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OSARC

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OSARC newsletter

Can OSARC Help You Find A Healthier, More Balanced Life?

OSARC's January luncheon meeting will feature guest speaker Roger Dubin, the Marketing Director for the New York City edition of *Natural Awakenings* magazine. According to Dubin, "*Natural Awakenings* is your guide to a healthier, more balanced life."



Roger Dubin

Dubin says the magazine's mission is to "provide insights and information to improve the quality of life physically, mentally, emotionally, and spiritually. In each issue readers find cutting-edge information on natural health, nutrition, fitness, personal growth, green living, creative expression and the products and services that support a healthy lifestyle."

Natural Awakenings is available in print, online, and on most social media platforms. Dubin mentions that there are over 95 print editions of *Natural Awakenings* in the United States, with more than 1,500,000 recyclable copies distributed at over 45,000 locations, and read by more than 3.8 million people nationwide each month. Among the locations that make the magazine available are Whole Foods Markets.

Information about *Natural Awakenings* can be found on their website at <http://www.na-newyorkcity.com>.

Your OSARC Dues For 2016 Are Now Due

Enclosed with this issue of the *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 be working to process your dues. It makes life a whole lot easier for them if folks pay their dues promptly upon receipt of the first dues notice. About 40 retirees have already paid their 2016 dues and do not have to pay again. We apologize, but logistics required that they receive the dues notice anyway.

Meantime, we hope your holidays were happy and healthy and we hope you will join us during the new year for our monthly luncheons and events.

Next Organization of Staff Analysts' Retirees Club Meeting

Wednesday • January 13, 2016 • 12:30pm-2:30pm

Can OSARC Help You To A Healthier, More Balanced Life?

Guest: Roger Dubin, Marketing Director, New York City Edition,
Natural Awakenings Magazine

OSA Union Office • 220 E 23rd St • Ste 707 • NYC (between 2nd & 3rd)

OSARC Officers 2015-2016

Chairs.....Jay Warshofsky, Theodore White
 Vice-Chairs.....Jean Anmuth, Sybil Allen
 Treasurer.....Fred Ranzoni
 Asst Treasurers.....Hattie Thomas, Judy Berg
 Secretary.....Joyce Cleveland
 COMPRO Representatives.....Mark Lewis, Ted White, Jay Warshofsky



Newsletter Editor/Photos.....Rob Spencer
 Contributing Reporter/Writer.....Joyce Cleveland; Art: Ted White

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

Approximately fifty-nine (59) OSARC members and friends attended the December meeting:

Sybil Allen, Adriane Alpert, Gilberte Ambroise, Nancy Ambruster, Jean Anmuth, Sharon Austin, Iris Bailey, Renee Bash, Judy Berg, Renee Boyce, Michael Chakrin, Joyce Cleveland, Colleen Cox, Bonnie Dermack, William Douglas, Lawrence Fiffer, Woody Franklin, Sherman Gould, Stanley Greenberg, Richard Greene, Al Gundersheimer, Diana Gundersheimer, Mary Hillman, Alan Hiss, Elsie James, Glenn Joseph, Jane Kelly, Kaye Lee, Tony Lee, David Lehmann, Hank Lenz, Rosanne Levitt, Mark Lewis, Fred Lieber, Betsy Mayer, Olivia Parker, Eileen Pentel, Doreeen Petrus, Bob Pfefferman, Ed Platt, Sylvia Pryce, Fred Ranzoni, Nancy Russell, Verneice Rutledge, Waguih Sabongui, Marc Sawyer, Michael Schady, John Sellers, Andrew Sessa, Marilyn Sessa, Joe Sperling, Louis Starkey, Sallie Stroman, Hattie Thomas, Nadine Valenti, Arrie Wallace, Jay Warshofsky, Theodore White, and Leola Zeigler

We welcome back **Gilberte Ambroise** who was attending her first meeting in quite a while, as well as new members **Woody Franklin**, who was an Associate Staff Analyst in the 1990s at the Department of Health and **David Lehmann** of PACE University's PARC program who joined OSARC after addressing members on the benefits of Pace's program for seniors. Welcome Woody and David! We look forward to seeing *you* at our next meeting or event.

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In Memoriam

With sadness, the *Newsletter* reports the death of two retirees. **Camille Fatto** was an Associate Staff Analyst at the Human Resources Administration who retired in 1994. **Ann Marie Leal** was an Associate Staff Analyst at the Department of Housing Preservation and Development who retired in 2012. The *Newsletter* extends its condolences to the family and friends of both retirees.

Time to Review and Update Your Life Insurance Beneficiaries

When you were an active employee, the union's Welfare Fund provided you with \$50,000 in basic group life insurance coverage with the option of buying additional voluntary coverage. Upon retirement, the basic coverage dropped to \$5,000 per member.

Many retirees have never updated their beneficiary designations since first signing up for their life insurance coverage many years ago.

If your life circumstances have changed (for example, if you've divorced a spouse originally named as a beneficiary and would like your survivor benefit to go to a child), it is crucial for you to update your information with the union office. You can either call 212-686-1229 and ask for a new beneficiary form and mail it in to the office or print out the form from the union's website at www.osaunion.org. Go to the "member services" section, then "OSA Welfare Fund Forms" and scroll down until you see "Basic Life Insurance." There is a link in the text to download a PDF version of the form. Print it out, complete it and mail it in to the union office.

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OSARC Winter Calendar

Mark your calendars for the next three OSARC meetings. On February 10th, we will hear about this year's Federal and state tax developments and celebrate African-American history month. On March 9, a guest speaker from the Center for Hearing and Aging will explore hearing loss and treatment.

Then, on April 13th, we will take our annual trip to a destination to be named. If you have ideas, bring them to the January 13th meeting, along with ideas for the June gala luncheon location and the content of the May meeting.

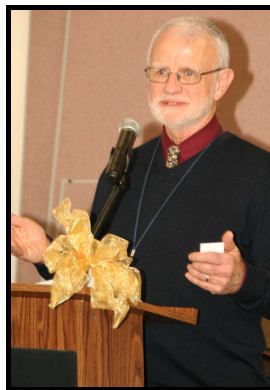
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Zadroga 9/11 Health & Compensation Reauthorization

Shortly before the end of 2015, after much effort and lobbying, the Congress passed and President Obama signed a 75 year extension of the World Trade Center Health Program and a five year reauthorization of the 9/11 Victims Compensation Fund. If you are suffering from ongoing health issues from 9/11 exposures, you can sign up for the WTC Health Program online at www.cdc.gov/wtc and the Compensation Fund at www.vcf.gov. Eligible for the program include folks who lived, worked or went to school in lower Manhattan and parts of Brooklyn, as well as first responders and those who worked on the "pile."



Mark Lewis and Woody Franklin



David Lehmann



Nadine Valenti

HIP Imposes Last Minute Specialist Co-Pay Hike

In last month's *OSARC Newsletter*, we pointed out the steep rise in the monthly cost of the drug rider premium for HIP VIP effective January, as well as the City's Health Benefits Fund circulation of incorrect rates accompanying the November retiree health plan reopener announcement. A revised rate chart was posted on the Health Benefit Fund's website at almost the same moment the period set for the reopener expired at the end of November.

Now, in mid-December, HIP VIP members have been informed of a tripling of the co-pays for specialist visits from \$5 to \$15 as of January 1, 2016. For many Medicare-eligible retirees in HIP VIP, the first notice was a new membership card received in the mail from Emblemhealth, HIP's parent corporation. Others received the notice first in the form of a letter signed by HIP's VP of "Customer Experience" Suzanne Romer, dated December 9.

Of particular concern, these developments occurred after it was too late for HIP VIP members to switch health plans if they so chose. OSA's Assistant to the Executive Director Vojna Stanic-Geraghty brought the matter to the attention of



Sybil Allen

Emblemhealth's new President and CEO Karen Ignagni, who attended a December meeting of the Municipal Labor Committee's Health Technical Subcommittee. Ignagni, who joined Emblemhealth in September, had previously worked for 20 years for the private health insurance trade association/lobby America's Health Insurance Plans. She promised that she would be implementing changes at HIP and GHI after she had time to better understand the status of the two businesses. She assured the labor representatives attending that they would find her a willing partner in

efforts to provide city workers with excellent health coverage.

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San Diego Pension Cuts Violated Worker Rights

In 2012, San Diego claimed it could no longer sustain defined benefit pensions for its municipal workers and pushed forward a ballot initiative that replaced the existing defined benefit pension with a 401k style defined contribution plan. In addition, any new worker hired after the passage of the initiative was enrolled in the 401(k) style plan.

In January of 2016, the Public Employment Relations Board (PERB), which oversees public sector labor relations in California, ruled that conversion of the prior pension to a defined contribution plan and the enrolling of 2,000 new employees hired by San Diego since 2012 into that plan, violated the rights of San Diego's workers. PERB said the city should have negotiated with municipal unions over the changes. The PERB ruling requires that San Diego roll back the conversions and spend millions on creating retroactive

pensions for the workers hired since the ballot initiative.

San Diego's City Attorney announced plans to appeal the PERB decision and labeled the board as "staunchly pro-union." Citing several other court rulings against PERB on related issues, he said he expected the courts would overrule PERB here as well. San Diego labor leaders urged city officials to accept the PERB ruling and limit the potentially escalating costs of the litigation. The ruling not only requires contributions of millions of dollars by the city to fund the pensions the recently hired workers should have received, but adds a 7% interest penalty and funds to cover attorney costs.

The City Attorney argued that the law does not authorize labor unions to negotiate terms for a citizens' initiative.

According to an article in the *Los Angeles Times*, the unions said unresolved questions included whether employees without pensions would have to retroactively pay thousands of dollars each in matching pension contributions they haven't been making over the last three years and whether the city's contributions to 401(k) plans for employees without pensions would be counted toward the amounts the city owes them retroactively for the missed pensions.

What's the significance for us in New York? We need to keep a close eye on the many attempts to diminish pension benefits for retired and active municipal workers nationwide. It is all part of an orchestrated attack by the wealthy and corporate interests on the public sector.

While NY State's Constitution protects pension benefits granted upon entry into city service, there are always ways that those benefits could be put at risk – through the action of a constitutional convention, for example. So, keep a vigilant eye on pension "politics."

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Reduced Number of Pension Investment Meetings

City Comptroller Scott Stringer announced in December that the five city pension plans would hold a common investment meeting going forward. Stringer said the number of meetings held by all five plans would drop from 54 to six. Stringer added that the new schedule would reduce repetitive presentations made to all five boards. Each common investment meeting will feature a public session in which the trustees and a rep from the Comptroller's Bureau of Asset Management will review investment performance, as well as an executive session to hear from investment managers. Stringer told *The Chief* newspaper that the new structure will allow everyone to "focus on manager oversight and diligence while being more strategic, accountable, and transparent in our operations."



Eileen Pentel



Sharon Austin

Comptroller Reports on the Health of the Five City Pension Funds

Warren Lewis, Stu Eber and Jay Warshofsky pulled together an analysis and abstract of the annual Comptroller's Report on the state of the five public pension funds for the year ending June 30, 2015 (FY'15). The funds paid \$12 billion in benefits, an increase of \$0.6 billion over the amount paid in FY'14.

The value of the funds' net assets increased to \$145.7 billion in FY'15 from \$144.5 billion in FY'14, an increase of \$1.2 billion or .081%. This compares to an increase in assets of 15.8% from FY'13 to FY'14.

The revenues of all five pension funds decreased in FY'15 to \$13.94 billion from \$34.14 billion in FY'14, due mainly to a decrease in investment income.

The Comptroller concluded that the City's pension systems, while not fully funded, remained in sound financial condition.

Pension Fund	Net Assets (Billions)	Active Members	Retirees Receiving Benefits	Benefit Payments (Billions)	Revenues (Billions)
NYCERS	54.889	Not Reported	Not Reported	4.2356	4.8066
TRS	44.255	Not Reported	Not Reported	4.0243	3.8474
BERS	3.360	Not Reported	Not Reported	0.2232	0.3147
POLICE	32.356	Not Reported	Not Reported	2.3605	3.5738
FIRE	10.815	Not Reported	Not Reported	1.1505	1.4010
TOTAL	145.675	Not Reported	Not Reported	11.9941	13.9435
Prior Year	144.500	Not Reported	Not Reported	11.4280	34.1410
Net Change %	0.813	Not Reported	Not Reported	4.96%	-59.16%

Revenue sources include member contributions, employer contributions and investment income.

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Scenes From the December Holiday Party



Sallie "Elf" Stroman



Verneice Rutledge, Sallie Stroman and Hattie Thomas take to the dance floor.



Sallie Stroman, Ted White



Co-Chair Ted White and former Co-Chair Colleen Cox cut the rug.



Sing Along With OSARC (l-r) leaders Betsy Wade, Eileen Pentel, Rosanne Levitt, Ted White, Hattie Thomas, Joyce Cleveland (partly hidden) and Sallie Stroman.

OSARCers Celebrate With Festive Holiday Luncheon



Artwork by OSARC Co-Chair Ted White

by OSARC Secretary Joyce Cleveland

Billed as the 'Holiday' luncheon meeting, OSARC's December 9, 2015 meeting was festive and fun. Nearly 60 members and guests enjoyed the annual festivities of food and song.

OSA staff had enhanced the meeting space with elaborate trimmings - bells, balls, bows, greenery and lights - to mark the season and enliven the spirit.

Other activities carried that spirit forward. Guests

arriving at the membership table were greeted by OSARC Assisant Treasurer Hattie Thomas in a golden nail-studded cap that was eye-catching.

Hospitality committee member Sallie Stroman played the role of Santa's elf, wearing a red elf's hat that jiggled with its bells ringing as she assisted with greeting and serving guests.

The meeting proceeded with a festive meal, music - and even some business. The menu included roast chicken, eggplant parmigiana, vegetable lasagna, a mixed green salad, a memorable cake and red and white wines.

The meeting was also another opportunity to show off the talents of OSARC members. OSARCer Bill Douglas, with his electric guitar, provided music during the meal and the program that followed. He played a range of popular standards before and during the meal, and accompanied the sing-a-long as well. Bill is a trustee of the OSA Welfare Fund and has his own therapy practice.

With lunch being served, the program began. OSARC Co-Chair Jay Warshofsky began by greeting and welcoming guests. "We have the Hospitality Committee to thank for arranging and serving a wonderful meal, The committee is chaired by Mary Hillman, and assisting her are Louis Starkey and Sallie Stroman. Thanks were also given to OSA staff, especially Carol Moten, who assisted with the catering and serving and to the OSA staffers who helped with the decorating.



Rainbow cookies atop more cookies

Warshofsky welcomed new OSARC member Woody Franklin, who retired from the Health Department in 2010. Before proceeding to the entertainment, Warshofsky, OSARC's delegate to the Committee of Municipal Retiree Organizations (COMRO) delivered a report on the COMRO meeting held earlier the same day. Details appear elsewhere in this month's *Newsletter*.

Program topics for the March and May 2016 luncheon meetings are still open. Please advise Jay Warshofsky or Teddy White (OSARC Co-Chairs) if you have a topic or speaker to propose so that OSARC can make final arrangements.

The venue for the annual June gala luncheon has not been selected. Please tell any of the officers if you know of a venue that could be suitable and can hold about 130 people.



Bill Douglas serenades OSARC

David Lehmann, Coordinator of Pace University's PARC program, joined OSARC at the December meeting. PARC is an access program for seniors at Pace. For \$100 annually, seniors have access to all campus facilities, including the library and dining facilities. There is a film series and an inter-generational computer activity which pairs seniors with students who can assist them with their digital devices.

Lehmann says seniors cannot audit courses at Pace yet, but that he is working to expand the program. Lehmann can be reached at (212)346-1244, dlehmann@pace.edu, or visit www.pace.edu/PACE for a full list of arrangements available for seniors at Pace.

Teddy White, OSARC Co-Chair, introduced our emcee, OSARCer Eileen Pentel, who led our songfest. Eileen happened to be recovering from foot surgery, but was able to join us for a short program, for which we were thankful. She led us in a selection of seasonal songs in English, Yiddish and Ladino (a language spoken by Spanish, Moroccan and Turkish Jews in the 15th century).

Selections included 'I Have a Little Dreidel' (sung in English and Yiddish), 'Chanuka oh Chanuka', 'Joy to the World,' the '12 Days of Christmas,' and 'Ocho Kandelikas' ('Eight Candles') in English and Ladino. 'Mi Yimalel' and 'The First Nowell' were also sung.

Eileen explained that the 12 Days of Christmas was originally a "fodeit" song, meaning that people took turns to sing a verse, adding a line each time. If they made a mistake, they paid a forfeit. So if you missed six geese a-laying after seven swans a-swimming, you had to pay a forfeit.

Before we ended, someone volunteered a Yiddish version of the 12 Days of Christmas. Instead of "On the first day of Christmas, my true love sent to me..." the Hanukkah version begins: "On the first day of Hanukkah, my true love gave to me a warm bagel topped with cream cheese." We sang five verses, We concluded our songfest with "Silent Night."



Hospitality Committee knows how to dish it out: (left to right) Louis Starkey, Chair Mary Hillman, "Elf" Stroman, OSA staffer Carol Moten and Iris Bailey.

We almost forgot the festive cake. Mary Hillman cut and served it; it was delicious and plentiful. We did, however, run out of wine.

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Trans Pacific Partnership Up For Vote in 2016. Tell Your Congress Critters to Just Say No!

The OSARC Newsletter has covered the Trans Pacific Partnership (TPP) extensively over the past few years, so you should be well aware of what a disaster this so-called "trade agreement" is.

Unfortunately, the Obama administration was able to push through Congress "fast track authority" in 2015 which will prevent the Congress from amending the deal when it is presented for a vote later in 2016. The Congress will simply have the ability to vote the complete deal up or down.

What made that especially hard to swallow was the fact that the deal had been negotiated in complete secrecy with public interest, labor, environmental and other civil society groups barred from participation. Meanwhile, corporate interests were well represented at the bargaining table.

The Organization of Staff Analysts, along with many other unions, opposes the TPP and has signed on to a group letter to Representatives and Senators urging a no vote when the TPP comes up for consideration.

We encourage you to read the letter below and then craft your own message to your Senators and Representatives opposing the pact.



Andrew & Marilyn Sessa

“Dear Senator/Representative:

We urge you to oppose the Trans-Pacific Partnership (TPP), a binding pact that poses significant threats to American jobs and wages, the environment, food safety and public health, and that falls far short of establishing the high standards the US should require in a 21st Century trade agreement.

If enacted, the TPP would set rules governing approximately 40% of the global economy, and includes a “docking” mechanism through which not only Pacific Rim nations, but any country in the world, could join over time.

The questions policymakers should be asking about these rules is whether, on the whole, they would create American jobs, raise our wages, enhance environmental sustainability, improve public health and advance human rights and democracy. After careful consideration, we believe you will agree, the answer to these questions is no.

Our opposition to the TPP is broad and varied. Below are just some of the likely effects that we find deeply disturbing.

Offshoring U.S. jobs and driving down wages

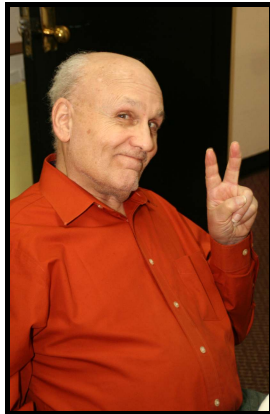
The TPP would offshore more good-paying American jobs, lower wages in the jobs that are left and increase income inequality by forcing U.S. employers into closer competition with companies exploiting labor in countries like Vietnam, with workers legally paid less than 65 cents an hour, and Malaysia, where an estimated one third of workers in the country’s export-oriented electronics industry are the victims of human trafficking.

The TPP replicates the investor protections that reduce the risks and costs of relocating production to low wage countries. The pro-free-trade Cato Institute considers these terms a subsidy on offshoring, noting that they lower the risk premium of relocating to venues that American firms might otherwise not consider.

And the TPP’s labor standards are grossly inadequate to the task of protecting human rights abroad and jobs here at home. The countries involved in the TPP have labor and human rights records so egregious that the “May 10th” model — which was never sufficient to tackle the systemic labor abuses in Colombia — is simply incapable of ensuring that workers in Mexico, Vietnam, Malaysia and all TPP countries will be able to exercise the rights they are promised on paper.

Even if the labor standards were much stronger, the TPP is also so poorly negotiated that it allows products assembled mainly from parts manufactured in “third party” countries with no TPP obligations whatsoever to enter the United States duty free.

The TPP contains none of the enforceable safeguards against currency manipulation demanded by a bipartisan majority in both chambers of Congress. Thus, the often modest tariff cuts achieved under the pact for U.S. exporters could be easily wiped out overnight by countries’ willingness to devalue their currencies in order to gain an unfair trade advantage. Already, the TPP includes several notorious



Ed Platt

currency manipulators, and would be open for countries such as China to join.

In addition, the TPP includes procurement requirements that would waive “Buy American” and “Buy Local” preferences in many types of government purchasing, meaning our tax dollars would also be offshored rather than being invested at home to create jobs here. Even the many Chinese state-owned enterprises in Vietnam would have to be treated equally with U.S. firms in bidding on most U.S. government contracts. The pact even includes financial services provisions that we are concerned might be interpreted to prohibit many of the commonsense financial stability policies necessary to head off future economic crises. The TPP is a major threat to the U.S. and global economy alike.



Gilberte Ambrose

Undermining environmental protection

The TPP’s Environment Chapter rolls back the initial progress made in the “May 10th” agreement between congressional Democrats and President George W. Bush with respect to multilateral environmental (MEAs) agreements. The TPP only includes an obligation to “adopt, maintain, and implement” domestic policies to fulfill one of the seven MEAs covered by Bush-era free trade agreements and listed in the “Fast Track” law. This omission would allow countries to violate their obligations in key environmental treaties in order to boost trade or investment without any consequences.

Of the new conservation measures in the TPP, most have extremely weak obligations attached to them, requiring countries to do things such as “exchange information and experiences” and “endeavor not to undermine” conservation efforts, rather than requiring them to “prohibit” and “ban” destructive practices. This stands in stark contrast to many of the commercial obligations found within the agreement.

The TPP’s controversial investor-state dispute settlement (ISDS) system would enable foreign investors to challenge bedrock environmental and public health laws, regulations and court decisions as violations of the TPP’s broad foreign investor rights in international tribunals that circumvent domestic judicial systems — a threat felt at home and throughout the Pacific Rim.

Despite the fact that the TPP could threaten climate policies, increase shipping emissions and shift U.S. manufacturing to more carbon-intensive countries, the TPP fails to even include the words “climate change.”



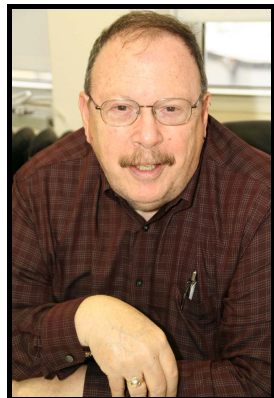
Fred Lieber

Jeopardizing the safety of the food we feed our families

The TPP includes language not found in past pacts that allows exporters to challenge border food safety inspection

procedures. This is a dire concern given the TPP includes countries such as Vietnam and Malaysia that export massive quantities of shrimp and other seafood to the United States, significant amounts of which are now rejected as unsafe under current policies.

As well, new language in the final text replicates the industry demand for a so-called “Rapid Response Mechanism” that requires border inspectors to notify exporters for every food safety check that finds a problem and give the exporter the right to bring a challenge to that port inspection determination. This is a new right to bring a trade challenge to individual border inspection decisions (including, potentially, laboratory or other testing) that second-guesses U.S. inspectors and creates a chilling effect that would deter rigorous oversight of imported foods.



Michael Schady

The TPP additionally includes new rules on risk assessment that would prioritize the extent to which a food safety policy impacts trade, not to which it protects consumers.

Rolling back access to life-saving medications

Many of the TPP’s intellectual property provisions would effectively delay the introduction of low-cost generic medications, increasing health care prices and reducing access to medicine both at home and abroad.

Pharmaceutical firms obtained much of their agenda in the TPP. This includes new monopoly rights that do not exist in past agreements with respect to biologic medicines, a category that includes cutting edge cancer treatments.

The TPP also contains requirements that TPP nations allow additional 20-year patents for new uses of drugs already under patent, among other rules that would promote the “evergreening” of patent monopolies. Other TPP provisions may enable pharmaceutical companies to challenge Medicare drug listing decisions, Medicaid reimbursements and constrain future U.S. policy reforms to reduce healthcare costs.

With this agreement, the US would shamefully roll back some of the hard-fought protections for access to medicine in trade agreements that were secured during the George W. Bush administration. Indeed, the pact eviscerates the core premise of the “May 10th” reforms that poor nations require more flexibility in medicine patent rules so as to ensure access. All of the TPP’s extreme medicine patent rules will apply equally to developing countries with only short transition periods for application of some of the rules.



Bonnie Dermack

Elevating investor rights over human rights and democracy

Contrary to Fast Track negotiating objectives, the TPP’s Investment Chapter and its

Investor/State Dispute Settlement (ISDS) system would grant foreign firms greater rights than domestic firms enjoy under U.S. law. One class of interests — foreign firms — could privately enforce this public treaty by skirting domestic laws and courts to challenge U.S. federal, state and local decisions and policies on grounds not available in U.S. law and do so before extrajudicial tribunals authorized to order payment of unlimited sums of taxpayer dollars. Under the TPP, compensation orders could include the “expected future profits” a tribunal determines that an investor would have earned in the absence of the public policy it is attacking.

Worse, the TPP would expand US ISDS liability by widening the scope of domestic policies and government actions that could be challenged. For the first time in any US free trade agreement, the provision used in most successful investor compensation demands would be extended to challenges of financial regulatory policies. The TPP would extend the “minimum standard of treatment” obligation to the TPP’s Financial Services Chapter’s terms, allowing financial firms to challenge policies as violating investors’ “expectations” of how they should be treated. Meanwhile, the “safeguard” that the US Trade Representative claims would protect such policies merely replicates terms that have failed to protect challenged policies in the past.

In addition, the TPP would newly allow limitation or revocation of intellectual property rights. Currently, WTO rules are not privately enforceable by investors.

With Japanese, Australian and other firms newly empowered to launch ISDS attacks against the United States, the TPP would double U.S. ISDS exposure. More than 1,000 additional corporations in TPP nations, which own more than 9,200 subsidiaries here, could newly launch ISDS cases against the U.S. government. About 1,300 foreign firms with about 9,500 U.S. subsidiaries are so empowered under all existing U.S. investor-state-enforced pacts. Most of these are with developing nations with few investors here. That is why, until the TPP, the United States has managed largely to dodge ISDS attacks to date.

In these, and multiple other ways, the TPP elevates investor rights over human rights and democracy, threatening an even broader array of public policy decisions than described above. This, unfortunately, is the all-too-predictable result of a secretive negotiating process in which hundreds of corporate advisors had privileged access to negotiating texts, while the public was excluded.

The TPP does not deserve your support. Had Fast Track not become law, Congress could work to remove the misguided and detrimental provisions of the TPP, strengthen weak ones and add new provisions designed to ensure that our most vulnerable families and communities do not bear the brunt of the TPP’s many risks. Now that Fast Track authority is in place for it, Congress is left with no means of adequately amending the agreement without rejecting it entirely. We respectfully ask that you do just that.

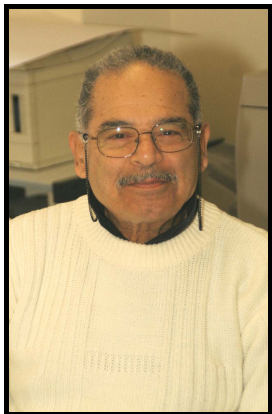
We will be following your position on this matter closely.”



Olivia Parker

COMRO Report

The Committee of Municipal Retiree Organizations (COMRO) meets monthly, drawing representatives of the retiree



Waguhi Sabongui

sections of various city unions, including OSA, for a meeting on subjects of City retiree interest. OSARC Co-Chair Jay Warshofsky attended the December COMRO meeting, along with OSARC er

Mark Lewis.

The following is based on minutes written by COMRO Secretary Stu Eber.

The invited guest speaker was NYC Comptroller Scott Stringer, but Stringer had a last minute scheduling conflict. Instead, his representative, Deputy Comptroller for Budget Tim Mulligan, read a prepared statement and answered a series of questions.

Norman Rosenfeld said that some NYCERS employees were advising people filing for retirement to take a pension loan before their retirement date and that current NYCERS Director Diane D'Alessandro may need to be replaced. Mulligan said he would bring these issues back to Susannah Vickers, the Comptroller's Executive Director for Pensions.

Jay Warshofsky said he was particularly disappointed that Mr. Stringer wasn't present and pointed out that John Liu had addressed COMRO three or four times during his tenure. Jay wanted to know why the City doesn't establish its own index fund. Index funds are structured to reflect the reality that you can't beat the market. By having our own index fund, we wouldn't need to pay private equity funds' fees. Mulligan responded that the Comptroller had intended to be there and takes COMRO quite seriously. He promised to come to a future COMRO meeting.

The Comptroller is working with CALPERS and other pension funds to force the investment firms to explain their highly complex and costly fees.

The SEC needs to mandate best practices and, until then, NYCERS is doing this with other big public pension funds. He agreed that the City is a perpetual, not just a long-term, investor.

Jim Perlstein asked why the City uses any hedge funds at all. Why not use City employees? He referenced a recent *Crain's New York Business* article that claimed, "it would be easy to criticize Stringer, who promised much and delivered little. The real culprits in this story are the leaders of the municipal unions, who cling to the clout they believe serving on pension boards gives them. At the very least, it makes those union leaders the recipient of attention from very powerful people who want the pension money invested by or in their funds. At worst, it is an opportunity for corruption."

Mulligan said that the Comptroller's Bureau of Asset Management is led by Deputy Comptroller for Asset Management and Chief Investment Officer Scott Evans.

Prior to his appointment, Evans was most recently Executive Vice President of TIAA-CREF and President of its asset management subsidiaries, which manage nearly \$500 billion in proprietary investment assets. The Bureau of Asset Management provides the five pension plans with financial advice, but the boards make their own decisions. The Comptroller is building capacity to have more of these investments handled in-house.

Furthermore, the City Pension Funds trustees have approved a plan to create a Common Investment Meeting (CIM), designed to significantly streamline the operations of the five pension boards and the Comptroller's Bureau of Asset Management. The first Common Investment Meeting will be held on Wednesday, December 16th at NY Law School.



Jean Anmuth

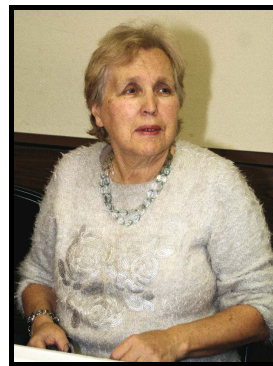
Stu Eber asked if Comptroller Stringer supports raising the pension COLA cap from \$18,000 to \$25,000 and removing the caps on the COLA to give recipients the full COLA increase. He asked if the Comptroller supported having retirees as non-voting members of the five pension boards. Mulligan said the \$18,000 ceiling was ridiculously low and that the Comptroller would consider our other requests.

Carl Pato said that the Teachers Retirement System includes no hedge funds. What is being done to eliminate all hedge funds? Warren Lewis clarified this. He said only NYCERS and the Fire and Police pension systems have hedge funds. Combined, hedge funds represent 2% of the total assets of the five plans. Mulligan said he would relay our position to Susannah Vickers and Scott Evans. The Common Investment Meeting offers the opportunity to eliminate fees for middlemen in all five pension plans.

John Hyland said that NY State Comptroller Tom DiNapoli told him that about 4% of state pension funds are controlled by hedge funds. The state has suffered scandals concerning pay-for-play, in which campaign contributors become pension plan money managers. How is the City eliminating pay-for-play? Mulligan said that Comptroller Stringer is working to eliminate any semblance of pay-for-play, particularly all middlemen. There is zero tolerance for pay-to-play, even the appearance of this concept.

New ethical procedures are being implemented. The Common Investment Meeting is an opportunity for more oversight, analysis and digging down. It frees up the Bureau of Asset Management to do more analysis of maximizing returns while minimizing risk and overhead.

Even CALPERS and the City have not been able to determine the value of the pension plans net of fees. He said we now may be able to do so in this new



Sylvia Pryce



Richard Greene

environment. Jay Warshofsky pointed to Teachers Insurance and Annuity Association – College Retirement Equities Fund (TIAA-CREF) and the NYC Deferred Compensation

Plan as models of low cost investment.

Mulligan said that Scott Evans, now the Chief Investment Officer for the Comptroller, was Executive Vice-President, Asset Management and Chief Executive Officer of TIAA-CREF's investment advisory subsidiaries, Teachers Advisors, Inc., and TIAA-CREF Investment Management LLC. He was responsible for development of TIAA-CREF's investment products and oversight of the company's more than \$380 billion in assets.

Warshofsky suggested that Deferred Comp change from voluntary opt-in to voluntary opt-out. This would increase employee participation exponentially, change employees from non-savers to savers and take financial pressure off the pension plans.

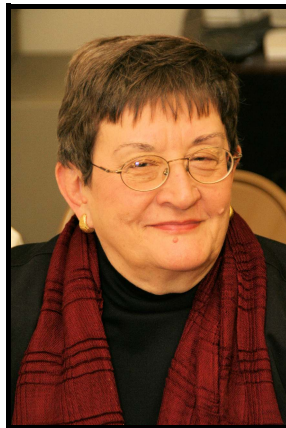
Mark Lewis questioned the level of funding by the City. It was reduced from 8% to 7% in 2012. Is that realistic? Are the five plans fully funded? Mulligan responded that the expected rate of return affects how much the City pays. This percentage is determined annually over a seven year period and is phased in over a period of years. Mortality assumptions will be updated in 2016. The Office of the Aging is going to revise the tables to build in the assumed upward slope of life expectancy. The City will pay the difference.

Unlike New Jersey under Gov. Chris Christie, NY City has always met its pension obligations in good times and bad.

Warren Lewis asked why the Comptroller's Report on the Five Public Pension Funds of the City of New York for the Fiscal Year Ending June 30, 2015 did not include the number of active members or retirees receiving benefits for FY' 15. Mulligan said he would share

a more user-friendly public link with COMRO via Stu Eber. He will raise the issue of the information lag with Chief Accountant Jacqueline Warburton-Thompson. Mulligan said that each of the five pension funds are approximately 70% fully funded. Nationally, we're in the middle of the pack. The Comptroller's office has an actuary who stays on top of the adequacy of contributions toward the funding ratio.

Warren Lewis reported that he finalized the analysis of the Comptroller's Report. Jay Warshofsky and Stu Eber worked on the Excel presentation. It was distributed by email on November 24 and will be discussed at the January 13, 2016 COMRO meeting.



Jane Kelly

After Mulligan's presentation, COMRO discussed the various legislative proposals for action raised in prior meetings. Spousal/domestic partner health coverage after the death of the retired employee is on hold since Julia Jorge of DC37's Retirees said that DC 37 would not be able to focus on this issue until 2017 because they have to focus on the needs of workers and retirees who lost their benefits when NYC OTB closed, as well as part-time workers represented by Local 372.

Bob Souto observed that the Governor of Vermont had backtracked on plans to launch single-payer health insurance in that state because the costs were higher than originally estimated.

The committee working on state legislative issues reported that it will draft a proposal using an indexing to inflation to replace the cap on the amount of pension subject to cost-of-living adjustments. Once there is a

proposal, they will seek sponsors in the State Senate and Assembly. We will meet with staffers to explain the problem and the solution. We will work with other City-based private and public unions, then build outward to upstate organizations, including the State Wide Senior Action Council.

The group tackling federal municipal bankruptcy regulations as they affect municipal pension obligations decided that the project must be seen as a long term one given the current composition of Congress. They will work first with New York's Congressional delegation to find sponsors and co-sponsors. Each COMRO member was urged to go to their parent union to prepare mailings to retirees throughout the country, asking them to meet with their congress members and senators to also sponsor, co-sponsor and support these bills.

John Hyland had asked that COMRO attendees be prepared to discuss how their unions conduct their political candidate endorsement process. This would help COMRO and each union develop a strategy, including an information kit, to highlight the Social Safety Net as a major issue for the 2016 election cycle.

Most of our unions have committees that make recommendations on candidates to their executive committees which either act on them directly or pass them over to a delegate assembly.



Rosanne Levitt

Happy Birthday to OSA Retirees Born in January

Sallie Adams, Timothy G Alapo, Leslie Allen, Kenneth Alleyne, Adrienne Alpert, Brenda Andrews, Joan Antelman, Bosah Azikiwe, Steven Balicer, Moradeyo Bamigbade, Theodore Barbal, Jo Ann Basham-Germain, Joanna Belt, Barbara Berg, Deborah Bershad, Michael Bharose, Kamel P. Bishay, Andrea Bloom, Carmine Borzelli, Salwa Boutros, Paul Bowen, Marlene A. Bowen, Barbara Bragg, Gwendolyn Bright, Hyman Brodt, Carolyn Brooks, Patricia L Brown, Gloria J. Brown, Michella Brown, Linda Brown, Rosemary O. Brown, Shirley Brugman, Anna Budd, Barbara Canning, Burton Carlin, Maxine Carter, Eve Charlack, Johnsie Cheatham, Gladys Chong, Himangshu Chowdhury, Margaret Clay, Joyce L Cochran, George Cohen, Sheldon Cohn, Rosalee Coleman, Othon R. Collado, Gloria Colon, David Conlon, Maria Copps-Butler, Robert Crawford, Maria L. Crisci, Daniel T Cruz, Sadie Culler, Maureen D'Amato, Frank D'Ercola, Donald Dagress, Marilyn Daitzman, Lillybeth Davila, Edward Davis, Marie Davis, Henry Delgado, Gary DeLiberto, John Dellecave, Mary E. DePierro, Sybil DeVeaux, John DiFilippo, William A. Douglas, Christine Dudley, Nancy Dueno, Loyola Eleutiza, May Engler, Mary Josephine Fahy, Carrie Fair-Smith, Michael Feller, Philip Flaum, Jacquelyn Fleming, Barbara Ford, James Freaney, Grace Gabrielsen, Teresa Galvin, Joseph Garber, Boushra Ghaly, Linda Gibson, Joan Gittens, Jeffrey Goldstein, Manuel Gonzalez, Eli Gottlieb, Sherman Gould, Jeffrey Gralto, Marie Greco, Maureen Greeley, Sheila Green, Luciano Guerriero, Frank Gulino, Claire Hall, Robert Henke Jr, Elena Holmes, Tareq Hossain, Maria A. Ibanez, Mourad Ibrahim, Carolle Jacques, Pauline M. James, Edwina Jenkins, Elizabeth Johnson, Clifford Johnson, Mable Jones, Eileen V Jordan, Patricia Jordan, Linda Kavanagh, Jane Kelly, Delmira Kelly, Anne Kessler, Anna Kheyfets, Sheldon Kier, Eleanor Kinard, Ezard Knight, Nicholas Koulouris, Bruce Krueger, Teresa B. La Neve, Jerry LaMura, Yvonne Laws, Joel Leichter, Barry Levy, Laura Limul, Irene Louie, Michel Louis, Theodore Marcus, Nicholas Mardikos, Marshall Marroquin, Norma E. Mason, Eloise McDuffie, Krishan G Mehra, Velarie Melvin, Shirley Meyers, Louis Michel, Linda Miller, Ruth Mingoia, Mary T. Mitchell, Thomas Monahan, Thomas P Monahan Jr., Charles Montalbano, Donna Mulgrave, Frida Myaskovsky, Sara Nanton, John F Nash, Madeline Nazario, Frances D. Nelson, Edgar Noguerola, David O'Brien, Michael O'Toole, Rati Panchal, Olivia Parker, Eugene Parker, Renee Patterson, Carol Ann Payne, Antony Penel, Nauford Phipps, John Picariello, Jack Pichman, Lee Pleva, William P. Pope, Dorothy Ragin-Primus, Peter Reese, Oswald Rivera, Pablo Rodriguez, Cora Ross, Leon Rozenbaum, John R. Ryan, Benjamin Salisbury, Cheryl Samuels, Earl Savery, Marc H. Sawyer, John Schild, John P. Sellers, Arlene Siegel-Fishman, Ina Sinclair, Karen A. Smith, Maureen L Somma, Janette Springle, Louis C. Starkey, Joan Sternberg, Alfred Tumielewicz, Edelmira Ventura, Reina Vera, Aldo Vigliarolo, Carlos Viguera, Narciso Villafuerte, Sally Rofofsky Waldman, Carolyn Walton, Trujue Wang, Joseph Warfield, Joanne Webb, Saul Weber, Shirley Wertheimer, Francis Wilson, Dolores Wilson, Spencer Wong, Thomas Woods, Annette Wyre, Russell Yates, John Yoshida, Robert Zappala, Phyllis M. Zito, Zeth Zuniga

OSARC MEMBERS FOR 2015 [continued from page 12]

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Don Schimelfenig
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Ida Sessa
Andrew Sessa
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Anne Shatz Benlisa
Hedviah Shuchman
Gloria Siebs
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Edna Silas-Marungo
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Michael Spector
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Christine Spencer
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Stuart Tepper
Rose Mary Terrell - Whitehead
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Deloris Thomas
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Spencer Wong
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Jeffrey Zuckerman

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Adelina Aguilto
Prakash Ailawadi
Yolanda Alayon
Michaela C. Albanese-Finkelstein
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Tristan Allas
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Marsha Ambrose
Michael Ambrosia
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John Bell -
Richard Bell -
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Donald Casiere
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Joseph Castagna
Immaculate Castaldo
Louis Cell
Janice Cerra
Jean Claude Ceus
Suzanne Chail-Magenheim
Edward Chan
Sho-Chun (Sue) Chang
Eve Charkak
Judith Chawkins
Johnnie Cheatham
Tsang-Sheng Chen
Stephen Chenenky
Kutikattu Cherian
Arthur Chigas
Mary Chisholm
Estelle H. Chodosh
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Himangshu Chowdhury
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Hannibal Coscia
Keith Colman
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Charles A. Covella
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Ted L. Cox
Esther Crayton
Denise Cregan

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Prabhat Das
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Marilyn Davis
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Rufina De Guzman
Judith De Leo
Ralph De Mattia
Cynthia De Palma
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Antonio DeGrella
Edwin P. Dei
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Reza Delghavi
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Basil DeSouza
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John DiFilippo
Vincent DiGesu
Eugene DiGiammarco
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James DiMarco
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Gloria Dja
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Barbara Donovan
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James Duffield
Vincent Dufour
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Judith Chawkins
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Tsang-Sheng Chen
Stephen Chenenky
Kutikattu Cherian
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Mary Chisholm
Estelle H. Chodosh
Gladys Chong
Himangshu Chowdhury
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Anthony Cirigliano
Marilyn Cirrone
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John P. Clark
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Joyce Cleveland
Hattie M. Cleveland
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Geraldine Coates
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Robert Cohen
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Myrna Gonzalez
Pedro Gonzalez
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Joan Gordon
Minnette Gorelik
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Sebastian Grasso
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Ingird Johnson
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Rev. Kaye Lee
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Rosanne Levitt
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