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OSARC newsletter



9/11 was not simply the worst terrorist attack on the United States, it was one of the worst environmental disasters in American history. The collapse of the twin towers pulverized hundreds of stories of concrete, office furnishings and electronic equipment, releasing a toxic stew of asbestos, heavy metals and a wide variety of other contaminants, by one reckoning as caustic as Drano.

Anxious to reopen the financial markets, the Bush administration, through EPA Administrator Christine Todd Whitman, promoted a false reassurance that the air was safe to breathe and the water safe to drink. Tens of thousands of responders to the disaster and hundreds of thousands of residents, area workers and students downtown were exposed, leading to respiratory and gastrointestinal disorders, cancers and mental health problems ranging from PTSD to depression and anxiety disorders.

We are now 18 years removed from the events of 9/11. After a decade long campaign by survivors and responders, specialized health care is now available through the World Trade Center Health Program (WTCHP). And, those who have suffered economic loss can file claims with the September 11th Victims Compensation Fund (VCF).

The media has focused mainly on the health impacts to responders working on the “pile” or at other rescue and recovery sites. The so-called “survivor” community (residents, students and area workers) *including many OSA members working in lower Manhattan on 9/11 and in the months afterward*, has received far less attention in the press.

On September 11th, OSARCers will hear from two guest speakers – Kimberly Flynn of 9/11 Environmental Action and Jordy Feldman of the VCF – about health benefits available from the WTCHP and compensation available from the VCF. (Continues, Page 4)

**Next Organization of Staff Analysts' Retirees Club Event
Wednesday • September 11, 2019 • 12:30pm - 2:30pm**

Help For The Health Impacts Of 9/11

**Guests: Kimberly Flynn, Executive Director, 9/11 Environmental Action
Jordy Feldman, Deputy Special Master, September 11th Victims Comp Fund**

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OSARC Officers 2019-2020

Chair.....Helen Hanigan-Kosuda
 Vice-Chair.....Bob Pfefferman
 Treasurer.....Hattie Thomas
 Secretary.....Theodore White
 COMRO Representatives.....Joan Garippa, Mark Lewis, Jay Warshofsky



Newsletter Editor/Writer/Photos: Rob Spencer
 Reporter/Writer: Ted White, Alice Moise Art: Ted White Photos: Alice Moise, Ted White



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

Eighty-two (82) OSARC members and friends attended the June gala luncheon at Tony's DiNapoli on the Upper East Side:



Incoming OSARC Chair Helen Hanigan-Kosuda at the June luncheon.

Sybil Allen, Adrienne Alpert, Ernest Augustus and guest, Sharon Austin, Iris Bailey, Mike Barbarotto, Renee Bash, Nanette Beatrice, Andrea Behrens, Renee Boyce, Sofiya Brand, Roxana Calinescu, Johnsie Cheatham, Joyce Cleveland, Colleen Cox, Bob Croghan, Bonnie Dermack, Sybil DeVeaux, Maureen Flannery, Ingrid Gangloff, Sheila Gorsky, Regina Gourdin, Bennie Green and guest, Richard Greene, Joan Borovoy-Haimowitz, Elizabeth Henderson, Helen Hanigan-Kosuda, Mary Hillman, Pauline Holness, Daniel Jacobson, Linda Jaffee, Gloria James, Marvel

James, Colleen Jinks, Roslyn Jones, Glenn Joseph, Valerie Kemp, Inez Lambert, Monte Lavner, Tony Lee, Rosanne Levitt, Mark Lewis, John Lowchy, Juliana Lowchy, Pamela Minnis, Erwin Nied, Jill Obertubbesing, Dolores Parson, Eileen Pentel, Diane Peskin, Bob Pfefferman, Fred Ranzoni, Francisco Rios, Nilsa Mangual Rios, Cora Ross, Margarete Rousseau, Nancy Russell, John Sellers, Andrew Sessa, Velma Small, Apinya Sukpanichnant, Dorothy Szorc, Madeline Taylor, Ed Tennant, Hattie Thomas, Norman Trosten, Ruth Verbit, Nona Volk, Jay Warshofsky, Barry Washington, Teddy White, Isza Williams-Darlington, Margaret Williams-McClammy, Ronald Wilson, Eric Wollman, Leola Zeigler and 3 guests

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

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In Memoriam

We regret to report the passing of three active OSA members and eighteen retirees.

First, the three active OSA members: **Felicia Burch-Smalls** was an Administrative Staff Analyst at the Administration for Children's Services. **Iris Ortiz** was an Administrative Community Relations Specialist at the Department of Housing Preservation and Development. **Clayton Ward** was an Administrative Staff Analyst at the Human Resources Administration.

Sandra Mirabal retired in 2011 as an Associate Staff Analyst at the Department of Transportation. **Marie Narbutas** retired in 2003 as a Staff Analyst at the Department of Environmental Protection. **John F. Walsh** retired in 1995 as a Staff Analyst at the Department of Homeless Services. **David Houser** retired in 1992 as an Associate Staff Analyst at HRA. **Christena Auriemma** retired in 1989 as an Associate Staff Analyst at HRA. **Susan McArdle** retired in 2017 as a Senior Management Consultant at Woodhull Hospital Center of HHC. **Maggie Ward** retired in 2008 as an Associate Staff Analyst at the Department of Homeless Services. **Sheila McMahon** retired in 2001 as a Staff Analyst at the Department of Probation. **Alexander Malahoff** retired in 2006 as an Associate Staff Analyst at the Board of Education. **Jorge Gomez** retired in 2011 as a Staff Analyst in the Department of Citywide Administrative Services. **Sandra Hardison** retired in 2001 as an Associate Staff Analyst at the Department of Employment. **Samuel Merson** retired in 1989 as a Staff Analyst at the Department of Transportation. **Arnaldo Rodriguez** retired in 1995 as an Assistant Systems Analyst at HHC's Bellevue Hospital Center. **Sylvia Sands** retired in 2002 as a Staff Analyst at HRA. **Pearl Jackson** retired in 1994 as an Associate Staff Analyst at HRA. **Ernest Ikpe** retired in 2013 as an Associate Staff Analyst at HRA. **Daniel Kenny** retired as a member of the Marine Engineers Beneficial Association at the Department of Transportation. **Francis Hillis** also retired as a member of MEBA at DOT.

The Newsletter extends its condolences to the families and friends of our brothers and sisters.

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Get Well Wishes

OSARC extends its best wishes to mailing committee member Andrew Sessa who is recovering from shoulder surgery. A speedy recovery to Andrew and peace and love to Andrew and his wife Marilyn, who recently moved and are happily ensconced in a new abode.

We also extend our best wishes to former OSARC Co-Chair Ed Husbands and hope he has been making extensive progress in his recovery from the motorcycle accident he suffered last spring.



Andrew Sessa at the June luncheon.

Welcome: Recent OSA Retirees

We welcome the following recent retirees to the post-employment world and encourage them all to join the OSA Retirees Club, if they have not done so already.

Attend our upcoming meetings and events and please consider becoming active in your Club. The meetings are fun and informative and a way to stay in touch with your union brothers and sisters.

HRA	Obed Cintron	Admin Staff Analyst
NYCHA	Cruz Figueroa	Associate Staff Analyst
NYCHA	Nancy Lam	Admin Staff Analyst
NYCHA	Christine Hession	Admin Staff Analyst
DOB	Patricia Pillot	Staff Analyst
Finance	Kenneth Charles	Associate Staff Analyst
ACS	Sofiya Brand	Associate Staff Analyst
OPA	Diana Herrera	Associate Staff Analyst
DEP	Marilyn King	Associate Staff Analyst
Sanitation	Paul Quaminal	Associate Staff Analyst
HPD	Roberta Mason	Associate Staff Analyst
DCAS	Helen Pickett	Associate Staff Analyst
Parks	Tamy Lukhang	Associate Staff Analyst
ACS	Tom Trotter	Admin Staff Analyst
DOHMH	Hilary Hudson	Admin Staff Analyst
Corrections	Joseph White	Admin Staff Analyst
NYPD	Dolly Adams	Admin Staff Analyst
HRA	Vanessa Vaughan	Admin Staff Analyst
Finance	Elizabeth Tauranac	Admin Staff Analyst
DEP	Jacob Pierre	Admin Staff Analyst
HRA	Deborah Dummett	Admin Staff Analyst
Finance	Lawrence Sporn	Admin Staff Analyst
DOT	Linda Pressley	Admin Staff Analyst
Sanitation	Edward Bowen	Admin Staff Analyst
DOT	Eileen McGuirk	Admin Staff Analyst
DEP	Michael Bartlett	Admin Staff Analyst
ACS	Bernice Roach	Admin Community Relations Specialist
DOHMH	Louis Duplan	Admin Community Relations Specialist
LPC	Lorraine Roach Steele	Staff Analyst
HRA	Hugo Dominguez	Staff Analyst
Finance	Chachon Esposito	Staff Analyst
DCAS	Johnnie Richardson	Staff Analyst
DOITT	Larisa Shikhman	Staff Analyst
HRA	Molanda Jones	Staff Analyst
Finance	Bernadette Thomas	Staff Analyst
HRA	Thien Ho	Staff Analyst
HRA	Irene Morales	Associate Staff Analyst
HRA	Michael Bermudez	Associate Staff Analyst
HRA	Mark Cullum	Associate Staff Analyst
Finance	Nina Moy	Associate Staff Analyst
HRA	Betty Buchanan	Associate Staff Analyst
NYPD	Wilbert Jones	Admin School Security Manager
Sanitation	Andrenia Burgis	Sanitation Chief
DOT	Clifford Aversano	Marine Engineer
DOT	Mateo Seguia	Marine Engineer
FDNY	Sophia Kwok	EMS Chief
FDNY	Gerard Santiago	EMS Chief



Prosciutto and Burrata made for a very nice appetizer at Tony's DiNapoli.

City Retiree Health Benefits Program Moves

The City's Office of Labor Relations' Health Benefits Program has moved as of mid-August from its longtime home at 40 Rector Street. The new address is 22 Cortlandt Street, 12th Floor, New York NY 10007. The phone for retiree inquiries remains 212-513-0470 and the fax is 212-306-7756. The TTY line for those hearing impaired is 212-306-7753. The office is open from 9am to 3pm. In addition, the Customer Service Department of the Deferred Compensation Plan has moved to the 18th Floor in the same building. Other OLR functions have moved to still other floors in the 22 Cortlandt Street location.



Nancy Russell and Norman Trosten

OSARC Calendar For 2019-2020: Note Meeting Date Changes in October, January and April

OSARC officers met in late June to hammer out the first draft 2019-2020 meeting schedule. Please note that three of the meetings this year have been moved to the third Wednesday of the month because of conflicts with the usual second Wednesday dates.

The October 2019 meeting will take place on the third Wednesday of the month (10/16/19) rather than the second Wednesday due to a conflict with Yom Kippur.

The officers have moved the January 2020 meeting to the third Wednesday in January (1/15/20) since New Year's Day conflicts with the normal mailing date for that month's *Newsletter*.

Finally, the April meeting will take place on the third Wednesday (4/15/20) because of a conflict with Passover on the second Wednesday of the month.

Here are the dates and planned topics for the upcoming meetings set so far:

September 11, 2019	The Health Impacts of 9/11
October 16, 2019	Fall Prevention For Older Adults
November 13, 2019	The 2020 Federal Census
December 11, 2019	OSARC Holiday Party
January 15, 2020	The 2020 Elections
February 12, 2020	Taxes
March 11, 2020	TBD
April 15, 2020	Annual Trip - Destination TBD
May 13, 2020	TBD
June 10, 2020	Annual Gala Luncheon

Health Impacts of 9/11 (continued from page 1)



Kimberly Flynn - 9/11EA

Our two guest speakers will focus primarily on providing a basic overview of the services available to the survivor community from the WTCHP and the VCF. The VCF will take questions on the program in general, but will have additional staff present to talk with attendees individually about their specific circumstances and claims.

Kimberly Flynn is the executive director of the non-profit 9/11 Environmental Action which en-

gages in outreach work in the survivor community for the WTCHP. She is also the chair of the federally-mandated Survivor Steering Committee (SSC), created by the James Zadroga 9/11 Health and Compensation Act of 2011. The SSC advises the World Trade Center Health Program on issues affecting the community of residents, area workers and students.

She has diligently worked to protect the downtown community from the after effects of the World Trade Center disaster virtually since the day of the attacks. Formed in April 2002, 9/11 Environmental Action's initial struggle was to get the federal government to even acknowledge that there was an environmental safety problem.

In addition to fighting for safe cleanup of downtown homes, offices and schools, 9/11EA also pushed for the safe demolition of two severely damaged and contaminated buildings - the Deutsche Bank Building and CUNY's Fiterman Hall.

Finally, 9/11EA fought for a federal program that would address survivors' healthcare needs.

Flynn notes that, even at this late a date, many in the "survivor" community are unaware they are eligible for the program.

Flynn will explain the WTCHP's Survivor Program, the benefits it provide, who is eligible to participate, how to apply, and describe the locations of the participating clinics.

Our second guest speaker is **Jordana "Jordy" H. Feldman**, who was named a Deputy Special Master of the VCF in 2017. Feldman has been a senior member of the VCF leadership team on policy, legal, and operational issues. She also serves as the VCF's primary liaison with various federal and state entities that provide information necessary to the VCF's claim review process, including the WTCHP, the FDNY, the NYPD, and the New York City pension funds.



Jordy Feldman - VCF

Feldman has been part of the VCF team since its first iteration in 2002-2004, when she served as an advisor to then-Special Master Ken Feinberg and adjudicated eligibility

and compensation claims, presided over hearings and developed policies and procedures. After the first VCF closed, she joined the complex dispute resolution practice of a private law firm.

She joined the Justice Department in 2015 to work on the VCF and became the Director of the New York office in 2016. She received her law degree from the University of Pennsylvania Law School.

Feldman will provide an overview of the VCF, who is eligible, how to register with the VCF, how and when to file a claim and the process of compensation review.

Both Flynn and Feldman will take general questions on the respective programs they work with and Feldman will have several claim reviewers to talk with individuals and follow up on specific questions that are better suited to private conversations.

If you know of anyone, retired or not, who would find this information of help, feel free to invite them to attend.

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GOP Eyes Social Security/Medicare Cuts; Trump Labels It A "Second Term Project"

In a mid-August report in the *New York Times* on the exploding US budget deficit, which has largely been ignited by the Trump Administration's 2017 tax cuts for the wealthy and corporations, Republican lawmakers admitted that they have been pushing Trump to cut earned benefits like Social Security and Medicare.

Moreover, GOP leaders quoted Trump as approving of the moves, saying they were something he would support in a second term.

Clearly Trump does not wish to engage in what will be largely unpopular moves during a presidential election campaign.

One named source was Senator John Barrasso, a Wyoming Republican who told the *Times* that cuts to Social Security and Medicare were "best done during divided government." He told the paper, "we've brought it up with President Trump who has talked about it being a second-term project."

South Dakota Republican Senator John Thune added that cutting these popular programs would require "presidential leadership" and "courage by the Congress to make some hard votes." Thune told the *Times*, "We can't keep kicking the can down the road," He added that he hoped "in a second term, [Mr Trump] is interested. With his leadership, I think we could start dealing with that crisis. And it is a crisis."

Of course it is not a crisis and modest Social Security underfunding could be corrected by taking the cap off the wages subject to FICA taxes, which are presently capped at \$132,900 in 2019.



OSA Chair Bob Croghan and Executive Director Sheila Gorsky at the June luncheon.

When running for office in 2016, Trump had promised not to make extensive cuts in social safety net programs and, at the same time, to wipe out the \$19 trillion national debt in eight years. Trump was quoted at the time as saying “I’m not going to cut Social Security like every other Republican and I’m not going to cut Medicare or Medicaid.”

Meantime, Trump’s actions, especially the 2017 tax cuts on corporations and the wealthy, will have boosted the deficit over \$1.5 trillion over the next decade.

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OSARC In Coney Island For Mini “Subway Series”

by Alice Moise, Trip Organizer

On the evening of June 21, 2019, which turned out to be a beautiful summer night, thirty Organization of Staff Analysts retirees, friends and family members made the trip to MCU Park in Coney Island to see the Brooklyn Cyclones (part of the Mets minor league organization) battle the Staten Island Yankees. For local baseball fans it was sort of a mini “subway series.” Those attending were in good spirits and had a great time. (Photos appear throughout this issue of the Newsletter.)

Upon entry to the stadium, each OSA retiree received a blue and white Cyclones baseball cap and a special gift of a Roberto Clemente Puerto Rico bobblehead. The Puerto Rican-born Clemente spent 18 seasons in the major leagues as a right fielder for the Pittsburgh Pirates before his death in a 1972 plane crash while assisting Nicaraguan earthquake victims. He was inducted into the National Baseball Hall of Fame in 1973, the first Latin American and Caribbean player to be inducted. Clemente was well known for his charity work. The Cyclones honored Clemente and donated \$2,500 to the Foundation named in his honor. The date of the game was also auspicious as 21 was Clemente’s uniform number in his many seasons as a Pirate.

Before the game, our barbecue of hamburgers, hotdogs, salads, desserts, coffee and soda awaited us in a private area in the stadium. Afterward, we sat in field box seats at the third base line. The club recognized us on the scoreboard with a Welcome Organization of Staff Analysts Retirees message.



Apinya Sukpanichnant at the June luncheon



OSARC Trip Coordinator Alice Moise & Cyclones rep.

From our seats, we had a remarkable view of the famous Cyclone roller coaster, the beach and the Atlantic. For Cyclones fans, the results of the game were disappointing, but for Yankee fans pure pleasure, as Staten Island defeated Brooklyn 10-3.

After the game, we watched a great fireworks display from our seats, enjoying a closeup view with a musical background.

Given the success of this year’s outing, we are looking forward to doing it again next year.

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COMRO Report For June

The Coalition of Municipal Retiree Organizations (COMRO) meets monthly and brings together representatives of the retiree sections of municipal unions, including OSA. The following coverage is based on minutes provided by COMRO Secretary Eileen Moran. Mark Lewis, and Joan Garippa attended the June COMRO meeting for OSARC.

COMRO’s guest speaker in June was Barry Kaufman, President of the New York State Alliance For Retired Americans (NYSARA), the AFL-CIO affiliated senior advocacy organization.

In his opening remarks, Kaufman said that while both national and local unions continue to support universal health care, they have not formally endorsed the several proposed Medicare for All bills or the New York Health Act.

The current NY State Senate majority has embraced a senior-friendly agenda, with ten positive votes on senior issues. Long Island congressional representatives are less reliable. While Rep. Suozzi has an 80% positive rating, Rep. King voted correctly on senior issues only 30% of the time and Rep. Zeldin only 20%. Yet, both have been OK on Medicaid. Representatives Rice and Meeks have only a 70% rating, compared to Rep. Meng’s 90% and Lowey’s 100%.

Kaufman noted that Trump’s draft budget was dead on arrival, but said that Trump will try to impose cuts through regulatory changes, such as permitting states to impose work regulations on SNAP, the program formerly called Food Stamps. While NY State does a good job advertising the Affordable Care Act, many states, in their attempt to undermine Obamacare, do not. Over the decade, hospitals will get \$845 billion less from Medicare.

Attempts to switch Medicaid to block grant funding is another attempt to reduce funding and undermine access going forward. The Trump administration did cut the Social Security disability program (SSDI) by \$84 billion. Previously, a



OSARCers at MCU Park.



OSARC Secretary Teddy White at the Cyclones game. (In case you are wondering, face painting was one of many activities available before the game.)

temporary shortfall in either program - traditional Social Security and the disability fund – was addressed by just transferring to whichever account needed temporary support. Refusing to transfer is an effort to undermine the disability program.

Republicans claim there’s considerable fraud in SSDI, so their goal is to make it more and more difficult to qualify. A \$400 million cut was also imposed on the administration of Social Security, which is one of the most efficient federal programs.

Why should Congress have any say in Social Security’s administrative costs since it’s not coming from the federal budget? It’s also a myth that the government has borrowed from social security. When the program has a surplus, it’s invested in Treasury bills, earning interest, and some are in immediate pay bonds.

Cuts were also made to housing assistance for seniors and the disabled.

The Trump-McConnell agenda is also attacking the social safety net, observed Kaufman, by using the Chained Consumer Price Index to reduce increases to Social Security Cost of Living Adjustments and by changing the definition of poverty. If successful, it would cause hundreds of thousands to lose SNAP benefits, eliminate health insurance for 300,000 children, and an additional 250,000 would lose help paying for prescriptions.

The claim that Social Security is going bankrupt is also a myth or outright lie. Modest tweaks would preserve it for 75 years. Kaufman reported that the average benefit payment is \$1700 and \$1600 for widows/widowers. The U.S. is 25th out of 34 industrialized countries in terms of its public retirement plans.

The Alliance For Retired Americans (ARA) supports enabling Medicare to negotiate drug prices. If accepted, NAFTA 2.0, would include 10 year patents, including for drugs, where most other countries have only four year patents. This, said Kaufman, is another gift to big Pharma.

NYSARA endorses safe staffing for nurses, requiring nursing homes and hospitals to have the same staffing. They say the income level to qualify for

assistance in paying for drugs needs to be adjusted for inflation. Kaufman encouraged those attending to sign up for membership in NYSARA and to sign up for NYSARA alerts. Go to <https://nystate.retiredamericans.org>. At the bottom of the page, sign up for Monday alerts.

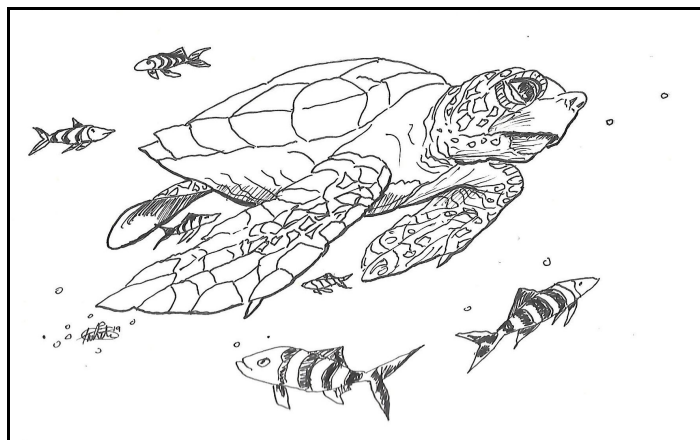
In other COMRO news, the Executive Board of the NY State AFL-CIO agreed to meet with State Senator Gustavo Rivera to hopefully address union concerns about Rivera’s and Assemblymember Richard Gottfried’s NY Health Act.

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Roberto Clemente "Puerto Rico" Bobblehead

Share Your Summer Stuff With Secretary Teddy



Artwork: Theodore "Teddy" White

Greetings OSARC members! My name is Lawrence Loggerhead and I swam five thousand miles since June!! Yeah, and my front flippers are pumped up! I hope you had a great summer too. Actually, this is your OSARC Secretary Teddy White suggesting that you share a bit about your recent travels or experiences by emailing a short summary of your activities in Word format to twhite@osaunion.org. Send any photos or drawings as jpg format attachments. OSARCers are waiting to hear about your exploits! Stay active and stay safe!

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Reminder: City of Workers, City of Struggle

A comprehensive exhibition on the ways labor movements changed New York remains on display through January 5, 2020 at the Museum of the City of New York. The exhibition traces the social, political and economic story of New York’s diverse workers and their movements via documents, artifacts photos and footage. The Museum is open daily from 10am to 6pm at 1220 Fifth Avenue at 103rd Street NYC 10029. For more information visit www.mcny.org/labor.



OSA bookkeeper Anna Torres and husband Troy.

Drug Prices Rise At 5X The Inflation Rate

A report from CBS News in July revealed that the skyrocketing costs of pharmaceuticals continued their upward trend in the first six months of 2019. More than 3,400 drugs saw price increases from January to July, up 17% from the 2,900 price increases during the same period in 2018. The average price hike was 10.5%, five times the overall rate of inflation. This occurred in the face of hearings on rising drug costs in Congress and the Trump administration's promise to directly address drug price hikes.

CBS noted that 41 drugs have seen price increases of more than 100%. One version of the antidepressant fluoxetine (commonly known by the brand name Prozac) saw its price shoot up 879%.

A study by the Kaiser Family Foundation in 2019 found that four out of five Americans believe the cost of prescription medications is unreasonable and about a third of patients reported skipping drugs because of cost. Other drugs with significant price increases included the topical steroid Mometasone 0.1% which went up 381%, Promethazine/Codeine pain reliever and cough medicine which went up 326% and Guanfacine, a treatment for ADHD which went up 118%.

The CBS report said pharmaceutical maker shareholders pressure the firms to boost profits in an "inelastic market." Given the need for the drugs to preserve life or limit injury, drug makers see the opportunity to gouge on price. One example is insulin, which Type 1 diabetics need to live. The drug was first discovered nearly 100 years ago but the price has doubled in the last five years leading to rationing by patients and documented deaths.

The complexity of the drug pricing market with rebates and discounts given to pharmacy benefits management companies and insurers, different prices for different plans, and the possibility of non-insurance discounts leads to a far from transparent market. The CBS report recommended patients try to find as much as possible about the drugs they are being prescribed, whether a similar medication could be more cost effective and determining prices for drugs from your pharmacist. A recent Trump administration rule permits pharmacist disclosure of pricing information to you if you ask about it. Previously, many pharmacy benefits managers contractually barred pharmacists from revealing such information.



OSARCer Mark Lewis and a former colleague.

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The Cyclones scoreboard welcomed OSARCers to the game.

Financial Scams Small And Big

A recent posting from Wells Fargo bank highlighted a variety of scams targeting seniors. It noted that a 2015 study reported that the elderly lose \$12.8 billion a year to financial fraud. And that figure perhaps understates the scope of the problem since another report found that only one in 44 cases of financial fraud is reported. Wells Fargo noted that humiliation, fear of retaliation by individuals committing the fraud and a lack of awareness of how to report financial crimes were among the chief reasons for the under reporting.

Among the reasons cited for the targeting of seniors were that seniors tend to be more unfamiliar than younger folks with security measures on line, they often have financial resources that can be targeted and may be more willing to speak on the phone than younger individuals.

The common scams cited by Wells Fargo included:

Fake Tech Support - A scammer posing as a tech support representative calls you and claims you have problems with your computer (software outdated, computer infected with viruses, confirmation of identity needed) and then asks you for remote access to resolve the issue. Once you provide this access, the scammer may request payment for tech assistance, install malicious software, change settings to leave your computer vulnerable, and/or steal your financial information. To avoid this scam, make sure you regularly update all software and install all operating system security patches and antivirus updates regularly. Don't purchase any software or services from an unsolicited call or email. Don't give control of your computer to a third party unless you initiated the call and the party you are giving control to is known to you. Don't provide your personal or financial information, including your online banking password, to anyone claiming to be technical support.

Other Cyber Scams - These include Phishing Scams in

which scammers try to get you to reveal personal or financial information and Social Scams, in which strangers reach out to you on social media or email you claiming to be a stranger or friend in need. Scammers may use your sensitive information to gain access to your financial accounts to steal your money or identity. Create strong passwords for all of your financial accounts and update the username and password regularly. Don't respond to online solicitations from people you don't know, be careful in sharing information online on social media that is often used by financial institutions to verify your identity such as birthdate, social security number. Don't click on links, open attachments, or provide sensitive information through a suspicious email or text message, even if the sender appears to be a reputable company, or someone you know.



Fireworks Over MCU Park

Medicare/Medicaid Fraud - Con artists may call to request your Social Security number or other identifiable information, encourage you to purchase new supplemental policies, file a claim, or sign up for a new Medicare card. Once they have your personal and financial information, scammers can apply for credit cards or steal your identity. Be sure you know the details of your medical plans and know what they entail. Don't purchase medical services or provide personal or financial information if you did not initiate the contact. Don't sign blank insurance claim forms or authorize an unsolicited medical provider to bill for services.

Lottery/sweepstakes Scams -

Con artists may contact you by phone, email, or letter claiming you have won a lottery or sweepstakes and requiring you to pay a fee to receive the prize to avoid taxes or additional fees. These con artists may even threaten to report you to the IRS or police if you do not make the requested payment. Be suspicious of anyone claiming you have won a lottery or sweepstakes that you have never heard of or entered. Be leery of any lottery or sweepstakes requiring an upfront fee to collect winnings. Don't



Eric Wollman and John Sellers at the game.

send money to anyone you do not know or cannot verify as being legitimate. Don't provide personal or financial information if you did not initiate the contact.

Be sure to monitor your bank and credit card accounts and report any suspicious transactions or unauthorized charges immediately.

A postscript with an editorial slant. It is ironic that the

source of these valuable tips to protect your financial assets were provided by a banking firm with an obscene history of scamming customers. In one of its most famous scams, employees opened millions of accounts without customers' permission by transferring money from existing accounts into new accounts the customers were unaware of, then sticking the customers with penalties and fees. The bank agreed to pay \$185 million in fines in 2016.

That same year, Wells Fargo agreed to pay over \$5 billion to settle claims of mortgage abuse during the Great Recession, in which they automatically authorized foreclosures, deceived homeowners on loan changes, and failed to offer any alternatives before people lost their houses.

In 2013 Wells Fargo paid \$203 million to settle a lawsuit over the way they encouraged overdrafts. Instead of posting purchases in the order they happened, Wells Fargo selected the biggest purchase to charge first. This practice led to many more overdrafts and plenty of extra overdraft fees for the bank.

From 2012 through 2017, 800,000 car buyers got insurance they never wanted or needed as part of a Wells Fargo auto loan. The extra costs led to 275,000 of the borrowers becoming delinquent. The bank repossessed about 25,000 cars.

Between 2008 and 2015, the bank repossessed 400 cars of individuals on active military service without any legal right. In one case, the bank repossessed an Army National Guardsman's car who was about to be deployed to Afghanistan. They sold the car at auction and nevertheless demanded \$10,000 more from him. The Justice Department investigated and the bank paid \$4.1 million to reimburse members of the armed forces.

So, the *Newsletter* adds to the suggestions Wells Fargo makes to avoid scams targeting seniors, that you need to watch out for con artists in the banking industry as well.



The former parachute drop in Coney Island has been restored and illuminated in recent years.



The Staten Island Yankees defeated the Brooklyn Cyclones 10-3.



Former OSARC Co-Chair Colleen Cox was one of the winners of the 50/50 raffle

Fabulous June 10 Luncheon and Beyond!

by OSARC Secretary Theodore 'Teddy' White

The annual OSARC June gala was really special for me because the cuisine so generously served at Tony's DiNapoli was delicious, and my sister, who was visiting from France, loved it! Ingrid travels a lot and makes it a point to come visit our father and as many family members as she can each year. She absolutely loved Tony's and the sightseeing that went with her visit. As we drove from St. Albans, Queens, she told me she was so happy to enjoy the company of so many club members who made her feel so welcome. Retirement is good for her and she loves to communicate with people -- in French, German, and English!

The Italian cuisine was excellent, with an appetizer of Proscuitto and Burrata, the house salad, pasta courses (ravioli bolgnese, spaghetti and meatballs and penne with broccoli garlic and olive oil), main dishes (veal marsala, eggplant parmigiana, and chicken francese), and Tony's homemade Italian dessert platter, along with tea and coffee.

Then, there was the delectable wine provided by the union. The meals are the stuff of legend! See photographs throughout this issue!

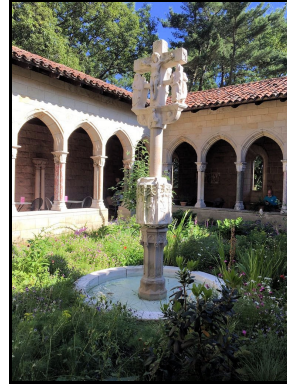
Short speeches by OSA Executive Director Sheila Gorsky and OSA Chair Bob Croghan thanking OSA's retirees for their commitment to the union when it was in formation, were followed by thanks given for the service of outgoing OSARC Co-chair Sybil Allen and the introduction of incoming Chair Helen Hanigan-Kosuda and incoming Vice-Chair Bob Pfefferman. Appreciation for the ongoing contributions of Secretary Teddy White and Treasurer Hattie Thomas, *Newsletter* Editor Rob Spencer, former Hospitality Committee Chair Mary Hillman, current Mailing Committee Chair Colleen Cox and OSA staffer Carol Moten were also expressed.

A raffle produced a number of winners including Colleen Cox (pictured elsewhere on this page) and John Sellers.

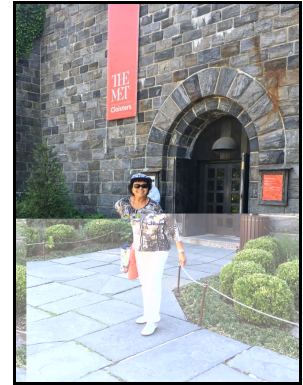
All in all, it was a great time. My sister and I were truly stuffed. We laughed when the parking lot attendant, right

next door to the restaurant, managed to bring out my car in the blink of an eye!

We cruised uptown for more sightseeing as Ingrid marveled at the city. We soon arrived at the splendid Cloisters in Inwood. (See two photos on this page). A tear formed in her eye as she took in the bucolic park and the majestic buildings. The Cloisters remains a prime destination to walk off a feast, or to simply enjoy the peace and meditation found throughout the property. You do not need to be a tourist to love the Cloisters. I strongly recommend a visit!



The Cloisters



My sister Ingrid

Is Janus The Worst We Can Expect? Alaska Ups the Ante in Attacks On Public Sector Unions

Last year, in *Janus v. AFSCME DC 31*, the Supreme Court dealt a significant blow to public sector unions, ruling that agency shop fees violated workers' free speech rights. The 5-4 decision granted public sector workers the right to union representation without paying for that representation.

The right-wing network that paid for the Janus lawsuit hoped their actions would weaken public sector unions' ability to bargain, undermine their financial stability and undermine their political clout.

Although most of the public sector labor movement has not seen massive drops in membership, the future impact of the decision is less certain with many former agency shop fee payers opting out of paying anything toward their union representation.

Now, those public sector workers who want to continue their union membership and pay dues to their union may face new challenges.

In one example, Alaska Attorney General Kevin Clarkson announced in August a plan to make it more difficult for the state's employees to pay dues. The Janus decision overturned a 40 year old precedent in the Supreme Court that made a distinction between dues and fair share/agency shop fees. That decision said public sector unions could not force a represented worker to become a full-fledged member. However, they could collect fees to fund collective bargaining. They could not spend those fees on political expenses, just on what the Supreme Court at the time saw as nonpolitical expenses, like contract negotiations.

The Janus decision held that all issues in collective bargaining, including negotiating wages and working conditions and defending against discipline are inherently political.



Andrea Behrens

The Janus decision essentially said fair share/agency shop fees amounted to forced subsidy of political speech in violation of the First Amendment.

In the Alaska proposal, the attorney general urged an overhaul of the process by which the state's public workers participate in unions. Presently, under Alaska law, unions collect payroll deductions from union members who sign a written authorization. (OSA similarly provides the City with a signed card indicating a

member has agreed to pay union dues and become a full-fledged member of the union.)

Alaska's Attorney General said that such explicit consent is not enough. He said workers are not being fully informed of their First Amendment rights before being asked to waive them by signing a union card. He also says there is no requirement that the union's membership forms clearly state the consequences of the decision to waive First Amendment rights. Clarkson also said workers were not being informed about what types of speech their dues money would be used to support.

In other words, he is arguing that the workers are being asked to make an uninformed decision and that this is a transaction with the union directly that the State can not contest.

So, Clarkson recommended that Alaska's governor create new written consent forms that ask union supporters repeatedly if they are sure they want to pay dues. And they would have to tell the state every year. If they were to miss the opt-in window, they would not pay dues for that year.

According to one news report about the proposal, they may be told that if they pay dues they will be "powerless to revoke the waiver of their right against compelled speech." If they later become "unhappy with the union's message," they will still be "forced ... to see their wages docked each pay period for the rest of the year to subsidize a message they do not support."

If this were to be enacted, unions would be heavily regulated and required to provide a state-mandated script explaining all the reasons a worker would not want to join a union. Essentially they would be "forced to hear the state explain why they should not make a certain choice before they are allowed to choose."

Under Clarkson's proposal, unions would also have to reveal to workers and the state "what kinds of speech [they] will engage in" and "what positions [they] will take."

This would transform unions from equals at the bargaining table to subordinates subject to state scrutiny.

Meantime, this goes way beyond what Janus requires. State attorneys general have largely concluded that Janus simply bars unions from deducting dues without a worker's consent. State agencies in California, Connecticut, Illinois, Maryland, Massachusetts, New Jersey, New Mexico, New

York, Oregon, Pennsylvania, Vermont, and Washington have all agreed with this view.

No other state has sided with Alaska's Clarkson. Anyone who joins a union voluntarily would evidently consent to its activities. Clarkson's proposal makes such voluntary members jump through additional "hoops" to maintain or gain their membership.

According to Seattle University School of Law professor Charlotte Garden, cited in one news report on the Alaska proposal, "if the First Amendment grants workers the right to opt out of union dues, it should also grant workers the right to opt in to paying dues free from onerous requirements."

"A First Amendment that shields workers' right not to subsidize a union must also safeguard workers' right to finance a union without heavy-handed state interference."

Is Clarkson's proposal something that will catch on? Time will tell.



Margarete Rousseau



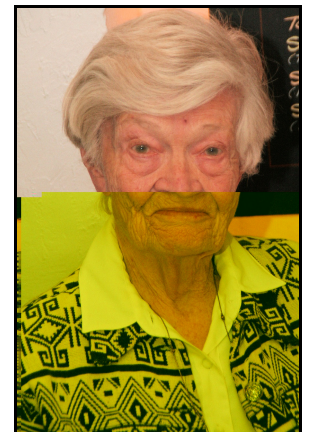
Renee Boyce



Sybil DeVeaux & Tony Lee



Barry Washington



Nona Volk

OSA Executive Director Sheila Gorsky provided the following poem to the *Newsletter*. Authored by Craig Morgan Teicher, it appeared in *The New Yorker* magazine of June 3, 2019.

THE CHORUS

1.
It's, you know, the part that repeats,
the bit you're supposed
to remember, the bit that bears
repeating, the part that means
something new
each time, something different,
and the same thing, too,
the thing you can't forget,
that gets stuck in your head.

*So, like, childhood
is endless and over
almost as soon as it begins?*

Yeah, like that. Ten years
shrinks like the pages
of a water-damaged book.

No, the pages don't really shrink
or shrivel, they crinkle, get kinda
crisp and brittle, but

time's like that, a wrinkle,
and suddenly you've been
married as long as

you were ever a kid,
ever awash in the interminable

Thursday of your first ten years,
when

three months was an aeon, when,
like, *childhood was endless
and over as soon as it began.*

See what I did there? Shifted
the refrain into the middle
Yeah, time is like that, and

2.
suddenly your newborn
is ten and your wife
is celebrating the birthday

only grownups do,
and you must be older
than your mom was

at your age, and it's not
Thursday – was it ever? And the two
pills you have to take every night.

How is it Sunday, I mean
Monday, this morning, your alarm,
your coffee grumbling, thunder,

and the kids (two of them,
suddenly) are out the door, and
their childhood is

*endless and already over
as soon as it begins, and
you're on the bus to work. See what*

*I did there? I don't. The four
pills you have to take three
times every day, you might*

3.
as well be already
at your desk, your deathbed,
holding your daughter's

grownup hand, you
hope, the hospital calm and
clean, like the one your mother

died in, and there's hopefully
money somewhere to take care
of everything, and this

is like *childhood, endless
and over as soon as it begins,*
or as close as you'll ever get

again – see what I did
there? Did you
see? Did anyone?

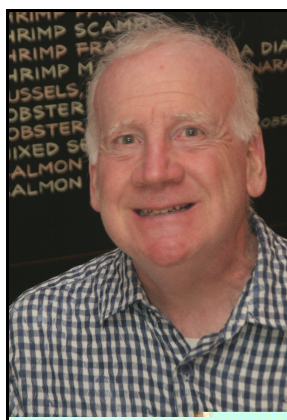
– *Craig Morgan Teicher*



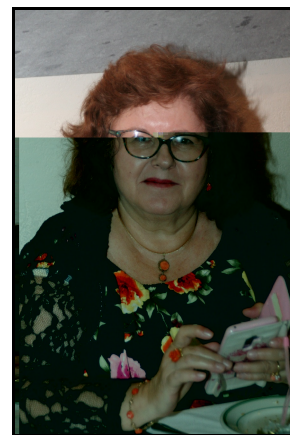
Ingrid Gangloff



Iris Bailey



Ed Tennant



Roxana Calinescu

Happy Birthday to OSA Retirees Born in August and September



AUGUST Alfredo Acevedo, George J. Adkins, Adelina C. Agulto, Hakimah Al-Zahra, Yolanda Alayon, Frederick C. Alexander, Daniel V. Ambrose, Arthur D. Aptowitz, Maria Paz Asuncion Arce, Preston Baker, Herman Barrocales, Claudia Bellavia, Joyce E. Bialik, Jack Blake, Robert Bleiberg, Johnny Bon, Edward Braverman, Brian E. Brennan, Frances Brown, Jeanette Brown, Larry Brown, Joseph E. Burden, Amber Burgess-Greene, Mildred Burgos, Cordelia Burns, Joseph J. Bushe, Marie R. Butler, John Cala, Michael C. Capparo, Philip A. Carroll, Michael Chakrin, Dolores Choate, Estelle H. Chodosh, Philip Cipriano, Philip Clark, Mary Contessa, Eydie J. Copeland, Kenneth Cox, Marguerite Cronin, Lyudmila Danchina, Ila Das, Don De Lorenzo, Kenneth DeJohn, Immanuel Y. Desai, Frantz W. Desire, Ana E Deya (Lugo), Ailsa Diaz, Thomas J. Doyle, Marvin Dozier, Deborah G. Dummett, Gordon Duncan, Erlinda Duque, Maritza Durio, Andrea Eisner, Gaber I. El Hefnaoui, Lillie Z. Farrell, Elizabeth Farrell, Joseph Fidalio, Elizabeth Folsom, Renee A. Fox, Frances Fultz, Armand Gabriele, Anthony R. Galante, John Joseph Gambardella, Daphney Garrison, Alexander Gelleri, Jo-Ann George, Frank A. Gerace, Linda H. Gerwin, Nicholas E. Gleason, Sydney Goldenberg, Larry Goldsmith, Myra R. Goralski, Stanley Granat, Jacqueline Grant-Lucas, Estelle R. Green, Garry W. Guyer, Phyllis Hailstock, Marguerite Hajduk, George T. Hansen, Sharon F. Harris, Michael K. Harris, Mildred B. Hawkins, Iris Hecht, Sandra E. Henry, Lydia Hernandez, Fred J. Herschkowitz, Susan A. Hill, Perry L. Hilton, Jerome D. Hirshman, Sylvia Hodge, Richard Andrew Horn, Charles Houston, Lawrence M. Iannozzo, Florencio Inosanto, Christobal Jacques, Calvin James, Estella Jenkins, Sehu L.A. Jeppe, James L. Johnson, Wilhelmena Jones, Kevin P. Jordan, Barbara Jordan, Ernest Joseph, Frances Karst, Fran H. Kastin, Jeffrey J. Keller, Charles T. Kelly, Carol A. Keyser, Nadezhda Kovelman, Nancy Lam, Charles W. Lawrence, Mark A. Layne, Bernard J. Leddy, Mark J. Lewis, Fred Lieber, Manrao Lin, Joan Lipton, Kevin P. Lobat, Lisa J. Loren, Marlene M. Lorraine, John W. Mackey, Rose M. Maconi, Matthew Malloy, Michael Marino, John A. Marsico, Jeffrey G. Massey, Dorothy Matherson, Bobbi Oke Mathis, Verna Maynard, Susan A. McCormack, Mary Katherine McEwen, Eileen M. McGuirk, Deborah McKeever, George W. McLean, James J. McQuade, David Mei, Carol Michaels, Gracie Michail, Natalie Millner, Rachel Miranda, Alice Mitchell, Anne Moffitt, Nayeem Mohammed, Nimia Montanez Shipper, Anita Mullin, Michael Murphy, Thomas J. Nadrowski, Alan H. Naider, Anthony Napolitano, Ramon F. Nunez, Arnett O. Nurse, John F. O'Connor, Murray F. Olsen, Joshua Orzeck, Joseph Ostreicher, Kathryn Pacelko, Martha Palma, Jose K. Pandarakalam, Frances Pascale, Linda Pasquali, Sarah Pender, Jack F. Perin, Judith Perkins-Austin, Millicent Perry, John S. Peterson, Theodore R. Phillips SR, Michael Plant, Shirley A. Pope, Shari Potter, Felix M. Quezada, Michael J. Quinn, Parmanand Ramlochan, Robert Ravallo, Addie Redman, Vera Reid, Jeanette Reid, Celina Reynolds, Gwendolyn Riley-Roberts, Evelyn Rivera, James Roberts, Harold Robinson, Albert Roess, Elena Roman, Richard Ronde, Allan H. Rose, Dorothy G. Royal, Esther Ruiz, Rhona M. Russell, Dominick Russo, Flora E. Santana, Michael Santarpia, Veronica Saunders, Ora C. Savoy, John Schiavi, Marvin Schneider, Jeremiah Schwarz, Barbara Scott, Mary G. Seabrooks, Daniel J. Sedlis, Myra Seltzer, Sandra Sidberry, April D. Silva, Adele L. Simpson, Anita L. Skelton, Allen F. Smalls, Angela Smith, Daphine M. Smith-Cardin, Gaye F. Snyder-Inkeles, Michael Spector, Christine Spencer, Mark E. Steffens, Mortimer Sullivan, Alfredo L. Tan, Luvonnia Taylor, Mary D. Taylor, Rosario Terranova, Jeffrey A. Thomas, Hattie Thomas, Joanne L. Tormey, Bernard D. Tuchman, James Tumia, Monica M. Turbett, George P. Varughese, Alan Vengersky, Eliseo Vergara Jr., Nicholas Vero, Adelaide Verponi, Doreen Violet, Rev. Edgar J. Vincens, Vida Wagner, Thomas M. Walsh, Ellen R. Warmstein, Barbara Washington-Griles, Ava Washington, Terry M. White, Sarah J. Wilborne, Antoinette Witherspoon, Carol F. Yost, Elsie Zayas

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Shirley E. Mason
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Marris Mayo
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David Mei
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Antonio Mendez
Frances Mendizca
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James A. Meyer
Michael Meyer
Lillithe E. Meyers
Thomas F. Mezzatesta
Nancy Mitchell
Ann Michelle
Joseph Mickens
William Millan
Mark S. Miller
Charles P. Miller
Sabrina Miller
Deborah A. Millman
Natalie Miller
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Flora Mincy
Ruth Mingoia
Michael Minis
Paula Mintz
Nicholas Miranda
Janet Mitchell
Alice Mitchell
Stephanie Mitchell-Cloud
Geraldine M. Mitchell-Jones
Aaron Mittelman
Maggie Moats
Naysem Mohammed
Elise Moise
Ether Mojica
Irma Mojica
Frank Molanphy
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Louise Mondry
Nicholas Monello
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Perla Morris
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Nemer Mufaddi
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Richard L. Muller
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Anne Mulqueen
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Gwendolyn Murray
Elizabeth A. Myers
Warren G. Nadel
Thomas J. Nadrowski
Alan H. Naidel
Helene A. Nalevanko
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Kali Ndoye
Gabriel Neema
Kathleen S. Neary-Burns
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Arnett O. Nurse
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Anthony J. Penel
Sarah Peneer
Eileen Pentel
Elise Peralta
Elizabeth Perez-Ode
Jack F. Perin
Phillicent Perry
Diane Peskin
Frank J. Peters
Gail Peterson
John J. Petre
Doreen Petrus
Gloria Pettyjohn
Robert Pfefferman
William H. Pfister
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 Alanzo Jamison Jr.
 Christine Jeffreys
 Ina C. Jenkins
 Gloria Jimenez
 Javier Jimenez
 Colleen Jinks
 Daniel P. John
 Sylvia Johnson
 Ingrid Johnson
 James L. Johnson
 James L. Johnson
 Marilyn Johnson
 Eloye Jones
 Roslyn Jones
 Wilbert Jones
 Wilhelmina Jones
 Linda Kavannah
 Carl Jones
 Flora Jones
 Sharon A. Jones
 Kevin P. Jordan
 Brenda Jordan
 Ernest Joseph
 Glenn M. Joseph
 Carol I. Joswick
 Amy Kahn
 William Kain
 Armen G. Kaladjian
 Melvin Kalmanowitz
 John R. Kaminsky
 Diane Kane
 Edith E. Kantrowitz
 Elizabeth Karetzky
 Daniel Katz
 Laurie Katz
 William Katz
 James F. Keating
 Barry W. Keller
 Jeffrey J. Keller
 Charles T. Kelly
 Margaret D. Kelly
 Lorraine Kelly
 Valerie J. Kemp
 Barbara A. Kemp
 Marlene Kemper
 Jeannie Kempson
 Betty Kenner
 Carol A. Keyser
 Mavis P. King
 Harry King
 Michael F. King
 Michael A. King
 Anthony Kinkel
 Kathleen A. Kinney
 Zoya D. Kiseleva
 Elizabeth Klaber
 Laura F. Kleeman
 Alfred Klein
 Michael Klein
 Charles W. Kloth
 Ezard Knight
 Marie-Ann F. Koegler
 Diane M. Koehler
 Jules H. Kohn
 Lee Kong
 Henry L. Korobelnik