane Robinson
Gilbert Rodriguez
John F Rohde
Allan H Rose
John Rose
Frances Rosenbaum
Lewis Rosenblatt
Norman Roth
Lloyd Rotker
Miriam Rubman
Anna Rudbarg
Ed Ruettiger
Nancy Russell
Lorraine Besher Russo
Geoffrey Ryan
Waguih Sabongui
Joyce Saffir
Claire Samuel
Cheryl Samuels
Helen Samuels
Ana Sanchez
Gerald Sanchez
Joseph Sanchez
Doris Sanky
Flora Santana
Anahid Sarkissian
Marc Sawyer
Therese Sbano
Michael Schady
David Schapiro
Minna Scharff
Joseph Schatz
Melvin Schecter
Elaine Schirmer
Adele Schlapik
Larry Schonfeld
Barbara J. Schwartz
Ina Schwartz

Linda Schwartz
Peter Schweitzer
Thomas Seelye
Tarlochan S Sehmi
Myra Seltzer
Marilyn Shapiro
Naresh Sharma
Hedvah Shuchman
Paula Sierra
Elaine Silver
Dorothy Siminski
Lois Sims
Ina Sinclair
Mary D Singleton
Milton Sirota
Edward Sisenwein
Othello Skeete
Dorothy Skelin
Robert Sklar
Catherine Slade
Edward Smith
Saundra Smith
Thomas Smith
Sharon S Snell
Gaye Snyder-Inkeles
Harry Solomon
Stewart Solomon
George Spears
Michael Spector
Stanley Spector
Christine Spencer
Joseph Sperling
Charlotte Spiegel
Nikki B. Springer
Janette Springle
Adrianne Staley
Louis C. Starkey
Roschel Holland Stearns
Darryl Steckler
Fred Steinberg
Betty Stewart

James Stewart
Cele Stolzenberg
Jo Ann Stone
Trumilla Stone
James Story
Phyllis Stothers
Sallie Stroman
Penelope Stubbs
Chun-Hwai Su
Frances Suddreth-Hart
Margaret Suite
Mortimer Sullivan
Thomas V. Tallarico
Tuly Tanenbaum
Natalie Tannenbaum
Jean Taylor
Madeline Taylor
Marian Taylor
Mary D Taylor
Kirsten Telemaque
Stuart Tepper
Hattie Thomas
Barbara Thompson
Willie Mae Timothy
Nicholas Titakis
Joel Tolchinsky
John M. Toman
Lorraine Toto
Luzviminda A Tuazon
Michael Tuccio
James Tumia
Elaine Turkel
Carol Twomey
Felix Ugbode
Roberta Van Laven
Cheryl Y Vaughn
Annie Vento
Doreen Vialet
Michael J. Vincent
Ana T. Vives
Florence Wagener

Vida Wagner
Jay Walia
Perry Walker
Michael Walsh
Richard W. Walters
Carolyn Walton
Yih-Lu Charlie Wang
Joseph Warfield
Victoria Washington
Herbert Wasserman
Jacquelyn Watson
Donald Weinberg
Olga Weiss
Rose Weiss-Fischler
Erich Werner
Shirley Wertheimer
Alyce White
Grace White
Lois White
Herbert Williams
Margaret Williams
Isza Williams-Darlington
Dianne Williamson
Aaron Wilner
Bettye Wilson
Diana M. Wilson
Kay Wilson
Antoinette Witherspoon
Eric Wolferman
Bassanio Wong
Peter Wood
Geraldine A. Wooden
Noel Worrell
Selma Wright
Simeon Wright
Benjamin Wright, Jr.
Naomi Wurzburger
Alice Yap
John Yoshida
Margie Zinzi
Phyllis Zito

# ACTIVE MEMBERS OF
# THE ORGANIZATION OF STAFF ANALYSTS RETIREES CLUB

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