

November
2010
Vol.18 No.9

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OSARC newsletter

Burning Down The House? How To Avoid Common Fire Safety Traps

OSARC's November meeting will feature a representative of the New York City Fire Department's Fire Safety Education Unit, who will provide an overview of the common causes of fire and fire injuries in the home and provide information on how to prevent fires. The speaker will also cover what you should do in the event of a fire in your home.

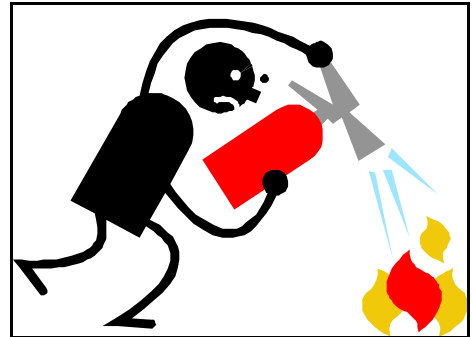
Among the topics to be covered are kitchen/cooking safety, safety issues involving electrical fixtures, the use of smoke and carbon monoxide alarms and escape planning.

So, bring your questions and concerns for what promises to be an informative presentation.

In addition to fire safety lectures such as the one OSARC is about to derive benefit from, the fire safety education unit has produced a range of brochures about various fire safety topics.

The brochures are available on the Fire Department's website at: www.nyc.gov/html/fdny/html/safety/fire_safety_downloads.shtml and come in a variety of languages, in addition to English, including Spanish, Chinese, Russian and Korean.

Brochure topics include: Candle Safety, Kitchen Cooking, Smoking Safety, Plan Your Escape, Residential Apartment Fire Safety, Smoke and Carbon Monoxide Alarms, Fire Safety for Seniors, Electricity – Plug into Safety, Fire Safety for Jewish Observances, Keeping Children Fire Safe, Natural Gas Safety, Holiday Fire Safety, Winter Fire Safety, Summer Fire Safety, Fire Safety in Child Care Centers, Dangers of Fire Works and the FDNY's Top Seven Fire Safety Rules.



Next Organization of Staff Analysts' Retirees Club Meeting

Wednesday • November 10, 2010 • 12:30–2:30pm

Fire Safety

*Guest Speaker: A Representative of the Fire Safety Education Unit
of the New York City Fire Department*

OSA Union Office • 220 E. 23rd Street • Ste 707 (Between 2nd & 3rd Aves)

OSARC Officers 2010-2011

Co-Chairs.....Regina Berry, Fred Ranzoni
Co-Vice-Chairs.....Fred Lieber, Saul Weber
Treasurer.....Dan Morgan
Secretary.....Joyce Cleveland
COMRO Representatives.....Edna Riley, John Ost, Saul Weber

Newsletter Editor/Photos.....Rob Spencer
Contributing Writer/Reporter.....JoAnn Ambrogi

No Newsletter in December; Flyer Instead

Mark your calendar now for the December OSARC meeting, to be held on Wednesday, December 8, 2010. The meeting will combine a holiday party with entertainment by our very own talented OSARCers and a round robin. Because the meeting falls one day in advance of the union's 40th Anniversary Celebration and the editor of this *Newsletter* is involved in various aspects of that event, a single page flyer will substitute for the December issue of this *Newsletter*. We will be back with the next issue in January, along with a dues notice for

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

Fifty-seven (57) members and friends attended the October OSARC meeting:



Trudy Stone

Hakimah al-Zahra, JoAnn Ambrogi, Gilberte Ambroise, Jean Anmuth, Rafiu Balogun, Renee Bash, Yolanda Beckett, Regina Berry, Elizabeth Borden, Renee Boyce, Michella Brown, Leslie Cella, Joyce Cleveland, Lenore Eato, Richard Fink, Manny Friedman, Tom Gorse, Lewis Greenstein, Al Gunderheimer, Paul Henry, Mary Hillman, Alan Hiss, Roslyn Jones, Kaye Lee, Joel Leichter, Rosanne Levitt, Fred Lieber, Hattie Lucas, Carol Marker, Eric Mastusewitch, Winnifred Mayo-Pena,

Jim McKeon, Dan Morgan, Olivia Parker, Eileen Pentel, Bob Pfefferman, Fred Ranzoni, Claus Reinisch, Edna Riley, Nilsa Mangual Rios, Philip Roth, Stanley Rothberg, Nancy Russell, Waguih Sabongui, Michael Schady, Catherine Slade, Trudy Stone, Sallie Stroman, Edward Tennant, Hattie Thomas, Herb Wasserman, Saul Weber, Jim Welby, Margaret Williams (and three individuals whose handwriting we can not decipher)

New faces included **Michella Brown**, who worked at the Health and Hospitals Corporation and retired in 2009, **Lenore Eato** who retired from Transit in 2008, **Stanley Rothberg** who retired this year from the Human Resources Administration, and **Hattie Lucas**, who retired from the Agency for Children's Services in 2000. Welcome!

We look forward to seeing *you* at our next OSARC meeting.

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In Memoriam

The union has been informed recently of the deaths of four retirees. **Charles Wilbert** retired in 2008 as an Associate Staff Analyst at DOT. MEBA retirees **Peter Potenza, Sr.** and **John Sheridan** also retired from DOT. Brother Sheridan was born in 1910 and was the oldest member of the OSA Welfare Fund at the time of his passing.

Arthur Gaines retired as a Staff Analyst at HRA in 2001. Brother Gaines' widow Esther provided the union with

a clipping from the October 7-13, 2010 edition of the *Rockville Centre Herald* which reported the story of his final illness and death. With her husband facing a lifetime of dialysis, Mrs. Gaines donated her left kidney to her husband, a donation made possible by an unusual compatibility of blood type (B+) and age. Gaines, who worked as a Staff Analyst on Medicaid issues for HRA, died shortly after surgery due to post-surgical complications. The family blames his death on hospital monitoring failures. After Brother Gaines' death, the kidney was re-transplanted into a second recipient who was doing well as of October.

Finally, as mentioned last month, long-time OSARC activist Richard Walters passed away in Florida. OSARC Co-Chair Fred Ranzoni, in announcing Richard's death at the October OSARC meeting said, "It came as a surprise. He was always pleasant, with a smile on his face all the time. He volunteered for almost everything. He was willing to put in time for the union; for the retirees. He would come in extra on his own and never really sought any special recognition. Some people never rub you the wrong way. Richard was that kind of guy. He will be well remembered."

"He was on the mailing committee with me," said Sallie Stroman, "We used to sit together while we were doing the mailing. We will truly miss him." Dan Morgan, mailing committee chair, said "I knew him before he retired. He retired the same time I did – end of 1995 – and joined OSARC right away. He worked on the membership committee for I don't know how long and then on the mailing committee too. I never heard him raise his voice in anger. I know I'm going to miss him a lot."

The *Newsletter* extends its sincere condolences to the families and friends of our five brothers.



Arthur Gaines (photo reproduced from the *Rockville Centre Herald*)



Richard Walters

Introducing Social Security and Medicare

by Joyce Cleveland

OSARC has presented a series of financial planning presentations at its monthly meetings recently, including "Estate Planning" in May and "Insurance Planning" in September of this year.

Each informative talk has been presented by Ralph Messenger, a Certified Financial Planner with the New York City Deferred Compensation Plan (NYCDCP) who returned in October to discuss Social Security and Medicare.

Mr. Messenger is in his second career as a financial planner, after 30 years of service as a NY City high school economics teacher. He earned his CFP designation in 1998 and previously worked as a NY City pension advisor and a financial representative for Nationwide Financial Services.

On this visit, Messenger thanked *OSARC Newsletter* editor Rob Spencer, as well as reporters Joyce Cleveland and JoAnn Ambrogi for accurately reporting the prior two seminars. He noted that OSARC Co-Chairs Fred Ranzoni and Regina Berry had begun discussions with DCP about having Mr. Messenger make another presentation to the group in the spring of 2011.

Presentation Overview

Messenger said that there are a wide range of issues that New York City retirees need to understand about their participation in Social Security and Medicare. His presentation provided a basic overview of many of them:

- A description of the various Social Security programs – how they began and what they mean
- Eligibility
- At what age to collect Social Security benefits and when it would be appropriate to delay collecting them
- Rules governing taxation
- How deferred compensation and Social Security work together and how that impacts these benefits
- An overview of Medicare and how it applies to NYC employees.

Messenger cautioned OSARCers that he did not work for Social Security or Medicare and could not be considered an authority on either program. He was providing a basic



Deferred Comp's Ralph Messenger refers to this Newsletter's coverage of his prior presentation on Insurance Planning.



overview only and for specific personal and technical questions, he urged members to contact the agencies directly via their websites or their "800" phone numbers.

Social Security: How It Got Started

Social Security began in 1935 after passage of the Social Security Act at the prompting of President Franklin D. Roosevelt. It was the heart of the Depression, with unemployment triple or quadruple what it is today, Messenger said. The situation was dire, especially for the elderly. He observed "They weren't working for a variety of reasons and had no income in many cases. Support was either from the family, from charity or one was destitute." He said the sentiment behind the program, "let's take care of the old folks was a great idea and one of the great acts of the New Deal." But, he noted that there were also potential long-term funding problems lurking in the structure of the program.

Messenger cited the case of Ida May Fuller, the first Social Security recipient. Her total contribution from 1936 to when she reached 65 in 1940 and began to collect benefits was \$25. But, she lived to 100 and her total payout from the program was \$23,000. "Clearly, those odds just don't work," said Messenger.

"The average life expectancy for men in the 1930's was 58 years and 62 years for women. One's chances of dying young then were great – no miracle drugs, frequent back-breaking labor in factories and on farms and very little medical support. Setting the Social Security retirement age at 65 at that time meant that, at most, the average recipient would collect for a few years before they passed away."

In 2009, if you reach age 65, you can be expected, on average, to live another 18 years and it's possible that some of us will live on into our 90s, Messenger said. "Social Security will have to pay us all that time."

When Social Security was begun, contributions from 14 workers supported one retiree. Most recently, the program assumes there are 3 workers' contributions supporting one retiree and this figure is expected to drop to 2 workers supporting each retiree.

While these facts seem to support the notion that the system is running out of money, said Messenger, "it isn't and I will discuss certain adjustments that could be made to Social Security. I just wanted to make you aware of how changing times affect the situation."

Who Really Needs Social Security?

Messenger asked assembled OSARCers how many were collecting Social Security and were on Medicare and a majority of hands were raised.

Focusing more specifically on Social Security, he asked: who depends on Social Security? "Everyone except maybe multi-millionaires" was one response in the room.





“Well. I can do you one better,” Messenger said. He recounted one seminar he conducted for high net worth individuals. “I asked them how many of you really depend on Social Security?” He was surprised by an enthusiastic response from one man who said “I do.” And then the man went on to explain, “because every time I get that check, it takes care of my monthly wine bill.”

“While wine bills can be very high,” Messenger said, for most Americans the facts are a little different.

About three quarters of single individuals got more than half of their income from Social Security. Married persons on the whole get half of their income from Social Security. So, obviously, Messenger pointed. “this country is in desperate need of Social Security.”

How do you become insured under Social Security?

Generally, one can get benefits by working a certain amount of time, at least 40 quarters, an average of ten years of covered employment. Currently, you must earn at least \$1,120 during a three month period for that quarter to be credited.

“If you do earn at least four credits for the year – \$4,480 – for ten years, you are fully insured. So it's relatively easy to get fully insured under Social Security.”

What Do Benefits Cost

“When you were working, you would be paying your FICA (Federal Insurance Contributions Act) tax and your Medicare,” Messenger said. “FICA represents Social Security. Your earnings are taxed at 6.2% of wages up to an earnings cap of \$106,800 in 2010. Medicare is taxed at 1.45% on all earnings, without a cap.”

Long Term Funding Problem & Solution

There is a modest long term shortfall in Social Security funding. Some of the solutions

being considered, such as raising the age for collection of full benefits amount to a reduction in benefits.

One of the better solutions being considered is to either completely remove the \$106,800 cap on earnings subject to FICA tax (as is the case with Medicare funding) or raise it to a much higher level. That would bring in a considerable amount of money from high-income people throughout the country, Messenger observed. “You can imagine that they're not happy with this because it would be a 6.2% tax on their total earnings.”

Collecting Social Security Benefits

Individuals often ask when they should begin to take their Social Security benefits – at their full retirement age (FRA), which can be as high as 67 for those born in 1960 or later; at their earliest possible age of receipt, currently age 62; or at an even later age, beyond their FRA. Messenger pointed out that the answer in part depends on an individual's particular circumstances (see “It's Personal” below) and expected longevity, but that almost two-thirds of Americans start collecting benefits at age 62. Social Security, Messenger noted, is actually actuarially fair at any age you begin collecting.

Collecting benefits at age 62 currently subjects your benefit to a permanent reduction to 75% of your FRA benefit, but you receive checks several years earlier. Currently, you don't benefit by taking Social Security early if you live longer than 78 years, which is 12 years beyond the current FRA.

Starting benefit collection beyond your FRA means you receive fewer checks, but larger ones, as Social Security gives a delayed retirement credit of 8% for each year of delay beyond your FRA. Delaying payment to age 70 is beneficial if you live more than 82.5 years.



Messenger explained that Social Security benefits are calculated by actuarial methods based on life expectancy. He presented a table that showed the birth years 1938-1960+ along with the year each will reach age 62 (2000 – 2022), the percentage reduction in benefits that occurs at age 62 for each (20.8%–30%), and the full retirement age (FRA) for each (65 + 2 months – 67).

For example, the table showed that persons born in 1942 reached age 62 in 2004 and were subject to a 24.2% benefit reduction upon early retirement. Their FRA is 65 years and 10 months.

On the other hand, those born between 1943 and 1954 would reach age 62 between 2005 and 2016 and would be subject to a 25% reduction in benefits upon early retirement. The FRA for this group is 66.

Asked why the early retirement “penalty” rose from 24.2% to 25%, Messenger explained that it was based on the greater life expectancy of the second group.



Working While Collecting Reduces Benefits

Another option is to continue to work while collecting benefits between ages 62 and 66. If you continue to work and receive benefits before your FRA, then there is an earnings limit of \$14,160 in 2010 before your benefits are reduced. One dollar will be withheld from your benefits for every two dollars you earn beyond \$14,160. In the year you reach your FRA, that earnings limit is raised to \$37,680 and one dollar is withheld for every three dollars you earn. After you reach your FRA, there is no earnings limit. Also, once you reach your FRA, your future benefits will be calculated to compensate for any benefits you previously lost because of your continued work. The compensatory payment will be based on your life expectancy and will be included in your monthly benefit payment.



Taxation of Benefits

Benefits are subjected to federal income tax based upon the combined total of your Adjusted Gross Income (AGI) from your 1040 form plus any non-taxable interest plus half of your Social Security benefit. If this figure is between \$25,000 and \$34,000 and you are single, 50% of your Social Security benefit is considered taxable. If the figure is above \$34,000, up to 85% of the benefit is taxable.

If you are married and filing jointly, the 50% rate applies to a total combined income between \$32,000 and \$44,000. Above \$44,000, up to 85% of the benefit is taxable.

Messinger said that since the system is looking to raise revenue, he expects that 100% of the benefit will be taxable at some point.

Impact on Spouses

A Social Security beneficiary's choices, such as early or late retirement or working while collecting Social Security before reaching FRA will all have an impact on that beneficiary's spouse.

A non-working spouse who reaches FRA, is entitled to 50% of the husband or wife's benefit. At the early retirement age of 62, the benefit is 35% of the spouse's benefit.



A working spouse at his/her FRA receives his/her own benefits, but when his/her spouse retires, s/he may receive an additional benefit if 50% of the spouse's benefit is greater than his/her own full benefit.

For example, if an individual's benefit is \$500 per month and his/her spouse retires with a full benefit of \$1,800 per month, 50%

of that benefit is \$900, so the individual would become eligible for that amount, instead of the \$500 they earned on their own record.

Another example: both spouses work and the wife takes early retirement at 62 and receives 75% of her full benefit. Then, when the husband retires at his FRA of 66, the wife can receive the greater of her benefit or 35% of her husband's benefit.

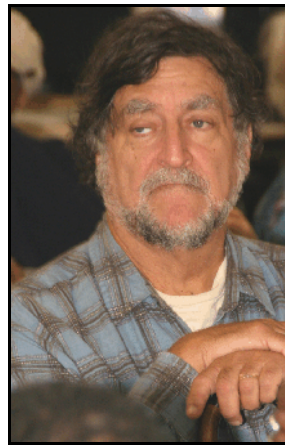
The choices are usually so clear that once the spouse (usually the husband) files for retirement, Social Security automatically makes the change in the wife's benefit. The guidelines, said Messinger, were obviously made to protect women, because at one time most women were not in the paid work force in significant numbers, working at home instead. Even divorced spouses are eligible for benefits based on their former partner's earnings, said Messinger, if they were married for at least 10 years, are now at full retirement age, and are divorced and unmarried. The divorced spouse's benefits don't affect the benefits of the retiring spouse nor will he or she even know that the payments are being made.

It's Personal

According to Messinger, when to begin collecting benefits is a difficult question to answer, because even though Social Security is an insurance program grounded on actuarial standards, there are certain personal factors to consider in making a good decision.

Messinger cited the following non-actuarial personal considerations:

- Are you working? If you are working, you might be able to delay taking your benefits.
- Is your health very good? That may be another reason not to take your benefits at the earliest possible age.
- Do you have sufficient income to live on without Social Security? That may be another reason to delay benefits.
- If you are married and your Social Security benefits will impact your spouse as discussed above, that might factor into when you take your benefits.



More Than A Retirement Program

Social Security is an insurance program that provides disability and survivors' income, in addition to retirement benefits.

If a person with at least 10 years of covered employment (40 quarters) becomes fully disabled, s/he becomes entitled to a benefit that will be the same as if s/he had retired at full retirement age.

Social Security has strict requirements for full disability. One must be unable to do any kind of work and receiving no income or be the victim of a disease that will probably kill you within 12 months.

"When I ask New York City firefighters and police officers injured in the line of duty if they are collecting income from disability, they say yes, but it is not Social

Security disability,” said Messenger, “that is hard to do.”

In addition, there are survivor’s benefits. If your working spouse dies before you, you may be able to collect benefits at an earlier age, even before age 62. And if you pass away and your surviving spouse is caring for younger children, the surviving spouse would receive Social Security checks for him/herself and the children until they are 18.

Messenger observed, “that’s a significant benefit and a blessing. Most people are unaware of this benefit. That’s what makes Social Security such a good program. It provides for people in many different situations.

Supplemental Security Income

Messenger noted that Supplemental Security Income or SSI is another program funded by Congress out of general revenue funds but administered by Social Security. It covers people with disabilities who have never been able to work. Payments are made on the basis of financial need. Special rules apply for children.



Medicare

Medicare is a primary health insurance coverage plan for individuals over age 65 or those who are disabled of any age. It does not provide coverage for custodial care.

Medicare began in 1965 and originally had two parts. Part A covers costs of hospitalization and Part B covers medical costs including physician and outpatient services. Part A is free and is paid for out of your Medicare taxes over the years. Part B requires a monthly premium, currently set at

\$110.50. The City of New York reimburses Part B premiums to City retirees every August for the preceding year

At age 65, a City retiree’s primary insurance carrier becomes Medicare rather than the City-provided basic health plan, such as GHI or HIP. That coverage instead becomes secondary coverage. (If you continue working for the City after 65, the City health benefits remain primary.)

Medicare is in worse shape than Social Security, said Messenger. “Social Security is not going anywhere. It will be changed but not destroyed. The changes could be simple if they get to it soon enough. Medicare will be changed more.”

Part C of Medicare refers to Medicare Advantage Plans. They offer an opt out of traditional Medicare and into a private plan with additional coverage that traditional Medicare doesn’t offer, such as blood transfusions or wheel chairs, for instance. The disadvantage is that one is limited to the plan’s network doctors and hospitals. Under the Obama health insurance reform bill, the subsidy paid to the Medicare Advantage plans may be reduced and their benefits will likewise be reduced.

Part D of Medicare refers to prescription drug coverage. The version of all of the basic health plans provided by the City for Medicare-eligibles incorporates a version of Part D

benefits. According to the consensus among OSARCers these plans such as HIP VIP or GHI Senior Care are preferable to stand-alone Medicare Part D coverage, since they have no or a greatly reduced “donut hole” that withdraws drug coverage once a certain coverage level is reached, requiring the insured to pay full drug costs until another, higher threshold is reached.

If you are retired, you must apply for both Parts A and B of Medicare three months before you reach age 65. This is crucial, because coverage can be lost if you fail to make a timely application.

In the case of Part A, If you are retired and haven’t applied, the City of New York will not cover your hospital costs. In the case of Part B, you are subject to a 10% penalty increase each year that you remain outside the system. So, three months before you turn 65, contact Social Security by telephone or on-line to apply for these two benefits.

Messenger provided a hand-out covering the main topics of his presentation and a “Social Security and Medicare Resource Guide” which is also available from the NYC Deferred Comp Plan at (212)306-7780 and a one-page guide to Social Security websites. You can reach the Social Security

Administration at www.ssa.gov or 800-772-1213. Medicare information is available at www.medicare.gov or by calling 800-MEDICARE.



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Reminders For Those Nearing 65

If you are about to turn 65, a few reminders of tasks you should complete:

- Three months before you turn 65, call Medicare to enroll.
- Join Medicare Parts A and B, but not Part D.
- Once you receive your Medicare card, send a copy to Employee Benefits, 40 Rector Street, 6th Floor, New York NY 10006.
- Call your basic health insurance plan to let them know you are enrolling in Medicare.
- Call the OSA Welfare Fund at 212-686-1229 and speak with Krystal to let her know your new status.
- Go to the OSA website and in the Retirees section download the Medicare Part B reimbursement form, complete it and mail it to Employee Benefits at the address above or ask for it from Employee Benefits.
- You can read more about turning 65 in three articles by OSA Executive Director Sheila Gorsky which appeared in the November and December 2003 and April 2004 issues of this *Newsletter*.

The Report of My Death Was An Exaggeration

by Jo Ann M. Ambrogi



That is the exact quote from Mark Twain when, much to his surprise, the media mistakenly reported that he had passed away. His cousin was the one who was seriously ill. Well, I know how Mark Twain must have felt.

Recently, I was declared dead by the New York City Employees' Retirement System (NYCERS). Someone else had died and an account number was erroneously entered into the system for that individual—mine. So, I was declared dead.

I am alerting all OSARCians so you know what to look for, how to resolve the issue and whom to contact at OSA so that we may all figure out how often this occurs.

NYCERS states that this type of error is rare, but as good analysts, we need additional verification.

Periodically, check the balance of the bank account into which your pension payment is electronically transferred. You might wish to check this more than once a month via ATM, on-line and/or telephone, whichever your bank provides. If you see that the NYCERS entry reflecting your pension deposit appears at the beginning of the month and is later withdrawn from your account and you do not know why, call your bank. They will be able to tell you whether NYCERS recalled the money.

Then, armed with your pension account number, call NYCERS at their call center (347) 643-3000. By this time, you would have been declared “dead” and your account shut down, so be patient while the automated voice re-queries you for password entry. Eventually, you will be connected to a “live” and not an “on tape” representative.

This type of error is called an “erroneous death report.” They will take the information. Call every three days or so. At some point, you will be told the paperwork to correct the situation has been completed and sent to the Comptroller's office for issuance of a paper check for that month. You'll be back to direct deposit by the following month.

Approximately two weeks after the mistake, I received a letter from NYCERS that stated, in part, “please accept our deepest apologies for reporting you as deceased.” Try not to let such language upset you. The same day, I received the replacement check from the Comptroller's Office. There was no letter of explanation. I also am sorry to report that a call to John Liu's Community Action Center at (212) 669-3916 touted as the clearinghouse for any problems or questions about pension matters was never returned.

If you have had a similar problem in the past or experience one in the future, please contact Tom Anderson, OSA Vice Chair, at (212) 686-1229 or drop him a note at OSA, 220 East 23rd Street, Suite 707, NY NY 10010.

Based on my experience, my great chum and fellow OSARCian Irma Grossman suggested a scenario worthy of

The Twilight Zone. Someone is erroneously reported dead and does not get their pension check. By the next month, the report is no longer erroneous. The title of the episode? “Premonition,” perhaps.

My wish to you all is that you continue receiving those lovely pension payments for many, many years. Let your would-be heirs find other ways to increase their cash flow.

This is your intrepid reporter signing off from planet Earth and not heaven (or hell?). See you at an OSARC meeting soon.

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Retiree Health Benefits Reopener

The biennial fall Health Benefits Program Retiree Transfer period begins November 1st and ends on November 30th. Any change you request during the transfer period will become effective on January 1, 2011.

You may transfer into any basic health plan for which you are eligible, add or drop optional rider coverage and add or drop dependents covered on your present plan.

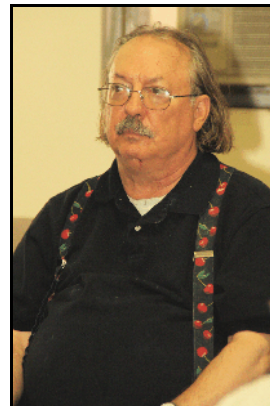
If you are happy with your present arrangements, do nothing. If you wish to read more about the various plans for which you are eligible, you can contact the plan you are interested in directly and you can also read summaries of the plans on the Health Benefits Program's website at www.nyc.gov/olr.

The OLR website also contains contact phone numbers and websites for all of the plans, as well as a form to use to switch plans for non-Medicare eligible retirees and many Medicare-eligibles. Adding or dropping optional riders can also be accomplished by completing and submitting the form. However, many Medicare-eligible retirees, especially those in Medicare HMO plans, must complete a special application available from your chosen health plan.

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Health Fair

A health fair for seniors will be held on Wednesday, November 17, 2010 from 9am to 1pm at the ICD building, 340 East 24 Street, 2nd Floor NY NY sponsored by the NYC College of Technology and the Stein Senior Center. Blood pressure, dental and vision screenings will be available, along with presentations on heart and bone health, nutrition and stress management.



Celebrate 40 Years of OSA

A reminder that OSA's combination holiday party and 40th Anniversary Celebration will be held on Thursday, December 9 from 5-9pm at Grand Prospect Hall in Brooklyn. If you have not sent in your order for tickets, you still have time. Retirees and their guests are \$15 per person. Send the form mailed to you in late September, along with your money order payable to "OSA," Att: George, 220 East 23rd Street, Suite 707, New York NY 10010.

There will be good food, music and dancing, awards presentations and speeches by NYS Senator Diane Savino, Representative Jerry Nadler, former Bronx Borough President Freddy Ferrer and Dept. for the Aging Commissioner Lilliam Barrios-Paoli.



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NYCARA Report

Lou Albano reports that the October 27 meeting of the NY City chapter of the Alliance for Retired Americans explored the election. Guest Speaker Hank Sheinkopf, an experienced political consultant, observed that the federal government has not been providing necessary protections for working people and has tilted toward the interests of the wealthy. He suggested that a single payer healthcare system would have provided better coverage at less expense than the plan the Obama administration pushed through. On the state level, he said that Assembly Speaker Silver needs a veto proof majority to protect workers' interests. He also observed that the failure of a Democratic administration to provide for the middle class and workers has caused workers to feel the voting booth has failed them.

NYCARA head Stu Leibowitz expressed concern about the ongoing attacks against public sector workers and our pensions and health benefits, as well as looming threats to Social Security. With only 7% of private sector workers belonging to unions, corporate interests and their pols are launching attacks on the still-unionized public sector.

The NY State and the NYC Alliance met with Senator Kirsten Gillibrand's staff on October 22 to discuss issues of concern to seniors.

With no Social Security COLA in the offing for a second year in a row, NYCARA urged members to send a letter to Senators Schumer and Gillibrand urging a one time payment of \$250 in lieu of a COLA. A possible text: "Dear Senator: I am



writing as a Social Security recipient. As you know, seniors will not receive a COLA in 2011 and we have not received one this year. According to Speaker Pelosi, the House will vote in November to grant seniors a one-time \$250 payment. I call upon you to provide leadership in the Senate to secure a vote in the upcoming session in favor of a \$250 bonus for seniors receiving Social Security."

You can reach Senator Charles Schumer at 757 Third Ave, Ste 17-02, New York NY 10017 and Senator Kirsten Gillibrand at 780 Third Ave, Ste 2601, New York NY 10017.

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Lost, Found and Donated

OSARC meetings periodically provide cast-offs unwittingly left behind by visiting members. The October meeting provided a beige and black wool neck scarf, probably a woman's, and an earlier meeting saw a light green shawl with embroidered pink and yellow designs lingering behind in the OSA office. If they are yours, ask Jean Anmuth at the next meeting or call her at 212-686-1229.

Jean also thanks Edna Riley for shoes and Steve and Penny August for clothing donated for the benefit of Holy Apostle's Soup Kitchen's social services trailer. Donations of towels, socks, toiletries, backpacks and clothing (especially men's) as well as sneakers and shoes are welcome. You can drop them at Jean's desk at the union office or at the trailer at 296 Ninth Ave at 28th St, Monday-Friday from 10am-4pm.

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It's Halloween - Time For Scary Wage Data

Social Security Administration wage data newly released in October shows that every 34th wage earner in America went all of 2009 without earning a single dollar. Median and average wages declined. Historical data from 1950 on shows income grew fastest at the bottom up until 1981. Since then, the bottom has fared poorly, with most economic gains at the top. Fewer Americans reported wage income in 2009 than in 2005. The average wage in inflation-adjusted 2009 dollars was about 0.6% down from the prior year. The 2009 median wage was \$37 less than the median wage in 2000. On the other hand, the number of Americans making \$50 million in wages or more fell from 131 in 2008 to 74 in 2009 but the average wage in that select group rose from \$91.2 million in 2008 to \$518.8 million in 2009 and they made as much as the 19 million lowest paid Americans.

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Rosanne's New Haiku

Rosanne Levitt offers up a new haiku composed on a round trip (by train we suppose) to Washington, DC:

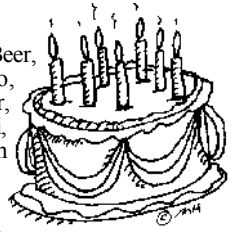
In Transit

Amtrak, wingless bird
Carries me past green treed blurs
Unfolding my thoughts



Happy Birthday to OSA Retirees Born in November!

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