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#### **OSARC**

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# OSARC newsletter



### An Unnatural Disaster?

ur first meeting of the 2017-18 season will feature two speakers. **Eric Weltman, a** senior organizer for the nonprofit Food & Water Watch, will examine President Trump's environmental agenda – including plans to privatize America's water



Eric Weltman

infrastructure, his promotion of fracking, and his efforts to slash the budget of the Environmental Protection Agency. He will be emphasizing what we can do to oppose that agenda. Food and Water Watch was formed by 12 former staffers of Public Citizen in 2005. The group "champions healthy food and clean water for all" and "stands up to corporations that put profits before people." Weltman has over 25 years experience leading social justice campaigns, during which he has assembled coalitions, organized media events, and managed successful legislative initiatives. He has written for many publications, including *The American Prospect, In These Times*, and *Dollars & Sense*. Weltman graduated from the University of Michigan and earned an MA in

urban and environmental policy from Tufts.

Also on the agenda is **Dr. Perry Frankel, a cardiologist with Advanced Cardiovascular Diagnostics**, who is working with OSARC to potentially arrange a cardiovascular health fair at the union office. He will discuss how to prevent heart disease and strokes. Assuming sufficient member interest, we will arrange a date for the testing with Dr. Frankel in the coming months.

Next Organization of Staff Analysts' Retirees Club Evemt
Wednesday • September 13, 2017 • 12:30pm - 2:30pm

Charles Frie Weltman, Organizar, Food and Water

Guest Speakers: Eric Weltman, Organizer, Food and Water Watch and Dr. Perry Frankel, Cardiologist, Advanced Cardiovascular Diagnostics

OSA Union Office • 220 East 23<sup>rd</sup> Street • NYC

### OSARC Officers 2017-2018 Chairs.....Sybil Allen, Edmond Husbands Vice-Chairs......Serena Freeman, Alice Moise Newsletter Editor/Writer/Photos.....Rob Spencer Reporter/Writer..... Jane Kelly Art: Theodore White

### We'll Be Seeing You In All The Old Familiar Places Ninety-three (93) OSARC members and friends attended

OSARC's June gala luncheon:

Sybil Allen, Adrianne Alpert, Hakimah al-Zahra, Gilberte Ambroise, Jean Anmuth, Renee Bash, Maxine Batie, Andrea Behrens, Ed Birch, Shirley Bonadie and guest, Renee Boyce, Marcia Brown, Patricia Burton and guest, Vincent Calamiello, Joan Capel, Joyce Cleveland, Colleen Cox, Orphia Crump, Ralph DeMattia and guest, Sybil DeVeaux, Joan Doheny, Bill Douglas, Serena Freeman, Sheila Gorsky, Al Gundersheimer, Diana Gundersheimer, Phyllis Hailstock and guest, Betty Henderson, Mary Hillman and guest, Rosalia Jackson and guest, Daniel Jacobson, Colleen Jinks, Ingrid Johnson, Roslyn Jones, Jane Kelly, Rosanne Levitt, Mark Lewis and guest, Edna Lyons, Eloise McDuffie and guest, Alice Moise, Lillian Ngai, Erwin Nied, John Ost, Olivia Parker, Eileen Pentel, Robert Pfefferman, William Pfister, Ed Platt, Van Hazel Pridgen and guest, Fred Ranzoni, Cora Ross, Margarette Rousseau, Nancy Russell and guest, Verneice Rutledge, John Scrofani, Lorraine Rose Scrofani, Carl Semper, Reasa Semper, Andrew Sessa and guest, Valerie Sheafe, Dorothy Skelin, Velma Small and guest, Sallie Stroman, Madeline Taylor and guest, Edward Tennant, Hattie Thomas, Kim Vann, Francis Vardy and guest, Ruth Verbit, Nona Volk, Jay Warshofsky, Regina Weiss and guest, Theodore White, Isza Williams-Darlington, Carol Yost, Leoila Ziegler and guest.

We look forward to seeing you at our next event!



OSA Executive Director Sheila Gorsky (second from left) is joined by OSARC officers (left to right) Co-Vice Chair Serena Freeman, Secretary Ted White, Co-Chair Sybil Allen and Co-Vice Chair Alice Moise. Co-Chair Ed Husbands and Treasurer Jean Anmuth were camera shy.

#### In Memoriam

With sadness, we report the deaths of seventeen retirees. Vera DeGazon retired in 2002 as a Staff Analyst at the Human Resources Administration. James Arangio retired in 1993 as an Associate Staff Analyst at the Human Resources Administration. Martin Lewis retired in 2001 as a Staff Analyst at the Human Resources Administration. Joan Dula retired in 2012 as a Staff Analyst at the Police Department. William Pope retired in 1993 as an Associate Staff Analyst at the NYC Housing Authority. May Engler retired in 1994 as an Associate Staff Analyst at Department For the Aging. Audrey Green retired in 1997 as a Staff Analyst at the Department of Corrections. Bracita Graber retired in 1999 as an Associate Staff Analyst at the Administration For Children's Services. Essie Flynn retired in 2011 as a Staff Analyst at the Office of the Bronx District Attorney. Charlie Johnson retired in 1994 as a Staff Analyst at the Police Department. Roxie Bethea retired as a Senior Systems Analyst in 2013 at the New York City Health and Hospitals Corporation. Dianne Gaertner retired in 1999 as an Associate Staff Analyst at the Department of Housing, Preservation and Development. Francine Finkel retired in 2000 as an Associate Staff Analyst at the Human Resources Administration. Eric Solomon, James Murphy Roger Levin and Mark Steo were members of the Marine Engineers Beneficial Association who retired from the Department of Transportation.

The Newsletter extends its condolences to their family and friends.



30/30/30 raffle winners Christina Wong, Margarette Rousseau and Eloise McDuffle are flanked by Mark Lewis (left) and Ted White (right) who oversaw the raffle.

#### Mark Your Calendars

Be sure to reserve your schedule for upcoming Fall OSARC meetings. After Wednesday, September 13, the next meetings will be on October 11, November 8 and December 13, all at the union office, 220 East 23<sup>rd</sup> Street, 7<sup>th</sup> Floor (between 2<sup>nd</sup> and 3<sup>rd</sup> Avenues) from 12:30-2:30pm. Topics for the October and November meetings have not been set as yet. The December event, as always, is the annual retiree club holiday party. Information about the October and, hopefully, the November meeting will be in the next issue.

### COMRO Report

The Council of Municipal Retiree Organizations (COMRO) meets monthly, drawing representatives of the retiree sections of various municipal unions, including OSA, for a meeting on subjects of retiree interest. OSARC representatives to COMRO Teddy White, Jay Warshofsky, and Mark Lewis attended the June 23rd meeting for OSARC. OSARC Co-Chair Ed Husbands also attended. The following is based on minutes provided by COMRO's Stu

The UFT distributed a flyer entitled "A CONstitutional CONvention in New York?" and urges a "no" vote on



Maxine Batie

November 7<sup>th</sup>. The flyer says "It's more than a bad idea. It's a

An Alliance for Retired Americans flyer was in the form of a letter stating "I need Medicare, not Coupon-care. Do not replace Medicare's guaranteed benefits with a voucher."

The June guest speaker was psychologist Dr. Herbert Medetsky. He has worked for Transport Workers Union Local 100 and Columbia Presbyterian Hospital on "Financial Capacity." Medetsky defined Financial Capacity as possessing

the knowledge on financial matters to confidently take effective action that best fulfills an individual's personal, family and global community goals. Advances in medical science have increased our projected life span and increased the possibility of mental deterioration.

In normal aging, "Age Associated Cognitive Decline" reduces financial capacity gradually over one's lifetime. We are aware of our own deteriorating financial management skills. There are forms of mild cognitive impairments that we may or may not be aware of which further hinder our ability to perform activities of daily living. However, dementia, Parkinson's Disease and traumatic brain injuries are not easily self-diagnosed. These severe conditions drastically reduce an individual's ability to perform even the most basic activities of daily living, let alone to safely make informed decisions on short and long term financial planning.

Physical disabilities can also decrease financial capacity. Deafness and the side effects of chemotherapy or radiation therapy are examples.

As aging adults, we need to plan for the possibilities of our own deterioration or impairment. As union members and officers, we have an obligation to our fellow members to direct them to appropriate professionals in the finance, social work and medical communities.

Compiling a list of our financial information and computer passwords while we still have the capacity to do so is a good place to start.

Medetsky can offer more extensive training information to interested organizations or individuals. He can be reached at hlm264 @aol.com and 718-998-2418.

The New York City chapter of the New York State Alliance for Retired Americans held an information fair on June 28 at TWU Local 100 in Brooklyn featuring social service providers and social and political organizations.

COMRO discussed thencurrent efforts to produce a no vote in Congress on repealing



and replacing the Affordable Care Act. Contact with friends and family in states with Republican congressional representatives was seen as particularly important. The message is the elimination of needed healthcare so that tax breaks for the very wealthy can be implemented is unacceptable. Use of Facebook and other social media was encouraged.

The Constitutional Convention ballot question will probably appear on the back of the ballot. It is important to remind poll workers that the charts showing both sides of the sample ballot be prominently displayed.

The Janus case, which comes out of Illinois, is working its way through the courts and will likely be heard by the Supreme Court this fall. Like California in the Friedrichs case, Illinois requires public employees who choose not to join a union to instead pay an agency shop fee to the union. A vote to end fair share/agency shop fees could be catastrophic for public sector unions like OSA.

COMRO attendees discussed a New York Times article about the alleged precarious finances of the City's pension systems. The article cited two different sets of auditing assumptions and ignored the City Comptroller's audit that finds the five systems in sound financial condition.

Many other city and state pension systems are in trouble because of poor management and the failure of the

governments to make required contributions. There was concern that even though NYC's system is sound, we will be attacked and our current and future pensions will be reduced in the name of preventing an invented "crisis."

Finally, COMRO honored Ginger Adams Otis of the NY Daily News with the Freedom of the Press award, Doris Welch, President of the NYC chapter of the Alliance For Retired Americans with the Stuart Leibowitz Award and MEA's Stu Eber with the Lawrence J. Kaplan award.



Colleen Cox



Marcia Brown and Alice Moise

### Labor Leader Exits Trump Manufacturing Council

In the wake of President Trump's off-kilter press conference following the August Charlottesville, VA white supremacist march and rally, AFL-CIO President Richard Trumpka announced his resignation from Trump's so-called "manufacturing council." The council had been composed of business and labor leaders and was set up to advise Trump on his stated goals of infrastructure development and promotion of manufacturing in the United States.

Trumpka and quite a few of the business leaders abandoned ship after Trump blamed "both sides" for the violence in Charlottesville that resulted in the murder of one counter-protester and the injury of 19 others when one of the white supremacists drove a car into a group of demonstrators. Trump had added that there were "some very fine people" among the white supremacist and neo-Nazi groups

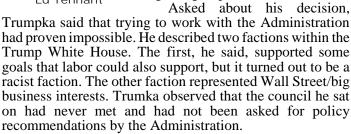
demonstrating against the removal of a Confederate era statue.

With the writing already on the wall indicating all of the business leaders would soon bail, the President tweeted that he was shutting down the council.

In announcing his departure, the AFL-CIO's Trumpka said, "we cannot sit on a council for a President who tolerates bigotry and domestic terrorism...We must resign on behalf of America's working people, who reject all notions of legitimacy of these bigoted groups"

Ed Tennant bigoted groups."

Asked about



• • • •

### Freedom of the Press Is Guaranteed Only To Those Who Own One

The famous press critic A.J. Liebling coined the phrase in the headline of this article while writing for *The New Yorker* magazine in 1960. Liebling was expressing concern for the ever-decreasing number of news outlets in the traditional print media. He was concerned about the concentration of press power in the hands of too few entities. He was writing, of course, before the growth of alternative news sources, including the internet.

However, his point remains pertinent today for working people. With the high price of entry to the publishing field, print, visual or digital, it is far more common to read a newspaper or watch a television program produced by large corporations espousing the views of the corporate world than one that examines the concerns of working people or the unions that represent them.

That's why a July development in Chicago was somewhat hopeful. A consortium led by the Chicago Federation of Labor, the city's umbrella coalition of labor unions, outbid the corporation that owns the rival *Chicago Tribune* to acquire the venerable *Chicago Sun Times*.



Carl and Reasa Semper

In announcing the deal, the lead investor, former Alderman Edwin Eisendrath observed, "Our investors include more than half a million hardworking people around Chicago, and you can bet we'll be talking with a voice that resonates with the working class."

The Eisendrath group convinced the U.S. Department of Justice's Antitrust Division - which oversees newspaper mergers – that it could run the paper for a reasonable period of time by securing more than \$11.2 million in operating funds. The *Tribune* ownership had sought to purchase the *Sun Times* and merge the business operations of the two papers while leaving the newsrooms independent. Justice was concerned about the concentration inherent in such an acquisition.

The deal was praised by The Chicago News Guild, which represents unionized newsroom employees at the *Sun-Times* and which had opposed the merger plans with the *Tribune*. "We're thrilled with this development," Guild consultant David Roeder said. "We look forward to working with Edwin Eisendrath and his backers in charting a new course forward for the *Sun-Times*."

How this will turn out for organized labor in Chicago

remains to be seen. The Chicago Federation of Labor said it would not seek to influence the newspaper's reporting on labor unions. "We didn't get involved in order to get a pass from reporters," CFL secretary-treasurer Bob Reiter said. "Our reporters will look at what is happening and report the story. If that means someone in the labor movement has an issue, then that's the story."

Ironically, the Chicago Federation of Labor was, in many ways, a pioneer in labor communications, founding and for 52 years



Serena Freeman

operating the very first labor-owned radio station in the world, WCFL-AM, which it launched in 1926 and owned until 1978, when it sold the station to the Mutual Broadcasting Corporation.

### Another Try At Undermining Social Security?

The billionaires on Wall Street and their politician friends never sleep in their goal of undermining Social Security and possibly redirecting it into privatized accounts as proposed by the George W. Bush Administration.

Raising alarms about supposedly unsupportable debt and falsely pointing the finger at modest shortfalls in Social Security funding as a major "crisis," these evil-doers are always ready for another round of covert attacks on America's safety net programs.

In the early years of the Obama Administration, these forces, after failing to achieve their goal via legislation, successfully pushed President Obama to appoint by executive order a National Commission on Fiscal Responsibility and Reform. The Commission was more

commonly known by the names of its two chairs, former Republican Senator Alan Simpson and former Clinton Chief-of-Staff Erskine Bowles.

While many in the media labeled it the Simpson-Bowles Commission, a more colorful moniker was bestowed upon it by opponents, "the catfood commission," since its proposals included cuts in Social Security, Medicare, and other social safety net programs and for tax "reforms" benefitting the wealthy and corporations. The "catfood" name came from the idea that the



John Ost

Commission's proposals might reduce older Americans to surviving on catfood.

While that Commission's recommendations died on the vine back in 2013, we now see a new and sneaky attempt to go after Social Security – HR 3423, the Social Security

Commission Act of 2017. The act, which has been introduced in the House of Representatives, would create a 13 member commission that would make recommendations on Social Security's long term solvency. Its sponsors are John Delaney (D-MD), Scott Peters (D-CA), Tom Cole (R-OK) and David Trott (R-MI). Of the 13 members, six would be appointed by the minority party and seven by the majority party.

During the summer, there were attempts to attach this to legislation on the debt ceiling.

If they succeed in establishing the commission, its report will be made in one year, with recommendations that would be fast tracked without Congressional hearings, limited debate and without provision for amendments.

If that makes you convinced we are witnessing another assault on the safety net, you are likely right. The only limitations that could prevent disaster, if the commission is established, is the fact that the bill requires each specific recommendation to be supported by 9 out of 13 members. Assuming votes along party lines, if only 7 members of the GOP voted for recommendation, it would be two votes short.

However, the bipartisan experience on the Obama "catfood commission" and the fact that the bill is being sponsored by two Democrats should give pause about whether enough Democrats could be enlisted to support as yet unspecified "fixes" for Social Security. Another potential brake on any commission action is the fact that Social Security benefits cannot be changed through reconciliation and require a Senate super majority of 60 votes.

Let your Representatives know you oppose HR 3423 and remain vigilant for this and other attempts to undermine the safety net.



Ed Birch

### No Surprise: Drug Prices Remain Out of Control

The government continues to pay excessively for drugs through Medicare and Medicaid. The skyrocketing cost of older, in some cases generic, drugs led to a spike in drug costs to the Medicaid program of several billion dollars from 2015-16. A recent report in *Kaiser Health News* pointed out that the rise in cost of 313 brand name drugs cost Medicaid over \$3 billion more and the increasing cost of generic and non-brand drugs cost the government \$258 million more over the same time period.

According to Kaiser, 30% of prescription druges have seen their prices leap by 100% or more over the past five years. States are bearing a good chunk of the increased costs, reducing their ability to fund other essential services.

AFL-CIO affiliated Alliance for Retired Americans head Richard Fiesta said "rising drug costs hurt taxpayers who are paying for the outrageous profits of pharmaceutical corporations and the enormous salaries and bonuses of pharmaceutical executives."



Art by OSARC Secretary Theodore White

#### OSARC — Out To Lunch

by OSARC Secretary Jane Kelly

OSARC's annual gala June luncheon was held this year on Wednesday, June 14th, at Tony's Di Napoli restaurant on West 43rd Street in midtown. The event, well-attended by 96 members and invited guests, was held in an elevator-accessible lower floor banquet room. Photos from the event appear throughout this edition of the *Newsletter*.

The food selection, served family style, was varied, well-prepared, and professionally served. Each table had sangria and soda, a salad, an appetizer of prosciutto and burrata, a selection of three pastas (penne with broccoli, garlic and oil; spaghetti and meatballs; and ravioli bolognese) and three meat and vegetarian entrée dishes (veal marsala, eggplant parmigiana and chicken francese), as well as a choice of coffee or tea and delicious Italian desserts (tiramisu, mini cheesecake and cannoli).

Dietary adjustments were quickly made for several people. OSARC co-founder and OSA Executive Director Sheila Gorsky and outgoing OSARC Co-chair Ted White spoke and jointly fulfilled the Master of Ceremonies role.

The outgoing OSARC officers introduced the new



Carol Yost

OSARC officers for 2017-18. Sybil Allen will join Ed Husbands as Cochairs. New OSARCers and recent retirees Alice Moise and Serena Freeman will serve as Co-Vice Chairs. Jean Anmuth remains as Treasurer and Ted White exchanges his Co-chair hat to step up as the new Secretary.

Finally, a 30/30/30 (33.3 to be more exact) raffle was held and each winner received \$101! Congratulations to winners Margaret Rousseau, Eloise McDuffie and Christina Wong.

### Look For COLA in the September Pension Payment

Every year in the September pension payment (due at the end of September), the City's pension systems, including the NYC Employees Retirement System (NYCERS) include a cost-of-living adjustment. This year, the COLA will be 1.2%, up from 1% last year.

The COLA, which was won by City unions in the year 2000, helps to ease the pain caused when inflation reduces modest pension awards.

The COLA is based on the rise in the Consumer Price Index (CPI) on a year-over-year basis for the period ending March 31 of any given year.

You are eligible to receive a COLA if you are a disability retiree, regardless of age, if you've been retired at least five years; or you are a regular service retiree who is at least 62 and has been retired at least five years; or a regular service retiree who is at least 55 and has been retired for at least 10 years. Also eligible are beneficiaries receiving an Accidental Death Benefit, regardless of age, who have been receiving that benefit for at least 5 years.

Spouses receiving a joint-and-survivor option benefit are eligible to receive 50% of the monthly COLA for which the retiree would have been eligible.

The COLA is based on 50% of the CPI (half the rate of

inflation) on the first \$18,000 of your pension or the Annual Maximum Retirement Allowance (including prior years' COLA payments), whichever is less. The minimum COLA is 1% and the maximum 3%.

Over recent years, with the CPI rising at historically low rates,



Lorraine and John Scrofani

historically low rates, one percent COLAs have been frequent. In fact, 2017's 1.2% COLA is the first COLA over one percent since 2012.

## Defined Benefit Pensions Top 401(k)s In Popularity Among Public Sector Workers

A recent report by the National Institute for Retirement Security (NIRS) examined the retirement plan choices made by public sector employees and found that public sector workers offered the opportunity to choose between a defined contribution (DC) and defined benefit (DB) plan enrolled in defined benefit pensions. NIRS studied eight states that offer employees a choice between traditional pensions and DC plans. In six of the states, the enrollment in DB pensions topped 80% in 2015. Florida and Michigan, the other two states studied, had take-up rates of 76% and 75%, respectively. In North Dakota, 98% of eligible employees enrolled and, in Ohio, 95% did.

Workers found efficiency in these plans, which provide a defined payout after retirement, unlike DC plans, such as 401(k)s, which offer no guaranteed outcome.



(Left to Right) Fred Ranzoni, Sallie Stroman, Hattie Thomas and Antonio Gomes

The study also examined economic inefficiencies of DC plans, including managerial fees and poor individual investment decisions. Both can reduce results, hurting the employees.

DB plans have the advantage of a longer investment horizon, allowing for better growth. Also, when states make the transition from defined benefit to defined contribution plans, they are often forced to maintain two accounts, also increasing costs.

Even when the default option favored a DC plan, most employees still selected a traditional pension. In Washington state, the default retirement plan is a combination DB/DC plan. Employees must affirmatively act to elect to participate in the DB pension plan instead. The majority of newly-hired employees – six out of ten – actively chose a pension.

The study's co-author Jennifer Brown said "when employees have a choice, pensions continue to win in a landslide." Brown added "Our findings also suggest that the public sector is unlikely to mimic the trend away from pensions." There is strong employee support for DB pensions and pensions remain the most cost-effective way for public employers to provide a modest and secure retirement benefit for employees who typically earn less than comparable private sector employees."

NIRS noted that some states had offered their employees a choice of primary retirement plan as far back as 18 years ago. Seven statewide pension systems give new hires the choice between participating in a DB pension or a DC-only plan. In two other states, some or all employees have a choice between a combined DB/DC plan and a DC only plan. Washington offers a choice between a DB pension and a combined DB/DC plan.

The percentage of new employees electing DC plans as



Andrew and Marilyn Sessa

their primary retirement account ranged from two percent in North Dakota to 25 percent in Michigan.

NIRS said there was a noticeable uptick in employees choosing the pension after the 2008-2009 stock market collapse.

NIRS research showed that employees directing their own investments tended to earn lower investment returns than that of state pension plans. The investment advantage in public DB pensions can be attributed to lower expenses, professional asset management and an optimal investment allocation used by the DB plan over decades. DB pension plans also benefit from longevity risk pooling.

The research found interesting results when it examined states that were eliminating DB pensions and moving new hires into DC accounts in the hopes of lowering costs or addressing funding shortfalls when states skipped their full actuarial contributions. NIRS found a DB to DC switch increased retirement costs for employers and taxpayers alike in the immediate future.



Bob Pfefferman and Daniel Jacobson

Richard Fiesta, Executive Director of the AFL-CIO-affiliated Alliance for Retired Americans said "Teachers, firefighters, police officers, and all kinds of state and local employees work hard their whole lives so they can enjoy a safe and healthy retirement. Strong pensions help them to do this. The data in this study show that workers know this, and that it offers efficiencies defined contribution plans do not."

### Roundtable On Women in Non-Traditional Jobs

To celebrate the 35<sup>th</sup> anniversary of the first women hired as NY City firefighters, NYU's Wagner Labor Archives, the NY Labor History Association and LaborArts, will host a roundtable on programs that have helped women gain entry into the skilled trades and uniformed forces.

The event will take place September 22, 2017 from 6:30 to 8pm at NYU's Tamiment Library/Wagner Labor Archives, Bobst Library, 70 Washington Square South, 10<sup>th</sup> Floor. The panel will be moderated by Jane LaTour, author of *Sisters in the Brotherhoods* and will include IATSE Local 1 Trustee Eileen Macdonald, IBEW Local 3 Electrician/Shop Steward Erin Sullivan, Plumber Judaline Cassidy, and President of the United Women Firefighters Sarinya Srisakul. Should be an interesting evening.

Admission is free but please RSVP to tamiment.events@nyu.edu or call 212-998-2635.



Bill Douglas and Joan Doheny

# Trump Attack On Seniors Would Kill Rule Banning Mandatory Nursing Home Arbitration

Often, the admission package for a nursing home or rehab facility stay includes a document in which you agree to forego your legal remedies to sue in court should anything go wrong. Instead, these agreements impose mandatory arbitration.

During the waning days of the Obama administration, the Centers for Medicare and Medicaid Services (CMS) put forward a new rule which would have barred nursing homes from requiring patients to sign such mandatory arbitration agreements. However, implementation of the rule had been held up when the main nursing home industry trade group obtained a preliminary injunction.

This June, with the Trump administration in office, the CMS reversed itself and announced its intention to remove the proposed Obama rule. Instead they intend to implement a rule that would allow any nursing home receiving federal funds, including Medicaid or Medicare, to require new residents agree to arbitration and deny them admission if they refuse. Advocates say the Trump proposal would make the present situation worse since it would override state laws that currently protect nursing home residents from arbitration agreements.

Business lobby, the US Chamber of Commerce, is supporting the Trump administration's new rule, claiming arbitration is "a system that is simpler, fairer and faster for all parties concerned."

While the Chamber and many nursing home executives argue this helps avoid expensive litigation, arbitration tends to be a friendlier process for businesses and decreases the chances that abuse victims or their families can obtain justice.

Perhaps even worse, the secrecy surrounding arbitrations means dangerous institutions will not be openly revealed, leading to the likelihood of further injury or abuse.

A number of senior advocacy groups opposed the removal of the rule, including the Alliance for Retired Americans and AARP. ARA's head, Richard Fiesta said "the proposed rule change by CMS is a classic example of the

powerful taking advantage of the most vulnerable. Nursing home residents and their families must have the right to sue if the care they receive is inadequate or even abusive. Instead

of taking power away from the victims, the government should be doing all it can to ensure that nursing home residents are given the safe, quality care they deserve."

Opposition to the Trump rule has also come from 17 state attorneys general and 31 Democratic Senators who urged the Trump administration not to adopt the proposed rule.

AARP said "We are alarmed that CMS' decision to remove provisions prohibiting binding pre-dispute arbitration will very



Hakimah al-Zahra

likely have dangerous and harmful impacts on nursing facility residents, as well as their families."

### Vote No on the Con Con November 7th — on the BACK of Your Ballot

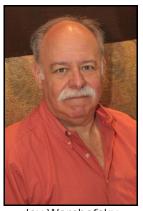
Our union and this *Newsletter* have been beating the drum for a "no" vote on a state Constitutional Convention for months. We repeat it again here. Every 20 years, New York State voters are asked whether our state should hold a convention to consider changes to our state constitution. The question will be on the general election ballot on November 7, 2017.

If voters in November vote "yes," an election for delegates would be held in 2018 and the convention itself would be held in the spring of 2019. There would be three elected delegates from each State Senate district and 15 statewide delegates.

So, what could be wrong with a Constitutional Convention? A Constitutional Convention opens the entire Constitution and all of its protections to change or amendment. To assume that only changes good for working people would be proposed is naive. A Constitutional

Convention could be used by corporate interests and their lobbyists to weaken many worker rights and protections.

The New York State Constitution guarantees at present that your public sector pension can not be diminished or impaired – in other words - it can't be cut once you've enrolled. The Constitution protects our right to a public education, our right to be a member of a union and bargain collectively, and the right to workers' compensation. The Constitution



Jay Warshofsky

assures care for the needy, mentally ill and the elderly. It protects clean air and water in our state.

The NYS AFL-CIO and the New York City Central Labor Council are strongly supporting a "no" vote and in-



Roslyn Jones and Rosanne Levitt

tend to mobilize union members across the state in a campaign against the proposal.

They point out that the labor movement is facing a fight to preserve labor rights going back to the New Deal. They also remind workers that many union and worker rights provisions were inserted into the Constitution in 1938, a time of much greater labor activism, when the Wagner Act was new and mass organizing was happening in many industries. Most other states do not, even today, have the significant protections New York does.

A Constitutional Convention would cost taxpayers hundreds of millions of dollars and would likely be controlled by well-funded special interests and career politicians.

A Constitutional Convention is not even needed to amend the state Constitution. All that has to happen is for an amendment to be proposed and passed in two successive legislative sessions of the legislature and it goes on the ballot for voter approval.

In fact, the November 7<sup>th</sup> ballot will have three ballot questions, two of which will have arrived for your consideration in exactly that way.

In addition to the referendum on a state Constitutional Convention, which is the first proposition on the ballot, there

will be a question on whether pensions should be stripped from elected officials convicted of public corruption and a question about whether stringent environmental protections in the Adirondacks and Catskills should be loosened, allowing



Nona Volk and Betty Henderson

for certain infrastructure projects seen as needed for the safety and economic vitality of nearby areas to be installed without a further constitutional amendment.

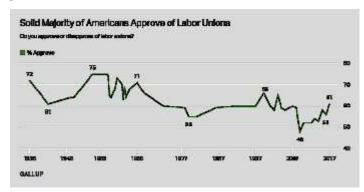
The three referenda will be placed on the back of the November ballot. Votes for Mayor, Comptroller, Public Advocate and City Council will be on the ballot's front.

The question, ultimately, is whether a Constitutional Convention is a risk you want to take. OSA urges a "no" vote on November 7<sup>th</sup>.

Americans Like Unions; They Really Do

Amid a seemingly endless series of negative developments for the American labor movement and never-ending efforts by corporate interests and their bought-and-paid-for politicians to undermine labor's strength and influence, we can report on one light in the tunnel.

A Gallup survey this year says 61% of adults approve of labor unions. Although that percentage is not as high as during the period from the 1930s through the 1960s, it is the highest percentage since 2003. Gallup has been examining the question since 1936.



Union popularity dropped to its lowest point at the start of the Obama administration. The 2009 survey was the first and only time that a majority of Americans did not approve of unions.

In 1936, at the height of the CIO organizing drives and soon after the passage of the Wagner Labor Relations Act, which legalized private sector collective bargaining, Gallup found 72% of Americans approved of labor unions. The peak approval level was reached in 1953 and 1957, at 75%.

Nevertheless, Americans are divided politically in their support for labor. Democrats were twice as likely to support unions as Republicans at 81% versus 42%. The worst political disparity occurred in 2011 when Democratic approval of unions stood at 78% but GOP approval was only 26%. Gallup reported that Democratic approval of unions has been steady over time, while approval by independents and Republicans has fluctuated.

Gallup surmises, ironically, that the recent increase in Republican approval of unions may be due to a perception that, with the GOP now in charge of the executive and legislative branches, unions aren't likely to expand their power.

That said, Gallup found that Americans would actually like to see unions expand their influence. In 2017, 39% of Americans would like unions to have more influence – the highest level in the 18 years Gallup has asked the question.

The percentage who want labor unions to have less influence is at a record low of 28%, while 30% want unions to have the same influence as today.

The more Americans approve of unions, the more they want them to have greater influence.

Still, Americans remain more pessimistic than optimistic about the labor movement's future. Forty-six percent say they think unions will become weaker than today, 27% say they



Vincent Calamiello

will stay the same and 22% say they will be stronger.

The trend in support for unions has remained substantial throughout the 80 years Gallup has studied the question, despite enormous decreases in union membership.

Gallup's latest survey shows that 10% of American adults report personally being a union member, while 16% live in a union household.

The survey was based on telephone interviews of a random sample of 1,017 adults aged 18 and over in all 50 states and Washington DC.

### Thinking of Moving From New York? Check This Out

If you're considering moving to another state, one more thing to consider is whether the new state will tax your City pension. As you may recall, NY State does not tax public employee pensions, whether from the State itself or any municipality within the state. Other states have varying policies. The Retired Public Employees Association has compiled a nice chart indicating whether each state has an income tax, whether it would tax your New York pension, whether it taxes Social Security and whether it taxes distributions from 401k/457 plans. You can reach the chart at https://rpea.org/retirement-planning/pension-tax-by-state.

### Do Corporations Really Pay Their Fair Share?

To listen to corporate advocates, conservative commentators and pro-corporate pols, you'd think American corporations are severely overtaxed. The statutory corporate tax rate is 35%, but what do profitable American corporations actually pay in taxes? What is the actual average effective tax rate for the country's biggest and most profitable companies?

The Institute on Taxation and Economic Policy took a look at eight years of data from 2008-2015. Since

corporations can pay different tax rates for legitimate reasons from year to year, a longer term view is needed, according to ITEP.

The Institute limited its review to corporations that were profitable over that entire eight year period. If a corporation had a loss in any one of the years it was excluded from the study. So, the study covered 258 of the Fortune 500 corporations that were profitable in each of the years from 2008-15.

The average effective tax rate for these corporations was only 21.2%, In addition, many of the corporations were able to pay absolutely no corporate taxes. Eighteen of the companies paid no taxes over the full eight year period. 100 paid nothing in at least one profitable year and 58 of them paid nothing in several profitable years.



Valerie Sheafe, Adrienne Alpert and Ruth Verbit

Utilities paid an average of just 3%, oil and gas pipeline companies paid an average of 11.2%, and internet services companies paid an average of 15.6%.

About 25% of the companies paid an average of 30% or more, close to the statutory rate and, according to ITEP, 60% of those corporations were in health care or retail trade.

Overall, the 258 corporations studied benefitted from \$526 billion in tax breaks over the period, with more than half of the tax breaks going to 25 of the most profitable businesses. AT&T received \$38 billion in breaks, Wells Fargo \$31 billion, JP Morgan \$22 billion, Verizon \$21 billion and IBM \$17.8 billion.

One source of reduced taxes are tax breaks on executive stock options, which accounted for \$51.8 billion in tax reductions over the 8 year study, with 10% of those benefits achieved by Facebook.

Multinationals, ITEP noted, often face higher corporate taxes abroad than in the United States. Of 107 corporations they studied with substantial international business accounting for more than 10% of their income, 62 paid higher foreign tax on their foreign income than they paid on their domestic income. The average foreign tax rate was 25.8% compared to 18.3% on US profits.



Sybil Allen, Gilberte Ambroise, Mary Hillman

So, the next time corporations cry about how much they pay in taxes, you will know they are exaggerating a situation that is in fact much more favorable to them than they let on.

### Solidarity Forever!

A new report issued at the end of August by the Washington DC-based Economic Policy institute takes a look at who belongs to unions in 2017 and examines the value of unions to American workers and the American economy. Unions not only give workers a say in their workplace, but they help to reduce the inequality that has developed over the past four decades in American society.

EPI says "collective bargaining plays an essential role in today's labor market, by raising working people's wages and supporting a fair and prosperous economy as well as a vibrant democracy."

EPI President Lawrence Mishel said, "We will never again see consistent robust middle-class wage growth or a healthy democracy without first rebuilding collective bargaining."



Joyce Cleveland & Isza Williams-Darlington

EPI reports that unions are more diverse than ever before. "Union members today include dental hygienists, graduate students, and digital journalists, as well as manufacturing workers and public-sector employees."

The report states that "two-thirds of union workers age 18 to 64 are women or people of color, with 14.5% of black workers age 18 to 64 covered by a collective bargaining agreement, compared with 12.5% of white workers and 10.1% of Hispanic workers.

EPI notes that more than 1 in 9 workers are represented by a union and that exercising the right to join collectively to bargain wages and working conditions gives workers a voice. The report argues, "anyone who supports working people or a healthy democracy should stand up and support unions and collective bargaining."

The report notes the stresses unions and workers are under, with productivity rising over the past several decades, but wages remaining flat except for those at the very top, who have seen soaring wages.

EPI says "union decline can explain one-third of the rise in wage inequality among men and one-fifth of the rise in wage inequality among women from 1973 to 2007."

Union members, on average, earn 13.2% more in wages than nonunionized workers with similar education, occupation, and experience working in the same sector of the economy.

EPI stresses that collective bargaining also raises wages for nonunion workers. "As an economic sector becomes more unionized, nonunion employers pay more to retain qualified workers, and norms of higher pay and better conditions become standard. If union density had remained at its 1979 level, weekly wages of nonunion men in the private sector would be 5 percent higher today."

EPI also found that unions have a very positive impact on closing racial wage inequities. Unions do this, says EPI, by "creating pay transparency, correcting salary discrepancies, establishing clearer terms for raises and promotions, disproportionately boosting



Eileen Pentel

the wages of lower-wage workers, and helping workers who have been discriminated against achieve equity."

According to the report, hourly wages for unionized women are 9.2% higher on average than for comparable nonunionized women. Black and Hispanic workers also get a disproportionate boost from unionization compared with their white counterparts.

While noting the effect of decades of attacks on unions by corporate interests and their bought and paid for politicians, EPI notes that there is a "resurgence of interest in collective bargaining, especially among young people."

The report notes that unions are especially appealing to young workers aged 18-29, of whom 55% view unions favorably, compared with 46% of workers age 30 and older.

### Would Medicare For All Be Inferior Care?

When the Congressional Budget Office reviewed the GOP's failed attempt to repeal and replace the Affordable Care Act, it found that the cost of health insurance would rise under the GOP proposals for most Americans. A different approach would be to expand Medicare or Medicaid to cover more or all Americans.

An article in the *New York Times* at the end of August examined whether the lower prices paid by Medicare and Medicaid to physicians as compared to payments by private insurers affected care. It found that both Medicare and Medicaid deliver health care at lower cost and the quality of care is not impacted.

Medicare and Medicaid pay lower prices to doctors and other health care providers, resulting in lower costs. Those critical of expanding government insurance coverage claim this would result in only providers offering cheap, low-quality care accepting the lower payments from Medicare and Medicaid. However, the article cited multiple studies showing that doctors provide the same services and treatment at the same level of care, regardless of which insurance plan is paying.

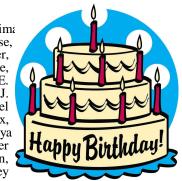
The AFL-CIO-affiliated Alliance for Retired Americans said "Medicare and Medicaid offer an efficient solution that is guaranteed to keep Americans covered and able to access quality care."

# Happy Birthday to OSA Retirees Born in August & September Alfredo Acevedo, George J. Adkins, Adelina C. Agulto, Hakima

#### **AUGUST BIRTHDAYS:**

Alfredo Acevedo, George J. Adkins, Adelina C. Agulto, Hakima Al-Zahra, Yolanda Alayon, Frederick C. Alexander, Daniel Ambrose, Arthur D. Aptowitz, Maria Paz Asuncion Arce, Preston Baker, Herman Barrocales, Claudia Bellavia, Joyce E. Bialik, Jack Blake, Robert Bleiberg, Timothy Bohen, Edward Braverman, Brian E.

Brennan, Larry Brown, Frances Brown, Jeanette Brown, Joseph E. Burden, Mildred Burgos, Joseph J. Bushe, Marie R. Butler, John Cala, John Campobasso, Michael C. Capparo, Philip Carroll, Michael Chakrin, Dolores Choate, Estelle H. Chodosh, Philip Cipriano, Philip Clark, Mary Contessa, Kenneth Cox, Marguerite Cronin, Ila Das, Ellis DeAngelo, Kenneth DeJohn, Don Delorenzo, Frantz Desire, Ana E Deya (Lugo), Ailsa Diaz, Marvin Dozier, Gordon Duncan, Erlinda Duque, Maritza Durio, Andrea Eisner, Gaber Elhefnaoui, Elizabeth Farrell, Lillie Z. Farrell, Joseph Fidalio, Elizabeth Folsom, Connie V. Foreman, Renee Fox, Frances Fultz, Armand Gabriele, Anthony Galante, John Joseph Gambardella, Daphney Garrison, Alexander Gelleri, Jo-Ann George, Frank Gerace, Linda Gerwin, Shirley T. Gilliam, Nicholas



Gleason, Sydney Goldenberg, Myra R. Goralski, Stanley Granat, Jacqueline Grant-Lucas, Estelle R. Green, Garry Guyer, Phyllis Hailstock, Marguerite Hajduk, George Hansen, Michael Harris, Sharon Harris, Mildred Hawkins, Iris Hecht, Saundra E. Henry, Lydia Hernandez, Fred Herschkowitz, Susan A Hill, Perry Hilton, Jerome Hirshman, Sylvia Hodge, Richard Andrew Horn, Lawrence M. Iannozzo, Christobal Jacques, Calvin James, Estella Jenkins, Sehu L.A. Jeppe, James L Johnson, Wilhelmena Jones, Barbara Jordan, Frances Karst, Fran Kastin, Jeffrey Keller, Charles Kelly, Carol A. Keyser, Charles W Lawrence, Mark Layne, Bernard Leddy, Mark Lewis, Fred Lieber, Manrao Lin, Gabriele Lioce, Joan Lipton, Marlene Lorraine, John W. Mackey, Rose M. Maconi, Michael Marino, John A. Marsico, Jeffrey G. Massey, Dorothy Matherson, Bobbi Oke Mathis, Verna Maynard, Mary Katherine McEwen, Deborah McKeever, George McLean, Sheila McMahon, James J. McQuade, David Mei, Carol Michaels, Gracie Michail, Natalie Millner, Saundra J Mirabal, 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, John F. O'Connor, Murray F. Olsen, Joshua Orzeck, Kathryn Pacelko, Martha Palma, Jose Pandarakalam, Frances Pascale, Linda Pasquali, Sarah Pener, Jack F. Perin, Millicent Perry, John S. Peterson, Theodore R. Phillips SR, Michael Plant, Shirley A. Pope, Shari Potter, Felix M. Quezada, Michael J. Quinn, Parmanand Ramlochan, Addie Redman, Vera Reid, Jeanette Reid, Celina Reynolds, Gwendolyn Riley-Roberts, Evelyn Rivera, Harold Robinson, Russell Rodriguez, Albert Roess, Elena Roman, Richard Ronde, Allan H Rose, Dorothy G. Royal, Esther Ruiz, Dominick Russo, Flora E. Santana, Veronica Saunders, Ora C. Savoy, John Schiavi, Marvin Schneider, Ina Schwartz, Jeremiah Schwarz, Barbara Scott, Mary G. Seabrooks, Daniel Sedlis, Myra Seltzer, Saundra Sidberry, April D. Silva, Adele L. Simpson, Anita L. Skelton, Allen F. Smalls, Angela Smith, Dalphine M. Smith-Cardin, Gaye F. Snyder-Inkeles, Michael Spector, Christine Spencer, Mark E. Steffens, Mortimer Sullivan, Alfredo L. Tan, Mary D. Taylor, Luvonnia Taylor, Rosario Terranova, Jeffrey A. Thomas, Hattie Thomas, Joanne L. Tormey, Bernard D. Tuchman, James Tumia, Monica M. Turbett, Eliseo Vergara Jr., Nicholas Vero, Adelaide Verponi, Doreen Vialet, Rev. Edgar J. Vinces, Vida Wagner, Thomas M. Walsh, Ellen R. Warmstein, Barbara Washington-Griles, David E. Welsh, Sarah J. Wilborne, Antoinette Witherspoon, Carol F. Yost, Elsie Zayas,

#### **SEPTEMBER BIRTHDAYS**

Angela Alexander-Wilson, Carmelita Almodovar, Pauline Amo-Adu, Beverly E. Anderson, Samuel K. Anim-Addo, Leonora Ardila, Denise Austin, Mary E. Barlow, Mary Barrett, Renee Bash, Sofia Belenky, Herman R. Berkowitz, Douglas Berlinerman, Vincent J. Berte, John L Besignano, Andrew

E. Bland, Phyllis Blonder, Angela M. Bongiorno, Renee A. Boyce, Larry D. Boyd, Pamela Brandes, Wayne M. Brelowski, Carol G. Brown, Marcia Brown, Robert Browne, Douglas G. Burns, Debra A. Cali, Milton G. Campbell, William Capers Jr., Jose Luis Carrion, Jose R. Casais, Louis Celi, James E. Chaska, Zi Wen Chen, Peter Cheung, Anthony E Clarke, Arthur C Cohen, Theodore Collins, Patrick Collins, Raymond Conboy, Raffaela Conetta, Teresa Cortes, Colleen Cox, Joan S. Crystal, Elizabeth D'Aversa, Pranab Das, Prabhat Das, Judith De Leo, Clive DePass, Constance DeSanti, Richard W. DiBari, Vincent DiGesu, Nicholas Dounis, Thomas Duggan, Joseph Ecock, James Egan, Robert Eilets, Barbara J. Elstein (katz), Foster Ephraim, Jeremiah K. Feehan, Rosemary C. Fodera, Charles Foronjy, Harold F. Fowler, Irene Foy, Henry Frank, Benjamin Freeman, Serena Freeman, Birchie Frett, Rosalie Frost, Jesus Gagui, Patrick W Giagnacova, Penny E. Gibson, Joseph Giglio, Frank Glover, Myrna Gonzalez, Minette Gorelik, Sally Graudons, Johnel Green, Sharon Gregg, Thomas J. Griffin, Andrew Grigorenko, Uriel Gunthorpe Jr, Narendra Gupta, Horacio Gutierrez, Estelle Guttbinder, Evans Gyima-Mensah, Henry Haegele, Robert Hanrahan, Katherine Hansen, Sarah Hecht, Lisa Hernandez, Alvin Hill, Isalyn Hinds, Polly Horton, Carolyn Hubbard, Haydee Inclan, Pearl Jackson, Jeffrey A Jacobs, Alonzo Jamison Jr., Tulline Jenkins, Ingrid Johnson, Cladie Johnson, Carl Jones, Elroye Jones, Betty Joseph, Ruth Joyner, Phyllis Karasik, Laurie Katz, Joan Kelly, Jeannie Kempson, Betty Kenner, Kathleen Kinney, Gerald S. Koszer, Lizzette La Santa, David Lam, Stanley Landman, Karen Lanzillo, Gerald Launer, Victor Lee, Rev. Kaye Lee, Diane W. Levin, Yury Levit, Roger Lew, John Lilly, Chien Sau Lu, Grace Lucas, Gail Lund, Paul Lurie, Patricia J Lynch, Allyson Mackey, Loretta Maggiore, Albert G. Malapit, Sheila Malloy, Rose Mary Mandanici-Yarmak, Barry Mandel, Clarissa Manjarrez, Anthony Marino, Sylvia Martinez Rivera, Octavio R. Martinez Jr, Tirso Martinez Jr, Anil K. Marwaha, Constance G Maxey, Anita Maya, Morris Mayo, Eric Mayr, Sean McDermott, Jannie M. McGill, Dorothea McKenney, Ralph Mckenzie, Velma McLaughlin, Keith McLean, Thomas G. Meyer, Mark S. Miller, Lynda Mills, Paul D. Milora, Theresa Montoya, Dominic J. Morelli, Jacqueline Morsette, Thomas Murphy, Irene Murray, Kali Ndoye, Eva C Ng, Erwin F. Nied, Veronica Nnabugwu, Donald A. Nurse, Sheldon Oliff, Haydee M. Ortiz, Ruth N Paige, Prakash Paingankar, Luiz Pang, James Pappalardo, Johnnie Paylor, Elba M. Pelaez, Colette Pellino, Mary Ellen Phifer, Susan J. Piccirillo, Arlene Pitt, Harvey M. Posner, Mashere Pride-Rawls, Charles A. Procida, Geraldine Proto, Morton Pupko, Carmencita A. Queyquep, Nilda I. Ramirez, Robert Redmond, Deborah L. Reid, Claus Reinisch, Lorna Roberts-Perry, David J. Robinson, Arnaldo Rodriguez, Rebecca Rodriguez, Milagros Rosas-Marrero, John Rose, Norman Roth, Linda M. Ryan, Joseph Sanchez, Andrew Sessa, Navin K. Shah, Edna Silas-Marungo, Beverly D. Smith, Saundra J. Smith, John T. Smith, Anthony Smolenski, Georgette Soliman, Madeleine Soto, Claudia I. Spielman, Roschel Holland Stearns, Mark A. Stone, Sallie M. Stroman, Margaret A. Suite, James M. Svrcek, Tuly J. Tanenbaum, Larry L. Thomas, Joanne K. Thomas, Daisy Thompson, Joe J. Toris, Emma Turner, F. Eke Urum-Eke, Cheryl Y Vaughn, Éphraim Veals, David Vogt, Arrie D. Wallace, Rita P. Walsh, John P. Warner, Ashley A. Webster, Edmund Weinblatt, Olga R. Weiss, Ronald N. West, Roslyn White, Yolonda R. Williams, Laraine B. Williams, Douglas G. Winston, Lorraine A. Witzak, Alan L. Wong, Peggy C. Wright, Arthur Ziccardi

### OSARC MEMBERS FOR 2017 [continued from page 14]

Flora Lucchese Mary Ludvigsen Linda Lukas Linda Lukas
Paul Lurie
Marvin Lutenberg
Cheryl Luwisch
Patricia J Lynch
Edna Lyons
Olga Lyubavina
Sharon S. Mack
Allyson Mackey
Rose M. Maconi
Leo Maher
Sos M. Maconi
Lieo Maher
Silisa Mangual-Rios
Michael J. Manzolilio
Bernie S. Marcelo
William V. Marchuk
Nicholas Mardikos
Angela E. Marino
Michael Mardikos
Angela E. Marino
Michael Marino
Carol Marker
Sleven J. Markowitz
Claire Maroney
John M. Maroney
Marshall H. Marroquin
Elsie Martell
Claire N Martinez
Vellie Gomez Martinez
Cotavio R. Martinez
Vellie Gomez Martinez
Octavio R. Martinez
Josh N. Maryles
Martha Masnyl
Dorothy Mason
Shirley E. Mason
Denis B. Massey
Jeffrey G. Massey Letitia Maxwell Anita Maya Ann Mayfield-Irons Karen Mayo Morris Mayo Norman Mazin John R. Mazzarella John R. Mazzarella
John R. Mazzarella
Doris L. McCall
Weltha McCala
Denis M. McCalm
Denis M. McCarm
Denis M. McCarm
Michael E. McCray
Kathleen T. McDonough
Eloise McDuffie
Thomas McEnery
Mary Katherine McEwen
Stephen J. McGarry
Jannie M. McGill
John Dennis McGreen
Charles McHugh
Blanche McIver
Deborah McKeever
Kathie McIain
William McLane Kathie McLain
William McLane
Velma McLaughlin
Keith McLean
George McLean
Amelia McNeil-Jones
James J. McQuade
Carolyn McQueen
Matthew Meagher
Bruce Mednick
Ronald Meekins Bruce Mednick Ronald Meekins Jeanette Megna Krishan G Mehra David Mei Marianne Mello Antonio Mendez Frances Mendizza Runie C Mensche Margarita Mercado Samuel Merson Linda Meyer Thomas G. Meyer Michael Meyer James Meyer Michael Meyer
James Meyer
Lillithe E Meyers
Thomas Mezzatesta
Carol Michaels
Louis Michel
Ann Michelle Ann Michelle Joseph Mickens William Millan Mark S. Miller Charles P. Miller Deborah Milliman Natalie Millner Natalie Millner
Lynda Mills
James Milona
Eloan M. Milzoff
Eloan Mincy
Ruth Mingola
Paula Mintz
Rachel Miranda
Alice Mitchell
Stephanie Mitchell-Cloud
Geraldine Mitchell-Jones
Aearun Mittellaman Geraldine Mitchell-Jo Aaron Mittelman Maggie Moats Nayeem Mohammed Alice Moise Irma Mojica Michael J Molinari Michael J Molinari Thomas E. Monahan Thomas P Monahan Jr. Ralph P. Mondella Louise Mondry Nicholas Monello Barbara Mont Charles Montalbano

George Montalvo Roger Montesano Theresa Montoya Helen D Moody Liza Morcos
Dominic J. Morelli
Daniel Morgan
Hope Morris
Perla Morris
Perla Morris
Felice Morris
Felice Morris
Felice Morris
Shernette Morrison
Euston Mortley
Nemer Mufaddi
Barbara Y Muhamm
Kim T. Mulcahy
Donna Mulgrave
Susan B. Mulligrav
Anita Mullin
Anne Mulqueen Liza Morcos Dominic J. Morelli Domina Mutigrave
Susan B. Muligrav
Anita Mullin
Robert A. Multari
Margaret N. Munnelly
Patricianne Murmane
Michael J. Murphy
Mary H Murphy
Joseph Murphy
Alfred Murphy
Jene Murray
Ezabeth A Myers
Whomas J. Nadrowski
Alan H. Naider
Haleena V. Nalevanko
Charles E. Napoli
John F. Nash
Madeline Nazario
Kali Ndoye
Gabriel Neama
Kathleen S. Neary-Burns
Melba Neely
Frances D. Nelson
James M Nel Wayne Nicholson
Jane T. Nicholson
Jane T. Nicholson
Erwin F. Nied
Norma Niewes-Blas
Veronica Nnabugwu
Elizabeth Nobile
Kathryn Nocerino
Michael G. Nitemar
Donald A. Nuzzo
Dr. Slephen Atta Obeng
Jill Obertubbesing
Procesion G. Obra
David O'Bra
Jill Obertubbesing
Procesion G. O'Connell
Josephine O'Connell
Joyee O'Conne Joseph Osenni John Ost Khalil Otoba Mary G. Ozga Maria G. Pagan Gloria Page Aldo J. Palatini Martha Palma Frank J. Palmieri Jose Pandarakalam Luiz Pano Jose Pandarakalam Luiz Pang Joan A. Pantesco John K. Pape James Pappalardo Larry M. Pappert Gladys Pardo-Medina Ronald A. Parente Nora Paris-Simonetti Nora Paris-Simonetti Carolyn Parker Eugene Parker Olivia Parker Melvin Parker Melvin Parker Dolores Parson Roslyn L. Pasley Doubles Passily
Standard Stand Elsie Peralta Jack F. Perin Millicent Perry Diane Peskin

Gain Felesisii Dean Petterus Doreen Pettrus Germannen Pettylohn Germannen Pettylohn William H. Pitster Mary Ellen Phifer Alphaeus Phillips Theodore R. Phillips Sr. Elizabeth Pi John M. Picariello Susan J. Piccirillo James H. Pickens Jack Plichman John J. Pinto Peter T. Pirroso Anita Pittas Michael Plant Edward Platt Edward Platt
William Platzek
Lee E. Pleva
Phyllis J. Pomerantz
Joette M. Pompeo Joette M. Pomp Esther Pompeo Frank A. Porto Frank A. Porto Bronislava Portugeys Shari Potter Jennifer Potts Ronald Prester Peter A. Prestia Helene A. Price Lawrence Price Evelyn Marie Pridgen Lawrence Price Evelyn Marie Pridgen Van Hazel Pridgen Myron Priester John F. Prior Martin M. Prokup John F. Prior
Martin M. Prokup
Lon Protzel
Sylvia C. Pryce
Louis Puccio
Morton Pupko
Mohammed Abdul Qadeer
Julia Quagliano-Lynn
Catherine Quere
Felix M. Quezada
Elsa Quijano
Josefina B Quimbo
Michael J. Quim
Harris M. Rachlin
Lawrence Raciopus
Barbara Radzimowski
Jameel Rahaman
Mohamed A. Rahman
Nilda I. Ramirez
Frederick Ranzoni
Ambati Rao
Raisa Rapoport
Sharon Rashada
Patricia Rashkin
Edward Rasquin
Diana Recor Edward Rasquin
Diana Recor
Betty Redd-Jones
Addie Redman
Robert Redmond
Ralph Reed
Thomas M. Reed
Thomas J. Reed
Marylin Reed-Borquaye Peter Reese
Joseph D. Reeves
Deborah L. Reid
Barrington Reid-Hart
Claus Reinisch Claus Reinisch Fred Reinowitz Ruth Reiser Richard A. Reiskin Gloria Resto Alex Reyes
Celina Reynolds
Harold Rhodes Jr
Dolores E. Richar
Cheryl Richards Dolores E. Richards
Cheryl Richards
Wendy Richards
Wendy Richards
Jeannette Richardson
Dorothy Rick
Martin L. Ricketts
Patricia Riley
Lewis Riley Ir.
Gwendolyn Riley-Roberts
Stacey Rindler
Raymond W. Riordan
Rudolph K. Ripp
Nilda Rivas
Margarita Rivera
Ronald M. Rivera
Edwin Rivera
Mary C. Rivera
Bruce Rivera
Mary C. Rivera
Reinert R. Roaldsen
Walter M. Roberts
David J. Robinson
John W. Robinson
John W. Robinson
John W. Robinson
John W. Rodinson
John W. Rodinso Richard Ronde
Jeanette E. Roper
Milagros Rosas-Marrero
Allan H. Rose
Francine Rose
Henry L. Rose
Lewis B. Rosenblatt
Sarah Rosenfeld
Corp. J. Rose Cora L. Ross Norman Roth

Dorothy G. Royal Regina Royal Leon Rozenbaum Ira Rubin Miriam Rubman Anna Rudbarg Robert H. Ruger Esther Ruiz Esther Ruiz Nancy E. Russell Dominick Russo Lorraine M. Russo Stanley P. Ruszkowski Verneice M. Rutledge Linda M. Ryan John R. Ryan Waguih Sabongui Monette R. Sachs Gloria Sapar Gloria Saenz Mina Sakovich Mina Sakovich
Claire R. Samuel
Helen Samuels
Darryl D. Samuels
Cerald Sanchez
Ana M. Sanchez
Joseph Sanchez
Cheryl Sanders
Flora E. Santana
Jorge Santos
Veronica Saunders
Richard E. Saunders
Richard E. Saunders Rehard E. Saunder Rhard E. Saunder Gra C. Sawyo Marc H. Sawyer Sheila M. Sawyer Sheila M. Sawyer Michael J Schady David Schapiro Minna Scharff Linda Schechter Melyny Schecter John Schiavi John A. Schild Don Schimelfenig Elaine Schirmer Marcia Schneider Rose Schomberg Larry Schonfeld Larry Schonfeld Linda E. Schwab Linda E. Schiwal
Ina Schwartz
Linda Schwartz
Linda Schwartz
Linda Schwartz
Linda Schweitzer
Linda Schweitzer
Catherine Scimone
Sadie Sciortino
Laurence Scollo
Kathleen Scott
Joyce S. Scott
Joyce S. Scott
Joyce S. Scott
John P. Scrofani
Lorraine Rose Scrofani
Mary G. Seabrooks
Saad B. Seddik
Janice Segman
Rajph Seliger
John P. Sellers
Myra Seltzer
Anne Selvyn
Reasa L. Semper
Rosert W. Serrao
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Gloria Siebs
Richard A. Siegel
Carmen C. Sierrar
Edna Silas-Arrungo
April D. Silva
Ann B Sillver Ann B Silver Robert Silver Sheila Silver David L. Silverman Susan Silvestro Dorothy I. Siminski Ruth Simmons Adele L. Simpson Ina E. Sinclair Valeria Singletary Edward H. Sisenwein Othello Skeete Dorothy Skelin Edward H. Šisenwein Othello Skeete Dorothy Skelin Robert H. Sklar Catherine R. Slade Darlene Slater Velma A. Small Allen F. Smalls William J. Smarrito Beverty D. Smith Saundra 1 Smith Hoverta Smith Elaine A. Smith John T. Smith Edward W. Smith Edward W. Smith Edward W. Smith Edward W. Smith Gayer F. Snyder-Inkeles Georgette Soliman Musbau Solola Stewart Solomon Maureen L Somma Iris Soto Maureen L Somma Iris Soto Madeleine Soto Stanley Spector Christine Spencer Claudia I. Spielman William H. Spong

Nikki B. Springer Janette M. Springle Gerard Sprofera Wardean D. Squire Edmund M. Squire Adrianne Staley Josef Stampfel Louis C. Starkey Roschel Holland Darryl S. Steckler Fred Steinberg nd Stearns Linda Steinhart Ava N. Sterling Edythe Sternberg Larry Stevens Betty A. Stewart Trumilla Stone James C. Story Phyllis Stothers Brenda X. Stoute
Stallie M. Stroman
Kalhieen A. Sturgis
Catherine Sturm
Frances D. Suddreth-Hart
Margaret A. Suile
Apinya Sukpanichnant
Mortimer Sullivan
David Sussman
Andrew Sutton
Elaine Suva-Bongiovi
Michael P. Swann
John Swierczewski
Deborah Sykes
Thomas V. Tallarica
Alfredo L. Tan
Land L. Tanenbaum
Eleanor Tannenholz-Sobel
Rickya E. Taub
Macleine Tanbaum
Eleanor Tannenholz-Sobel
Rickya E. Taub
Madeline Taylor
Maryalor
Maryalor Noseliale Tories
Lorraine A. Toto
Mark Travitsky
Luzviminda A. Tuazon
Michael Tuccuchman
Patricia Tucker
Shirley E. Tucker
Shirley E. Tucker
James Tumia
Elaine Turkel
John Turtey
Emma Turner
Carol A. Twomey
Elouise Tyson
Ethel Tyus
Barbara Udell
Felix Udbode Barbara Udell
Felix Ugbode
Charles P. Underwood
Dorothy Urbaniak
Linda Urbanski
Valentina Urintseva
F. Eke Urum-Eke
William Vadola Jr. Wilam Vadou Jr.
Wilam Vadou Jr.
Wilam Vadou Jr.
Wilam Vadou Jr.
Wilam Vadou Jr.
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