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In This Issue

- 2 - In Memoriam
- Honoring a Raging Granny
- 3 - Trump vs. Worker Rights
- Retiree Health Rates Go Up
- 4 - State Attacks on Unions
- 5 - COMRO Report
- 6 - Tax Scam Bill Passes
- Secure Pensions Needed
- 7 - OSARC Celebrates
the Holidays
- 8 - PhrMA's Largesse
- 9 - A Pensionless America?
- Polypharmacy Epidemic
- 10 - Sheila's Jamaican Roots



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OSARC newsletter

Senior Safety + Keeping Kids Safe

Remarkably, serious crime was down again in 2017 to levels unseen in New York City since the 1950s. As the *New York Times* pointed out in late December, "if the trend holds just a few more days, this year's homicide total will be under the city's previous low of 333 in 2014, and crime will have declined for 27 straight years."



Nevertheless, it is always useful to learn techniques to keep oneself safe. To that end, the New York City Police Department started a new initiative in the summer of 2017 called "Senior Safe NYC." Run by the Crime Prevention Division, the program is designed to inform seniors about keeping themselves safe on the street, online and on the phone.

OSARC has invited Police Officer Carlucci, the Crime Prevention Officer at the 13th Precinct to address OSARCers at our January meeting about the program and to bring tips and tools for members. The program features a "Crime Prevention Book for Seniors" and distributes, among other tools, a reflective wristband with an attached alarm that can help older adults who may be under attack by a thief on the street.

In addition, we have invited Carlton Bailey, the Commanding Officer of the Manhattan South Command of the NYPD's School Safety Division to make a presentation focusing on ways the Police Department keeps city kids safe in the public school system.

With the fall 2017 terrorist truck attack on the bike path in the immediate vicinity of Stuyvesant High School, the question of how to keep our kids and grandkids safe on the way to and from, as well as in school is timely.

Your OSARC Dues For 2018 Are Due

Enclosed with this *Newsletter* is your annual membership renewal notice. We ask that you promptly mail a check or money order payable to "OSARC," along with the green membership form, back to the union in the envelope provided. A team of agile OSARC volunteers will work to process your dues. Remember that your dues are for the calendar year 2018, no matter when you pay them. The back page of this *Newsletter* contains a list of all those who were paid for 2017. Starting in February, the *Newsletter* will only print the names of those members current for 2018. A very small number of members have pre-paid their dues for 2018. We hope you remember who you are. We apologize if you are in this small group of fewer than 20 individuals, since we will be sending the dues notice to everyone, including you. If you know that you have already pre-paid for 2018 there is no need to pay again as you are already credited in our database.

Next Organization of Staff Analysts' Retirees Club Event
Wednesday • January 10, 2018 • 12:30pm - 2:30pm

"Senior Safety + Keeping Kids Safe"

**Invited Guest Speakers: 13th Precinct Crime Prevention Officer & Representative
of the Manhattan South Command, NYPD School Safety Division**

**OSA Union Office • 220 East 23rd Street • 7th Floor
(Between Second and Third Avenues)**

OSARC Officers 2017-2018

Chairs.....Sybil Allen, Edmond Husbands
 Vice-Chairs.....Serena Freeman, Alice Moise
 Treasurer.....Jean Anmuth
 Secretary.....Theodore White
 COMRO Representatives.....Mark Lewis, Theodore White, Jay Warshofsky



Newsletter Editor/Writer/Photos.....Rob Spencer
 Reporter/Writer: Theodore White, Colleen Cox Artwork: Theodore White

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

Fifty-four (54) OSARC members and friends attended OSARC's December luncheon:



Marc Sawyer

Sybil Allen, Adrienne Alpert, Jean Anmuth, Renee Bash, Andrea Behrens, Renee Boyce, Joyce Cleveland, Orphia Crump, Bonnie Dermack, Bill Douglas, Delois Evans, Sandra Frazier, Serena Freeman, Manny Friedman, Regina Gourdin, Stanley Greenberg, Mary Hillman, Ed Husbands, Marvel James, Colleen Jinks, Sylvia Johnson, Clarice Kjerulff, Kaye Lee, Rosanne Levitt, Mark Lewis, Edna Lyons, John Mazarella, Frank Moccaldi, Nancy Moccaldi, Lillian Ngai, Olivia Parker, Dolores Parson, Eileen Pentel, Bob Pfefferman, Ed Platt, Fred Ranzoni, Nilsa Rios,

Cora Ross, Nancy Russell, Verneice Rutledge, Marc Sawyer, Michael Schady, John Sellers, Andrew Sessa, Velma Small, Tomi Smith, Apinya Sukpanichnant, Hattie Thomas, Ruth Verbit, Dorothy Wallace, Jay Warshofsky, Saul Weber, Hillary Liebowitz Weber, Leoila Zeigler

We look forward to seeing *you* at our next event!

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In Memoriam

With sadness, we report the deaths of five retirees. **Joyce Liechenstein** retired in 1996 as a Staff Analyst at Housing Preservation and Development. **Felix Figueroa** retired in 2016 as an Administrative Staff Analyst at the Human Resources Administration. **Denise Austin** retired in 2016 as an Associate Staff Analyst at the Human Resources Administration. **Ellis DeAngelo**, a member of the Marine Engineers Beneficial Association, retired from the Department of Transportation. **Nicolina Coccoziello** retired in 2013 as a Staff Analyst at the Department of Environmental Protection. There was also one active employee who passed during this period. **Candice Fields** was a Supervising Systems Analyst at NYC Health+Hospitals Metropulus.

The Newsletter extends its condolences to their family and friends.

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A Salute to A "Raging Granny"

For many years, Shirley Littman was an active member of Communications Workers of America Local 1180 and a shop steward for that local. A longtime progressive activist, she was involved in its Committee on People with Disabilities and in its political efforts in both the Democratic Party and the Working Families Party. She worked for the Department of Homeless Services during a long city career before retiring to work on now-Councilmember Corey Johnson's first election campaign. She later served as a legislative aide to Johnson.



Shirley Littman

Shirley, who was 80, lost a battle against cancer in early December, but she had been active to almost the very end. In fact, she had attended OSARC's November meeting on behalf of CWA 1180's Committee on People with Disabilities to scout the possibility of having an Office of Emergency Management guest speaker address their members on issues of emergency preparedness as well. The picture of Shirley accompanying this article was taken by your editor at the November meeting.

A long time resident of Manhattan's Chelsea neighborhood, Shirley was a leader of the anti-war group Chelsea for Peace.

However, what your editor will most remember about Sister Littman was her participation in the local chapter of Raging Grannies. The Raging Grannies is an international movement to promote peace, justice and social and economic equality. They raise consciousness through song and satire.

If there is a labor, human rights, civil rights, healthcare, environmental, social justice, or immigrants' rights rally near you, you'll probably find the Raging Grannies there.

The local gaggle (yes, local Raging Grannies groups are called "gaggles"), NYC Metro Raging Grannies and Their Daughters, has members who range in age from their 40's to nearly 100. Shirley was an active participant in the Metro Grannies and frequently donned the ubiquitous floppy flowered hat that has become a Grannies "trademark," usually decorated with anti-war pins as well. Besides performing, she wrote or co-wrote some of the local chapter's songs.

At a December 15th memorial service for Sister Littman at Chelsea's Church of the Holy Apostles, CWA 1180 Secretary-Treasurer Gloria Middleton, quoted in the *Chelsea Now* newspaper, said "She was a champion for women. She was a champion for unions. She loved her community... She had no problems saying what she needed to say for the rights of people."

We honor the memory of Sister Littman and salute her spirit and commitment.

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Trump Administration Guts More Worker Rights

The way Donald Trump spoke during the presidential campaign, you might have thought he was supportive of policies that were worker-positive, saying he supported large infrastructure spending, the ending of NAFTA and other foreign “trade” deals and wanted tax reductions to benefit working class Americans.

But, in office, he has been anything but supportive of policies that would benefit union workers.

Critically, he has made two appointments to the National Labor Relations Board (the independent federal agency which oversees collective bargaining in the private sector) that have reversed small policy advances that were achieved largely in the last years of the Obama administration. His appointment of two members - William Emanuel and Marvin Kaplan - reversed the board majority from liberal to conservative.

As a result, toward the end of 2017, the NLRB rolled out several decisions that seriously undermine worker rights. In what might seem to be a minor change, but one that will have major impact, the NLRB reversed its 2011 ruling that permitted workers to form “small unit” unions within a larger workplace. As the *Huffington Post* reported in December, “the precedent set during the Obama years allowed, say, nursing home assistants to hold a union election without including all the facility’s dietary aides, maintenance workers and other employees who don’t share similar job duties, wages and gripes with management.”

There was great opposition by employers to the 2011 standard. In accommodating that opposition, Trump’s board made large facility organizing seriously challenging. As the *Huffpost* reports, the NLRB decided that a union for 100 welders in a manufacturing plant was illegitimate. A legitimate union election would, according to the majority, require the inclusion of all 2,500 different types of workers spread over 120 job classifications in the manufacturing facility.

The decision was 3-2 along purely party lines. The two dissenting Democratic NLRB members expressed outrage that the decision was taken without soliciting briefs from unions and employers. In their dissent, they stated “It is a dereliction of the duty we owe to the parties and the labor-management community.”

In another significant blow to labor rights, the Republican majority reversed a precedent known as the “joint employer” standard.”

In fast food and other businesses that employ franchising or subcontracting, the parent companies have always held they bear no responsibility for the labor practices of their contractors and franchisees. In 2015, the NLRB ruled that companies can’t evade obligations to their workers by outsourcing management duties to their subcontractors or



Bill Douglas

franchisees. The NLRB’s 2015 ruling had made it easier for workers to file labor complaints against larger companies, such as McDonald’s, that heavily rely on franchising and subcontracting. Under that standard, fast food workers would potentially be able to organize across all of the company’s stores, rather than store by store.

The new GOP majority reversed the decision and made the standard favorable to the fast-food corporations and other large employers.

Trump has also appointed a new NLRB general counsel, whose function is to bring cases before the board. The general counsels at the NLRB under the Obama administration had tended to be more aggressive in pursuit of unfair labor practices cases against employers. Trump’s general counsel, Peter Robb, had previously been an attorney representing employers and business groups in labor and employment disputes. He has indicated he both intends to be less aggressive in such cases and to roll back Obama-era policies that were pro-worker.

In December, Robb instructed the agency’s regional directors to stop any expansion of workers’ rights begun in the Obama administration and rescinded several guidance memos that business interests had claimed were too worker and union friendly.

On December 16, the term of the third Republican member expired and, until he is replaced by Trump in 2018, workers have a brief reprieve since the NLRB will be deadlocked 2-2 and won’t be able to rule on contentious cases. Based on his prior two nominees, Trump is likely to appoint another worker unfriendly NLRB member and the assault on workers’ rights will continue.

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City Retiree Health Plan Rates Rise in January

Monthly premiums for the various City health plans for Medicare-eligible retirees went up as of January 1, 2018. The monthly cost of HIP VIP Premier went from \$155.47 to \$165.54 per month for individuals and \$310.94 to \$331.08 for families. GHI Senior Care went from \$109.25 to \$135.28 per month for individuals and \$218.50 to \$270.50 per month for families.

Most other plans including Aetna, Humana, and United Health-care also went up. Check your pension statement or stub for the new deduction amount. You can find a complete premium rate chart at – www1.nyc.gov/site/olr/health/summaryofplans/health-ratechart.page



Ruth Verbit



Marvel James

Attacks on Unions Not Only From Trump

Back in 2010, Wisconsin Governor Scott Walker led a successful attack on public sector unions in his state, pushing through legislation (Act 10) that undermined collective bargaining rights for thousands of state and municipal workers and reduced the resources unions had to fight on behalf of their members.



Sylvia Johnson

Under the bill, a recertification election must be held annually to determine that the workers have not changed their mind in the past year and no longer want a union. And that vote must win support from a majority of employees in the bargaining unit, not just a majority of those voting. Even if they recertify, Act 10 reduces what they can negotiate for – wages, capped by inflation.

With the GOP dominating statehouses across the country, this pattern has continued. At every opportunity, GOP-led state governments have moved to make states “right to work” or otherwise reduced workers’ rights.

Now, Florida Republicans are pushing a bill designed to deal the state’s unions, what *In These Times* calls “a death blow.” House Bill 25 would “decertify any union in which 50 percent of the workers don’t pay dues, thus preventing them from being able to collectively bargain.” Florida is a “right to work state” and so, although the unions must negotiate on behalf of all the workers, dues paying is optional.

The goal of “right to work” is to reduce the funds available to unions, telling workers they can gain the benefit of their collective bargaining without paying for it. This sets up a massive hurdle for unions to overcome. But the unions generally survive, however significantly weakened.

The new bill attempts to take this a step further and kill off the unions altogether by removing collective bargaining rights if the union can’t convince a majority to pay dues.

In a typical GOP tactic, the bill attempts to split labor by exempting the few unions that typically back the GOP: firefighter, police and corrections unions.

HB25 has been pushed to a floor vote early in 2018. Echoing recent national GOP tactics, in which legislation is moved to the legislative floor without the many hearings usually required to get the bill out of committee, the Florida GOP has assigned the bill to only one Republican-controlled committee. The bill passed 14-9 with only one Republican voting no, along with the Democrats.



Serena Freeman

The Koch conservative legislative machine urged yes votes. Interestingly, the public sector unions targeted are largely

made up of women employees and the ones exempted are largely male.

The impact could be huge, potentially ending collective bargaining for teachers and other public sector workers outside of the uniformed services.

Aside from being a “right to work” state, Florida bars public sector union strikes. If you see a pattern you are right, the anti-union juggernaut nibbles away, now not so slowly, at workers’ rights.

How devastating could HB25 be? With right to work in place, only 2.8% of AFSCME state employees in Florida and 7.9% of Florida Nurses Association members pay dues. Even the Police Benevolent Association, the strongest union in the state, would be decertified if the legislation applied to them. Only 45.7 percent of their members pay dues.

With the Trump administration stacking the National Labor Relations Board (see article elsewhere in this issue) and now intervening in the *Janus vs. AFSCME* Supreme Court case, there is little hope for federal remediation of any state action.

In These Times points out that “HB25 is reminiscent of a sweeping anti-union bill that was passed in Iowa at the beginning of 2017. That legislation stripped more than 100,000 workers of their collective bargaining rights and, just like Florida, the bill was fast-tracked and police unions were exempt.”

If the bill passes, GOP-led state governments may see it as a model for the next and perhaps fatal blow to public sector unions.

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Michael Schady

The Elderly Face Discrimination in Healthcare

A new study published in the *International Journal of Medicine*, done by the University of California at San Francisco (UCSF), Stanford University, and UC Berkley, reported that 20 percent of older patients reported health care discrimination between 2008 and 2014. The study biannually surveyed over 13,000 white, black, and Hispanic patients aged 54 years or older, and tracked the reported main reasons for discrimination: age, race or ancestry, weight or physical appearance, and financial status. All of the patients surveyed had at least one chronic condition.

Twenty-nine percent of white and black patients reported age as being the main reason they had experienced discrimination, as did 27% of Hispanic patients. Also, almost half of black patients reported discrimination on the basis of race or ancestry. The study seems to confirm what geriatric specialists have reported anecdotally – that many physicians ascribe conditions facing seniors, such as loss of memory, as simply “part of getting old.”

The AFL-CIO affiliated Alliance for Retired Americans said valid health concerns can be dismissed, with illnesses seen as an inevitable part of aging when they are not. They encourage older patients to consult a geriatric specialist who may be less likely to have these stereotypical views.

COMRO Report

The Council of Municipal Retiree Organizations (COMRO) meets monthly, drawing representatives of the retiree sections of various municipal unions, including OSA, for a meeting on subjects of retiree interest affecting public sector labor. The December meeting was held on December 13th and Mark Lewis and Jay Warshofsky attended on behalf of OSARC. The following is based on a report by Lewis at the December OSARC meeting and minutes by COMRO's Secretary Stu Eber



Verneice Rutledge

COMRO's guest speaker was Britt Burner of the Burner Law Group, PC. The attorneys at the firm represent clients in NY City, Suffolk and Nassau and specialize in Estate Planning, Elder Law, Trust and Estate Administration and Guardianships. Burner and her associate, Michal Lipshitz, distributed an elder law information packet which is also available on their web site at www.burnerlaw.com. Burner Law also hosts informational meetings periodically.

Burner said that elder law is focused on developing a personal financial plan to preserve your assets and prepare for possible long term care; NY State is one of the few that offers spousal denial, allowing community spouses to retain assets and income while the other spouse is in a nursing home. NY City's Medical Assistance Program requires an application prepared by an attorney for all nursing home cases. Everyone should look into long-term care insurance, Burner said.

There are two kinds of trusts, irrevocable and revocable. An irrevocable trust cannot be changed once it is in effect, but a revocable trust can be modified. While a revocable trust is designed to eliminate probate, an irrevocable trust can eliminate estate taxes and offer asset protection. Both trusts go into effect during an individual's lifetime.

A living will spells out what types of medical treatment a person wants at the end of life if such a person can no longer communicate. It tells medical professionals a person's wishes regarding specific decisions, such as whether to accept mechanical ventilation.

A health care proxy appoints someone to make health care decisions – and not just decisions regarding life-prolonging treatments – on one's behalf. The appointed health care proxy becomes the patient's spokesman and advocate on a range of medical treatments the patient sets out in the document. The proxy makes decisions only when the patient can't communicate on his/her own. It is different from a regular durable power of attorney, which typically covers only financial matters. If your power of attorney was signed prior



Saul Weber

to 2009, it should be reviewed by an attorney.

A will is a written document –signed and witnessed–that indicates how your property will be distributed at the time of your death. It is revocable and subject to amendment at any time during your lifetime.

A living trust provides lifetime and after-death property management. If you are serving as your own trustee, the trust instrument will provide for a successor upon your death or incapacity. Court intervention is not required. Wills require probate procedures in the courts. Living trusts also are used to manage property. If a person is disabled by accident or illness, the successor trustee can manage the trust property. As a result, the expense, publicity, and inconvenience of court-supervised distribution of your estate can be avoided.

NY State has a five year look-back period for nursing home care, but not for home care. The nursing home Medicaid application requires an attorney if the community spouse wants to retain their own assets and income. Retirement accounts are exempt from this calculation. Assets transferred to the community spouse are also exempt.

It was noted that some doctors will ignore a living will. A well-drawn health proxy is more effective. [OSARC has decided to invite representatives of this law firm to a future OSARC meeting.]

COMRO agreed that the 2018 state elections should be used to push single payer “Medicare for All” style healthcare in New York.

As this *Newsletter* reported in the last issue, the city's five public pension systems are sound, if not fully funded, according to an evaluation of the Comptroller's Report on the Public Pension Funds completed by Warren Lewis. A recap: for FY'17, the five pension funds paid \$12.945 billion in benefits, an increase of \$0.399 billion over FY'16. The value of the assets of the funds increased to \$163 billion for FY'17 from \$146.9 billion in FY'16, an increase of 11%. The previous year over year increase from FY'15 to FY'16 was 0.85%. Revenues increased in FY'17 to \$33.24 billion from \$15.17 billion for FY'16, due mainly to an increase in the appreciation of the valuation of investments.



Apinya Sukpanichnant

A quick review was done of union efforts on the tax bill that later passed Congress and was signed by Trump. A federal issues COMRO working group said then-current efforts were focused on phone calls to Republican districts and states. The long term goal is unseating enough Republicans in 2018 to flip both houses so the bill can be repealed.

Some COMRO member unions are currently more focused on how to address the impacts of the expected anti-labor decision in 2018 by the Supreme Court in the *Janus vs. AFSCME* case. We should not forget our success in organizing against the Con Con ballot initiative. It was agreed that resources need to be provided to educate both our members and the general public on the 2018 elections.

Academics Cite Need for More Secure Pensions



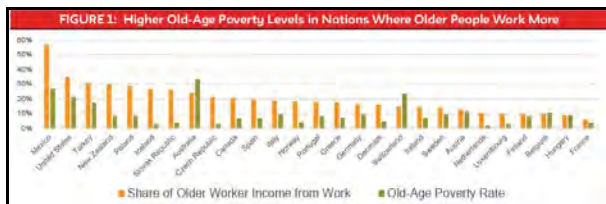
Leoila Zeigler

The Center for Economic Policy Analysis, an economic policy think tank at the New School, features the Retirement Equity Lab (ReLab) which does research and policy analysis on retirement and pensions under noted retirement security expert Teresa Ghilarducci. (www.economicpolicyresearch.org/retirement-equity-lab)

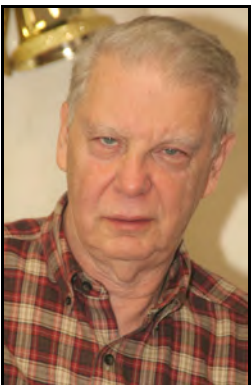
The ReLab recently explored the impact of changes in retirement systems in the wealthy nations, including the United States. They observe that these countries have been shifting the basis of their

retirement security from “pay-as-you-go social insurance programs (such as Social Security)” towards retirement accounts that are financially-based and advance-funded, such as 401(k)-type accounts. ReLab notes that such systems “shift market risk away from employers and governments to individuals.” They argue that individuals are much less able to manage the risks of accumulation, investment, and longevity inherent in retirement systems.

To the extent that there is a reliance on financialization rather than social insurance, ReLab found it erodes retirement income security; cuts retirement time, especially for lower-income groups, requires more people to work in old age, and raises the risk of old-age poverty.



Meantime, ReLab has also taken a look efforts to increase retirement security in the United States and found that there has been much going on at the state level. In the six years, from 2011-17, 40 states proposed bipartisan retirement reforms to provide private-sector workers some form of retirement coverage; nine states enacted retirement reform; and two of those have programs up and running. In the nine states that enacted plans, 3.5 million workers will have access to coverage.



Mark Lewis

ReLab studied four major reform models and found that, in the context of the federal Employee Retirement Income Security Act of 1974, the hybrid of an automatic contribution IRA coupled with an open multiple employer plan pension provided the best option for increasing access to coverage and retirement security for private sector workers

Tax Scam Bill Passes, Despite Massive Opposition

Despite almost universal public opposition and universal opposition by House and Senate Democrats, the biggest tax changes in a generation were rammed through Congress by the GOP in December. Not only was the bill bad, but the process was worse, with virtually no debate in committee or the Congress before it was passed. Crafted by a raft of industry lobbyists working hand-in-hand with GOP reps, the final bill literally reached the floor with handwritten notations of changes in the margins. Representatives were not given a chance to seriously review the legislation before voting.

Every independent analysis of the bill points to a massive windfall for the extremely wealthy and corporations, along with extremely modest initial gains for other taxpayers, with severe setbacks in future years for ordinary folks. Because of Senate rules, all of the tax cuts for individuals sunset in ten years, while the cuts for business live on indefinitely.

Even worse, the final bill ends the individual mandate for healthcare under the Affordable Care Act, which will leave an estimated 13 million more Americans without health insurance, raise insurance premiums by 10% for millions more, and force cuts to Medicaid and Medicare.

Perhaps as alarming, the tax bill adds over a trillion dollars to the deficit, so it will trigger automatic cuts to important government services—including a \$25 billion cut in Medicare in 2018. Over the next ten years those automatic cuts to Medicare will grow to \$400 billion. At present, more than 55 million people depend on Medicare for health care.

The bill also introduces the “chained CPI” to calculate inflation in determining tax brackets. The measure is a hidden tax increase that experts say will actually underestimate inflation and will weigh most on those in lower tax brackets.

Senator Bernie Sanders (I-VT), who labeled the tax scam bill as a “horrific piece of legislation,” repeatedly warned during the run-up to passage of the bill that GOP leaders will use the massive increase in the deficit as an excuse for an equally significant attack on various social safety net programs. Republican House Speaker Paul Ryan has made no secret of the fact that he plans to move to cut Medicare, Medicaid, Social Security and a slew of other critical assistance programs in 2018. Ryan and others have frequently used coded language to indicate that present recipients may not see changes but that future beneficiaries will face the brunt of their cuts. However, if you think it may not affect you if you are already on Medicare, remember that Medicaid is relied on for much of the cost of long term care in the US. More than 70 million Americans are enrolled in Medicaid, the largest number of whom are children. So, be prepared in 2018 to pay close attention to attacks on the social safety net this year and don’t sit back, fight back.



Dorothy Wallace

Celebrating the Holidays the OSARC Way

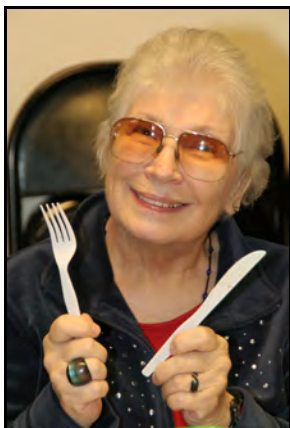
by OSARC Secretary Theodore "Teddy" White



Artwork by Theodore White

A small preamble. Greetings OSARC members. I sincerely hope you had a memorable Hanukkah and/or Christmas in December. I had planned to sing the dreidel song at the OSARC holiday party with former Co-Chair Mark Lewis, if he sang a Christmas carol with me. Instead, I spent the day in the emergency room getting vital assistance for my ailing 92 year old father, a retired New York City firefighter. It's something many of us face if we are lucky enough to have our parents with us into their 90s. He returned home just before dusk on Christmas Day and watched a riveting football game in the comfort of his own living room. Thanks to those of you who sent me your prayers or well wishes.

So, my friends, the December 13th OSARC Holiday Luncheon began with Ed Husbands, Co-Chair, greeting and welcoming Club members. Then, Co-Chair Sybil Allen appealed for volunteers for the well-established mailing committee chaired by former OSARC Co-Chair Colleen Cox. Your job, should you decide to accept it, is to join a bunch of your friendly, wonderful, fellow OSARCers in helping to stuff the newsletter envelopes and apply the labels and stamps. Increasing the number of volunteers doing this work will help make the monthly mailing easier for everyone involved.



Jean Anmuth

Next, former Co-Chair and one of OSARC's reps to COMRO, Mark Lewis presented a brief yet concise summary of the COMRO meeting he attended just prior to the OSARC party. In a nutshell, he reported that our pension system is quite sound! Those of us who read the *OSARC Newsletter* know our pension system is okay because that very subject had been covered in the December issue of

this *Newsletter*. Of course, *Newsletter* editor Rob Spencer strongly recommended that all present read the *Newsletter* from cover to cover!

It was time for anxious guests to enjoy the special holiday luncheon. The members enjoyed roast chicken, paella, eggplant parmigiana, vegetarian lasagna, salad, italian bread, a nice cookie platter, sheet cake and fruit salad. Wine was also available.

Long-time OSARC member Eileen Pentel sweetly thanked the ambitious hospitality committee for presenting such a feast! Eileen then introduced Clarice Kjerulff who sang for us a cappella a drinking song from England entitled, "Let Union Be," which she said was purported to be from the Grange movement of the 1800s.

The entertainment was on a roll as Rosanne Levitt took the stage and read a poem written by a Palestinian-American woman in Texas titled "The Art of Disappearing." Roseanne then led the club members in a soulful a cappella sing-a-long, "I Ain't Gonna Grieve My Lord No More."

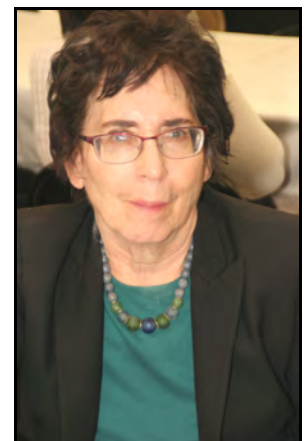
With the crowd in the palm of her hand, Eileen reminded everybody about a few upcoming events by the New York Folk Music Society, in which she is very active, including a grand Hanukkah Party. She urged us to take home the printed materials and the Folk Music Society *Newsletter* thoughtfully provided.

Then it was "Star Time:" Nancy and Frank Moccaldi, two professional folksingers who have graced the OSARC "stage" before. Frank strapped on his famous four-stringed wooden banjo. Oh, the sounds he can pull from that small instrument! He teased with a couple of strummed notes, then the two performed a "Sea Shanty" or at times "She Shanty" called "The Lady Mary," in a version by Ann Mayo Muir, of the trio Ed Trickett, Gordon Bok and Ann Mayo Muir. (Editor's Note: Nancy tells the *Newsletter* "Last month I actually got to sing two of this trio's songs with Ed Trickett himself. An honor. A lovely guy, as well as a talented musician. Nancy recommends their album "Turning Toward The Morning.")

The receptive audience next heard Nancy sing a song by Ginny Hawker from the Appalachian mountains. The crowd waited patiently as Frank tuned his banjo. And tuned it. And tuned it to the exasperation of Nancy who nudged him to get on with it! Frank joked that the instrument had been in the cold car for a while and said "they're like wives, they like to be warm!" Nancy jokingly warned him he was now on thin ice!



Stan Greenberg



Adrienne Alpert



Nancy and Frank Moccaldi

The couple then treated us to a whimsical “Wall of Bottles” by Dirk Powell and Martha Scanlon in Ginny Hawker’s version. Very uplifting. When they rendered their folk version of “Silent Night,” my eyes moistened.

(Editor’s Note: Nancy informs the *Newsletter* that song writer Dirk Powell toured with Joan Baez and Ginny Hawker sang with, among other stars, Hazel Dickens, a very well known folk performer. The song comes from Hawker’s album “After It’s Gone.”)

Then it was time for comedy as Jean Anmuth, OSARC Treasurer, delighted the crowd with a poem she wrote in 1973, called “The Cat and The Cockroach.” This poem was a smoker y’all! Literally. It spoke of the health benefits of natural herbal essence, way before medical marijuana was prescribed. As those who text frequently say: LOL!

On another note, Frank came back and recited a poem he wrote many, many years ago. It may be untitled, but it was clearly a lovingly paid homage to those no longer with us.

Next up Eileen and Clarice led us with a Hanukkah song done a cappella. They described it as a parody about the Maccabees, titled “Mrs. Maccabeus.” I’m an Episcopalian and have read about the Maccabees in the Apocryphal/Deuterocanonical Books in our Holy Bible. Our faith is deepened by the faith the Maccabees displayed in war and worship. They were persecuted by the Greeks. Once they



Clarice Kjerulf and Eileen Pentel sing a cappella.

prevailed, the second Temple in Jerusalem was restored, and the miracle of the light lasting for eight days, though the oil should have extinguished in a day, is at the root of Hanukkah, the festival of lights.

Nilsa Rios took it back to Christmas and led (with Frank on banjo) in a rousing full-throated sing-along of “Feliz Navidad.” This was followed by a song about unity and peace, “Don’t Let the Lights Go Out,” written by Peter Yarrow of Peter, Paul and Mary, which Eileen performed a cappella.

To take us home, Frank reminisced about the many musicians he played with over the years from the annual Washington Square Musicians Reunion.

To close the show, the sing-along was led by Nancy, as Frank accompanied, in “Union Maid,” a provocative song about women’s and workers’ rights. Enjoy the fine photographs in this newsletter that tend to capture the grace experienced when diverse people come together in peace.



OSARC Co-Chair Ed Husbands (left), Hospitality Committee Chair Mary Hillman (white hat) and OSA staffer Carol Moten serve up paella, eggplant parmigiana, vegetarian lasagna and roast chicken at the OSARC holiday luncheon.

Drug Trade Group Successfully Blocks Price Debate

Pharmaceutical Research & Manufacturers of America (PhRMA) doled out significant cash last year to legislators and lobbyists in order to block debate on price controls on prescription drugs, according to *Kaiser Health News*.

Besides direct contributions to electeds, PhRMA gave money to ballot referendum campaigns, the American Action Network, a center-right public policy group, and their own “Go Boldly” advertising campaign which promotes the image of drug companies as research-oriented and benevolent. Money also went to disease information groups like the American Lung Association.

The political strategy seems to be working. Although drug companies continue to gain record profits and inflict serious price hikes, efforts to control drug prices have gone nowhere in Congress or the Trump Administration. In one of the latest examples, Strongbridge Pharmaceuticals, which reported \$2.5 million in sales last year, increased the cost for a rare paralysis disease treatment from \$50 to \$109,500 for 100 pills.

Pensionless America?

In 1950, a 65-year-old man had a life expectancy of 78. Today, the same man is expected to live beyond 84. The extended life expectancy means pensions must pay out benefits for a far longer time than half a century ago. The first pensions offered by a private company were offered by American Express in 1875 when it was a delivery service. But defined benefit pensions didn't really take off until unions became well established in the middle of the 20th century. Under pressure from labor, many companies adopted pensions. By the 1980's, pensions meant a relatively high standard of living in retirement.

According to government statistics, as late as the early 1990s, 60% of full-time workers at medium and large companies had pension coverage. Today that number has collapsed to 24%. As older workers exit, that number will likely drop even further. The likely causes of corporate America's withdrawal of pensions include the decline of union membership, easing pressure on companies to provide benefits to workers, as well as the increasingly shareholder rather than stakeholder-driven outlook of many companies, abandoning commitment to workers, community and customers in favor of a singular commitment to shareholders.

The substitute, to the extent there is one, has been various forms of retirement investment account. The theory behind these accounts is that individuals can successfully self-manage their money, perhaps with a small assist from their employer. The payouts are intended to supplement any traditional pension and whatever Social Security might pay. However, the average Social Security benefit today provides only about \$14,000 a year on average.

Aside from funneling large sums of money into the financial management industry, it is unclear that this is an effective strategy. Almost half of U.S. families have no retirement account at all, according to the Federal Reserve's 2016 Survey of Consumer Finances. Of those who do have one, the median account among workers at the median income level, is about \$25,000.

What is the impact? More older workers in the workforce. More older people unable to maintain adequate living standards. A recent *Washington Post* article looked at workers who had once worked at the Tulsa plant of McDonnell Douglas. In 1994, the airplane maker dropped their pensions and closed the plant. Even though most found new jobs, they never replaced the lost pension benefits, with many facing financial hardship: 1 in 7 has filed for bankruptcy in retirement, faced liens for delinquent bills, or both. Most are heavily in debt and some have lost their homes. Many of those beyond 70 are still working full-time. This past fall, the federal Government Accountability Office recommended the creation of a commission to look into problems of American retirement. However, with the present GOP leadership in the White House and Congress, one wonders what new disaster they might cook up for American workers.



Rosanne Levitt



Colleen Jinks

Older Americans On Too Many Drugs Says NIH

How many prescription medications are you taking? If you said at least five, you are in good company. An analysis reported by *Kaiser Health News* found that the number of seniors taking multiple (and perhaps unneeded) drugs has jumped. The National Institutes of Health suggest that a quarter of people aged 65 to 69 and more than 40 percent of those aged 70 to 79 are taking at least five prescription drugs.

Referred to as "polypharmacy," the taking of multiple drugs has grown over the past two decades. Drug side effects, said the NIH, especially among the elderly, are often mistaken by doctors as a condition requiring yet another drug. When seniors are discharged from hospitals, new drugs are often added, as well.

Studies have linked polypharmacy to unnecessary death. Older patients, with greater difficulty metabolizing medicines, are more likely to suffer dizziness, confusion and falls.

Some physicians have been working to reduce the impact of too many drugs on the elderly by "deprescribing" drugs that are unneeded or duplicate other drugs already being taken. However, there is not a lot of research on how to safely approach such drug reduction regimens and a general reluctance among doctors to override previous prescriptions.

The AFL-CIO-affiliated Alliance for Retired Americans, however, urges doctors to begin to work toward

"deprescribing" becoming universally practiced. Said their secretary-treasurer, "It's difficult for older Americans to have fulfilling lives when they're taking upwards of five powerful, and sometimes unnecessary medications." Read the *Kaiser* article at: khn.org/news/an-overlooked-epidemic-older-americans-taking-too-many-unneeded-drugs



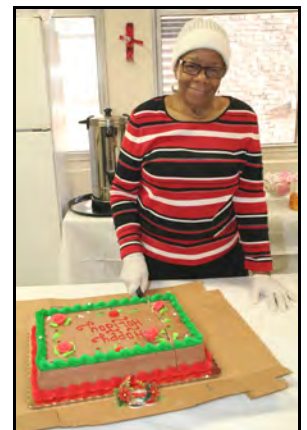
Kaye Lee



Andrea Behrens



Bob Pfefferman



Mary Hillman cuts the cake at the holiday party.

OSARCer Pens Memoir of Jamaican Roots

by Colleen Cox



Sheila Green at a 2014 OSARC meeting

Kudos to OSARC member Sheila Mindola Green on achieving her lifelong dream of writing and publishing her memoir titled, *Reflections of My Life Growing Up in Jamaica*. After twenty-seven years as a dedicated professional in health care administration and social work, in various New York City agencies, Sheila retired many years ago, but remains active in her community and family.

Over the years, Sheila traveled to nearly every continent and visited more than sixty countries. She has contributed interesting articles on

her experiences in Sweden and Russia to this *Newsletter*.

Sheila's book includes vivid details of her family history, highlighting their multi-generational focus on the importance of education (both of her parents were outstanding educators), the significant role of relatives and friends during

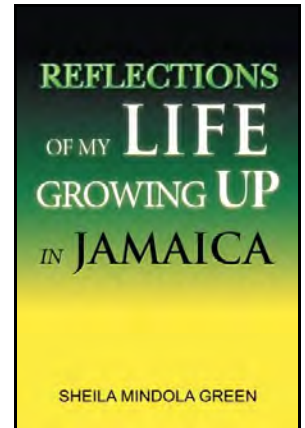
challenging times, her fascinating years at her beloved St. Andrew High School for Girls, in Jamaica, as well as the adventures of transitioning to life in New York and her exciting travel experiences with family and friends.

Regardless of the reader's cultural or religious heritage, Sheila's poignant memories, mixed with humor, encourages you to recall the personal experiences that made you the unique, analytical, phenomenal individual you are.

The book can be purchased on Amazon.com in hardcover, paperback or version for Kindle e-readers.

Simply search for "Reflections of My Life Growing Up in Jamaica."

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Happy Birthday to OSA Retirees Born in January

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 Marva Wilson-Garnes
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 Douglas G. Winston
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