April 2010 Vol.18 No.4

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OSARC newsletter



n April 14th, OSARCers will have a chance to answer this "riddle" made famous by comedian Groucho Marx on his 1950's TV series You Bet Your Life. OSARC's annual trip offers members the opportunity to learn more about our 18th President, his military and political career, and the design of the monument itself.

In fact, both President Ulysses S. Grant and his wife, Julia Dent Grant, are entombed in the monument, which was dedicated in 1897. The General Grant National Memorial (more commonly Grant's Tomb) is administered by the National Park Service and located in upper Manhattan, on Riverside Drive at 122nd Street. According to the Park Service, it is the largest mausoleum in North America. It also features historical scenes of the Civil War depicted in mosaics.

Grant lived his last years in New York, where he died penniless in 1885 after the collapse of a Wall Street banking firm he co-founded a few years earlier.

As a group, OSARC will receive a private guided tour. Approximately an hour in length, the tour is also question-driven.

Admission is free. The tomb is accessible by the #1 subway train to 116th Street. Either walk six blocks north and two blocks west [Continued on page 2]

Next Organization of Staff Analysts' Retirees Club Event

Wednesday • April 14, 2010 • 10:45am

OSARC Visits Grant's Tomb Reminder: The Trip To The Tomb Is In Lieu of an April Meeting.

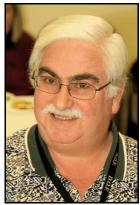
Meet at 10:45am at the Tomb at 122nd St & Riverside Drive

OSARC Officers 2009-2010	
Co-Chairs	
Co-Vice-Chairs	Al Gundersheimer, Ed Tennant
Treasurer	
Secretary	Joyce Cleveland
COMRO Representatives	Edna Riley, John Ost, Jim McKeon
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Newsletter Editor/Photos	Rob Snencer

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

Forty five (45) OSARC members and friends attended the March OSARC meeting:



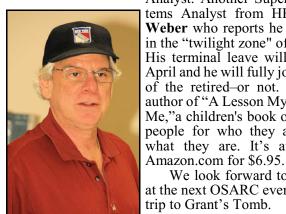
Leslie Allen. Hakimah al-Zahra, Gilberte Ambroise, Jean Anmuth, Renee Bash, Regina Berry, Elizabeth Borden, Renee Boyce, Yvonne Broughton, William Ciporen, Joyce Cleveland, William Douglas, Pauline Feingold, Manny Friedman, Tom Gorse, Irma Grossman, Al Gundersheimer, Betty Henderson, Mary Hillman, Roslyn Jones, Deirdre Jordan, Richard Kucera, Jeannette Lee, Kaye Lee, Rosanne Levitt, Fred Lieber, Hank Mandel, Jim McKeon, Dan Morgan, Kath-

Dave Zirman

ryn Nocerino, Fred Ranzoni, Edna Riley, Waguih Sabongui, Michael Schlesinger, David Silverman, Tomi Smith, Louis Starkey, Madeline Taylor, Hattie Thomas, Herb Wasserman, Saul Weber, Margaret Williams, and David Zirman.

There were a few in attendance whose names were indecipherable. Please print your name on the sign-in sheet.

For three OSARC members, this was their first meeting. David Zirman comes to us from the Department of Finance and retired in the middle of 2009. He enjoys spending time with his family and "caning" around a lot. That's walking with a cane. David Silverman retired from the Health and Hospitals Corporation (HHC) as a Supervising Systems



Dave Silverman

Analyst. Another Supervising Systems Analyst from HHC is Saul Weber who reports he is currently in the "twilight zone" of retirement. His terminal leave will run out in April and he will fully join the ranks of the retired-or not. Saul is the author of "A Lesson My Cat Taught Me,"a children's book on accepting people for who they are and not what they are. It's available on

We look forward to seeing you at the next OSARC event, our April trip to Grant's Tomb.

Grant's Tomb Trip [continuedfrom page 1]

or transfer to the #4 or #104 bus to 122nd Street.

We will gather at 10:45am at the Tomb at 122nd Street and Riverside Drive. Our plans include a post-tour visit to one of the many restaurants on Broadway around 116th Street, such as the spacious Ollie's Noodle Shop. If you have not previously signed up for the trip, but would like to take part, please call trip committee chair Renee Bash immediately at 212-362-1202 or by email at renbas1 @gmail.com. If you are bringing guests, please let her know.



Saul Weber

In Memoriam

The union has been informed recently of the deaths of three OSA retirees. Irving Phillips retired in 2000 as an Associate Staff Analyst at the Human Resources Administration. Robert Sacharski retired in 1991 as an Associate Staff Analyst with the Office of the Comptroller, and Roberta Van Laven retired in 1993 as an ASA at HRA.

The Newsletter extends its sincere condolences to the families and friends of our brothers and sister. A remembrance of Roberta Van Laven, who served as an OSARC officer, appears elsewhere in this issue.

Sunshine Wishes

At the March meeting, Dan Morgan reported that Irving Kreindler, a longtime OSARC member, is in a rehab facility recovering from health setbacks. A card was circulated at the meeting sending recovery wishes to Irving. The Newsletter adds its best wishes for Irving's speedy recovery.

Committee Volunteers and Officers Wanted

We remind new and well-established OSARCers that we need volunteers for our various committees (mailing, membership, food, travel, planning, etc.) as well as our slate of officers. May is fast approaching and that month's meeting serves as the deadline for submission of officer nominations. In recent years, we have expanded the number of officers as needed to accommodate all who wish to serve. As a result, our campaign period is very brief - about two hours (so there is less opportunity to "go negative.") Enclosed with this issue of the *Newsletter* is a nomination and volunteer form. Please return it so that it arrives no later than May 12 – and please confirm with your officer nominees that they wish to run. You can also contact current Co-Chairs Regina Berry (212-807-9488) and Fred Ranzoni (718-965-3129) to express your interest and get a better idea of what is entailed. This is your organization and we rely on members to carry out our mission. We need you. Please volunteer.

NYCARA Report

The New York City chapter of the Alliance for Retired Americans, the AFL-CIO lobby for older Americans met in late March and discussed a range of issues including the state of New York State's budget, which is a mess, the possible effects of state budget cuts on city services, which could be severe, and the recent renewal of attacks on Social Security, which are unfounded.

Guest speaker Greg Floyd, president of Local 237 of the Teamsters, addressed the group and urged seniors to keep up the fight to prevent the looting of Social Security and said active employees also need to support these efforts.

The group passed a resolution expressing its concerns about the false linkage between deficit reduction and Social Security changes: "Whereas, Social Security did not cause the budget deficit; and whereas, Social Security has generated trillions of dollars for the federal government in the form of surpluses, resolved that there should be no cuts to Social Security. Additional funds needed for deficit reduction should be gotten through progressive tax policy.

Co-chair George Altomare spoke on the remarkable wholesale firing by a Rhode Island town of their entire high school teaching and administrative staff. The school administration blamed the staff for all of the system's ills, including underfunding and the challenges of teaching an extremely challenged student body.

The need for passage of the Employee Free Choice Act, which would make union organizing easier, was stressed.

In addition, in late February, the group sent a letter to Sen. Charles Schumer urging the Democratic legislative agenda to prioritize the provision of a \$250 payment to Social Security recipients in lieu of the COLA which is not

being provided this year. A petition campaign in support of this effort was suggested.

On the New York State budget front, James Parrott of the Fiscal Policy Institute, who had addressed NYCARA's February 24th meeting, had pointed out that the State had reduced taxes by some \$20 billion since 1994, mostly on corporations and those at the top of the income scale and that altering New York State income taxes to return to a more progressive tax structure would be desirable.

The next NYCARA meeting will take place on April 28, 2010 at 10am at the United Federation of

Teachers, 52 Broadway, in lower Manhattan. (Meetings are generally on the fourth Wednesday of every month.)

Fred Ranzoni

Take the 2,3,4, or 5 trains to Wall Street, the 1, 9,R or W to Rector Street or the J or Z to Broad Street. You are invited. -Based on notes from Lou Albano

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Edna Riley, OSARC representative to COMRO (the Council of Municipal Retiree Organizations), reports that Mayor Bloomberg is saber rattling again. His demands in negotiations with the unions include a few that would affect retirees, included ending the reimbursement of Medicare Part B premiums for covered spouses/domestic partners and a reduction in contributions to the

unions' welfare funds.

The unions are standing firm on "no give-backs" for retirees, though any cuts in active service members' benefits have a potential negative impact for retirees.

Edna reminded everyone that our pensions are constitutionally protected, but our health care costs and the terms of services provided under city health plans are part of union negotiations with the city.

Only a State constitutional convention can adversely affect our pensions. Ex-Mayor Rudolph Giuliani had proposed such a con-



Jim McKeon

vention before he declined to enter either the upcoming US Senate or gubernatorial races.

On a related but somewhat free-associative note, another COMRO representative, Jim McKeon, attended the March OSARC meeting looking very fit. He told this intrepid reporter that he recently returned from a credit union convention in Washington D.C. For those of you who don't know, Jim is an officer of the Municipal Credit Union. Jim also has begun going to ballet performances again in earnest. So, keep your mind active and your soul fulfilled – the secret to a long and happy life. – JoAnn Ambrogi

Thanks!

A round of applause for Trip Committee Chair Renee Bash and her deputy Rosanne Levitt for the great trip to El Museo del Barrio in January. Renee and Rosanne have come up with some exciting venues and we can't wait for their selections for the new season in the fall.

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How To Kill A Reform

California Governor Arnold Schwarzenegger sure knows how to kill a reform plan. In February, as the California pharmacy board was about to adopt a strict new prescription drug labeling requirement that would have mandated such standards as large type on labels and oral translation for non-English speakers, the "Governator" appointed a CVS/Pharmacy executive to a vacant slot on the board. The exec then cast a vote that killed the plan. In the new regulations, small print is just fine and pharmacies aren't required to provide translations. Schwarzenegger said he did not have an official position on the labeling requirements.

What Does The New Health Insurance **Reform Law Mean For Seniors?**

As we go to press, it has been about two weeks since President Obama signed into law the health insurance reform measure passed with much storm and drama by Congress a few days earlier.

So, what does the new law hold for older Americans? While it is too soon to say exactly how the law's provisions will be incorporated into the health care plans offered by the City to OSA retirees, we report on some of the overall provisions the new law introduces.

According to a summary prepared by the AFL-CIO-affiliated Alliance for Retired Americans, a range of measures will become effective starting within six months of the president's signature:

Kathryn Nocerino

Phases out the "doughnut hole" in Medicare Part D drug coverage. Provides a \$250 rebate for Medicare beneficiaries who fall into the "doughnut hole" in 2010, with a 50% discount on drugs for individuals in the "doughnut hole" starting in 2011. Eventually, in 2020, the "doughnut hole" is phased out completely.

- Requires that seniors on Medicare receive free annual check-ups starting in 2011. Seniors on Medicare will also no longer have any co-payments for mammograms, colonoscopies and other preventive screening tests.
- Establishes (within 90 days) a \$5 billion reinsurance fund to help employers who provide benefits to early retirees aged 55 to 64.
- Encourages doctors to coordinate care and improve quality by establishing incentives to reduce wasteful care such as repeated testing.
- Permits Medicare Part D enrollees to make a mid-year enrollment change if their current plan unexpectedly makes a change resulting in higher costs for a drug they take.
- Expands the Medicare part D low-income subsidy.
- Enacts the CLASS Act which creates a new option for long-term care assistance for seniors and the disabled. Creates a new, voluntary, self-insured program to help families pay for long term supports and services. Creates options for states to provide home and community-based services in Medicaid.
- Authorizes criminal background checks on long-term care workers with access to residents or patients and mandates increased nursing home transparency including public disclosure of entities that own, govern, operate and profit from nursing homes. Also institutes an improved complaint process.
- Extends Medicare Trust Fund solvency through the elimination of extra subsidies to Medicare Advantage plans and by offering incentives for coordinated care.
- Eliminates lifetime limits on coverage.

- Prohibits rescission or dropping coverage when individuals become sick
- By 2011, requires plans in the individual and small group market to spend 80% of premium dollars on medical services and plans in the large group market to spend 85% on medical services.
- Creates a new and independent appeal process by which consumers can appeal a decision by their health plan.
- Creates a public health and wellness fund and requires new private insurance plans to offer preventive services without co-payments.

In 2014, a range of other provisions become effective:

- Eliminates all pre-existing condition exclusions.
- Expands Medicaid to cover individuals under 65 up to 133% of federal poverty level and provides subsidies for individuals and families with incomes up to 400% of federal poverty level to purchase insurance.
- Creates state insurance exchanges where uninsured individuals and small employers can purchase insurance.
- Prohibits annual limits on coverage on all plans.

Among the potential problems down the road - starting in 2018, there will be a 40% excise tax on health insurance plans whose value exceed either \$10,200 for individuals or \$27,500 for families. The tax is to be imposed on the insurer rather than the employer or employee. Those thresholds are \$1,650 higher for individuals and \$3,450 higher for families if they contain a retiree over age 55 or people in certain high-risk professions, all indexed for inflation. There are also adjustments based on the age and gender profile of employees within a group. The value of vision and dental plans are excluded from the plan values used to calculate the excise tax.

If nothing is done to amend the excise tax before 2018, it is likely to increase the upward cost pressure on those plans with the best benefits and exert additional pressure on employers to either choose plans that are less costly or provide reduced coverage or simply pass the increased costs on to employees. Dr. Steffie Woolhandler a lead-



increases (in the past) in order to maintain very high health benefit levels." And PNHP has expressed concern that constraints on Medicare payments in the law may mean "\$40 billion will be taken out of

er of the pro-single payer (expand-

ed Medicare for all) advocacy

group Physicians for a National

Health Program (PNHP), which has

been critical of the new law, has

noted that the excise tax "is widely

seen as an attack on unions, partic-

ularly public-sector unions, many

of which have traded wage

Dan Morgan

safety net hospital payments. The safety net hospitals, (are) where uninsured and under-insured Americans go when they get sick." So, this may have possibly harmful repercussions for New York City's Health and Hospitals Corporation.



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History, Sculpture and Photography Catch OSARC Museum Maven's Eye



Sallie Stroman

This month we have OSARCer Sallie Stroman's reports on a diverse group of exhibitions – some on history, others on culture and still others on art.

Following the Path to Public Service Across Generations

"Through diligence and righteousness, you will succeed." Those were words of advice from Morgenthau family patriarch Lazarus Morgenthau to his sons. As *The Morgenthaus: A Legacy of Service* at the Museum of

Jewish Heritage chronicles, three generations of Morgenthau offspring put those words into practice through work in the public service.

Originally from Mannheim, Germany, Morgenthau and his family emigrated to the United States in 1866. His work life began as an itinerant cantor, traveling from synagogue to synagogue, but he soon added clothing manufacture and cigar exporting, and after the family's arrival in America, a variety of business ventures in wine, insurance, and inventing, as well as philanthropic enterprises serving both the Jewish and non-Jewish communities. Among these was a philanthropy to provide dowries for orphan girls planning to marry.

Lazarus's son Henry Morgenthau, Sr. graduated from Columbia University and opened his own legal practice at the age of 22. In the aftermath of the Triangle Shirtwaist factory fire in 1911, he was a member of the Committee on Safety that made demands for change in labor and fire safety practices in New York City.

Through his work for the Henry Street Settlement and the Bronx House, another settlement house which he founded in 1911 with his wife Josephine, he created educational and cultural opportunities for newly arrived immigrants.



Treasury Secretary Henry Morgenthau, Jr. with President Franklin Roosevelt during World War II.

OSARC Financial Report For 2009

The following report of OSARC's income and expenses for the calendar year 2009 was provided to the *Newsletter* by OSA executive director Sheila Gorsky and OSARC treasurer Dan Morgan.

Income

Income	
Dues Collected & Deposited	\$14,053.50
June Gala Luncheon Fees	\$ 2,851.00
Monthly Lunch Fees (\$1/person)	\$ 359.00
Interest	\$ 134.24
Total Income	\$17,397.74
Expenses	
Committee Lunches	\$ 1,700.61
Misc Newsletter Costs (collage color	
xerox)	\$ 1,186.94
Postage	\$ 9,723.54
Gala Luncheon	\$ 2,790.00
Monthly Luncheon	\$ 2,783.32
Bank Charges	\$ 62.00
Total Expenses	\$18,246.41
roun zhpenoes	<i><i><i>x</i>¹⁰,<i>²</i>¹⁰, ¹¹</i></i>

Balance (Income Minus Expenses) (\$ 848.67)*

*OSARC's finances are reported on a calendar year basis. Dues for 2010 were solicited in early December of 2009 and many dues payments (about 300) were received before the end of 2009. Because of the holidays, most were not deposited until early January 2010. Therefore, they do not appear in the report. Had all of the payments been deposited in December, there would have been a positive balance for the year. Dan notes that OSARC's books are maintained by union staff. Not included are the extensive in-kind services (photocopying, paper, staff time, etc.) provided by the union to OSARC. If you have questions about OSARC's finances, you can see Dan at the May meeting.

As president of the congregation at the Free Synagogue, founded by Rabbi Stephen Wise, Morgenthau met soon-to-be US president Woodrow Wilson, who later appointed him as Ambassador to the Ottoman Empire in late 1913, on the brink of World War One. His first trip as Ambassador was a visit to Palestine in April of 1914, at that time part of the Ottoman Empire. Jews living under Ottoman rule as settlers in Palestine suffered severe poverty and Morgenthau was able to obtain philanthropic support from American Jewish groups to aid them. He also acted on behalf of other minorities within the Ottoman Empire and was one of the leading supporters of the Armenian cause during the 1915 genocide.

Continuing the tradition of public service, Henry Morgenthau's son, Henry Jr., served as Secretary of the Treasury during the Great Depression and World War II. During the War, he was involved in the creation by executive order of the War Refugee Board whose goal was the rescue of Europeans, especially Jews, endangered by the Nazis.

And Henry Morgenthau, Jr.'s son Robert served as Manhattan District Attorney for 35 years, recently leaving office on December 31, 2009 at the age of 90. He prosecuted many notable cases during his long career.

An exhibit overview can be found on the Museum's website at www.mjhnyc.org/morgenthaus/index.html.

The Morgenthaus: A Legacy of Service will be on view through December 2010 at the Museum of Jewish Heritage, located at 36 Battery Place in Lower Manhattan. The Museum is open Sundays, Mondays, Tuesdays, and Thursdays from 10 am to 5:45pm, Wednesdays from 10 am to 8 pm and Fridays from 10 am to 5 pm DST and to 3pm during EST. Admission is \$12 for adults, and \$10 for seniors. Members and children 12 and younger are admitted free. Museum admission is free on Wednesdays from 4 pm to 8 pm.

Photographer's Lofty Goals Revealed



Photographer W. Eugene Smith, with his cameras, at the window of his Sixth Avenue loft.

In 1957, two years after quitting his longtime job at *Life* magazine, famed photographer W. Eugene Smith quit his family as well and moved into a dilapidated five story loft building at 821 Sixth Avenue between 28th and 29th Streets in Manhattan's flower district. He turned his loft into a photography and recording studio, exposing some 1,447 rolls of film in the loft from 1957 to 1965. Among his subjects were jazz greats Charles Mingus, Zoot Sims, Bill Evans and Thelonius Monk. Smith also photographed ordinary folks going about their daily routines in images taken from the loft's windows.

Until May 22, 2010, the New York Public Library for the Performing Arts at Lincoln Center is celebrating Smith's work from this period in an exhibit called, simply enough, *The Jazz Loft Project*.

The exhibition features more than 200 images, hours of audio, and 16mm film footage of Smith working in the loft. Audio listening stations provide access to events at the loft, including jazz jam sessions by some of his notable guests. He recorded 1,740 reels of tape representing nearly 4,000 hours of stereo and mono material.

The project also includes oral history interviews with hundreds of participants in the original loft scene. Artifacts on display include some of Smith's audio recording equipment and his camera gear.

The exhibit is a presentation of the Jazz Loft Project of the Center for Documentary Studies at Duke University, along with the University of Arizona and Smith's heirs. It's on view through May 22nd at the Donald and Mary Oenslager Gallery at the Performing Arts Library at 40 Lincoln Center Plaza. Gallery hours are Tuesdays, Wednesdays and Fridays from 11am to 6pm; Mondays and Thursdays from 12 to 8pm; Saturdays from 10am to 6pm. Admission is free. For more information about the Jazz Loft Project you can visit www.jazzloftproject.org.

Have I Got A Toaster-Headed Chicken For You

Every four to six weeks, the New York Studio Gallery at 154 Stanton Street at Suffolk on the Lower East Side, shows the work of a different artist on a rotating basis. In a one man show that closed in early February, I saw work by Native American artist Al Wadzinski, a tribal member of the Stockbridge Munsee Band of Mohicans.

Wadzinski creates "zoomorphic assemblages using found objects of every material." Labeled "The Greatest Show on Earth," this compendium of sculptures made of found materials included a toaster-headed chicken entitled "Chicken Little," a suitcase-bodied hippopotamus and, my favorite, a

metallic horse entitled "Cortez" which is pictured to the right.

If you are in the neighborhood, stop by. Upcoming are the works of de la Haba in a showcase entitled "Dawn of a New Era," which runs from April 15 through May 8 and "Stupid Has A New Hero," an exhibition of new paintings by Charming Baker from May 14 - 29, 2010.

The Studio Gallery is open Thursday - Saturday from noon - 6pm and by appointment. You can obtain more information about current exhibitions at the gallery on their website at www.nystudiogallery.com



lery on their website at media) from the exhibit "The www.nystudiogallery.com. Greatest Show on Earth"

Lincoln, John Brown and Roosevelt's Brain Trust Get Their Due at the Historical Society

The New York Historical Society often has interesting exhibits and I greatly enjoyed three which recently had runs at the Society.

• The first focused on Franklin Delano Roosevelt's socalled "Brain Trust" and the role its members played during his presidency. These political, economic and legal scholars, many from Columbia University, who Roosevelt began consulting during the 1932 presidential campaign, helped to

shape the New Deal. The exhibit focused on three core "Brain Trusters" – Raymond Moley, Rexford Tugwell and Adolph Berle – and two of Roosevelt's cabinet members with whom they worked closely, Frances Perkins and Harry Hopkins. The show used contemporary photographs, cartoons, articles and newsreels, supplemented by audio oral histories drawn from the archives of Columbia University.

• The abolitionist John Brown and his legacy were the focus of the second exhibit, timed to coincide with the 150th anniversary of the failed raid by Brown and his interracial band on the federal arsenal at Harpers Ferry, Virginia, in 1859. The exhibition explored Brown's beliefs and activities. Brown was a militant abolitionist who wanted equal rights for all human beings and felt violence was an acceptable means to employ to end slavery. Many slaves viewed Brown as a sort of "white savior" and he looked the part, with white hair and a long white beard.

Surviving the raid, Brown was executed in 1859. In the years since, he has been criticized as a murderer and celebrated as a martyr. In 1861, a marching song was created by Union Army soldiers using the melody from a Methodist hymn and words that honored a fellow soldier who had the same name as the executed abolitionist. The song was heard by Julia Ward Howe who came up with new lyrics directly honoring the memory of the late abolitionist and produced what we know as the "Battle Hymn of the Republic."

• Finally, *Lincoln and New York* showed the role that New York and New Yorkers played in the life of the sixteenth president using artifacts, images and documents, from his 1860 Cooper Union campaign address through the Civil War.

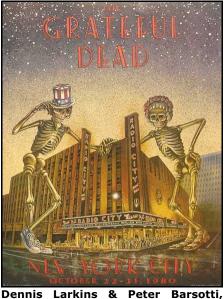
The exhibit examined the up and down love/hate relationship between Lincoln and the city's politicians, preachers, publishers and ordinary citizens, black and white, poor and rich. The city's newspapers divided sharply, with the *New York Evening Post*, the *New York Tribune* and the *New York Times* supporting Lincoln and the *New York Herald*, the *New York Daily News* and the *World* opposed to his policies.

The exhibit provided a unique window on Lincoln's life as he developed as a national leader, a symbol of national unity and freedom and finally as a martyr in that cause.

• Given that all three exhibitions at the New York Historical society have now closed, we would be remiss if we didn't mention the current exhibit: *The Grateful Dead: Now Playing at the New York Historical Society*, the first full scale exhibition of materials from the Grateful Dead Archive, housed at the University of California at Santa Cruz.

The show chronicles the history of the band, its music, and its remarkable business model which emphasizes enormous numbers of live performances which fans are permitted to tape at will. The exhibit features an array of original art and documents related to the band, its members, performances, and productions, including concert and recording posters, album art, large-scale marionettes and other stage props, banners, and fan mail.

The Dead are on view at the Historical Society through July 4, 2010. The Society is located at Central Park West at 76th St and is open Tuesday-Friday, 12 - 8pm, Saturday, 10-6pm and Sunday from 11am - 5:45pm.



Dennis Larkins & Peter Barsotti, Radio City Music Hall poster 10/22-31, 1980. Univ of California, Santa Cruz. Grateful Dead Archive.

More "Deficit Commission" Names

Last month, we reported on President Obama's formation, by executive order, of a "bipartisan commission" on debt reduction. The commission's mission – to reduce the \$12.4 trillion debt – may be addressed by making recommendations for reductions in Medicare, Social Security and Medicaid. As a result, careful attention should be paid to the composition of the commission and its work going forward.

We previously noted that Commission co-chair Alan Simpson has a history of attempting to undermine Social Security. Here's his latest thought: "What we're interested in is what to do with Medicare, Medicaid and Social Security. If we don't get a handle on those three babies...the federal budget, it'll be gone." And the Tea Party movement is also seeking to compromise Social Security. Representatives

interviewed on Larry King's CNN program suggested they would be pleased to do away with the program or, as a compromise, to privatize it.

House Speaker Nancy Pelosi has now appointed House Budget Committee Chair John Spratt (SC), Democratic Caucus Vice Chair Xavier Becerra (CA) and Rep. Jan Schakowsky (IL) to the Commission.

The Republicans have added Senators Tom Coburn (OK), Mike Crapo (ID) and Judd Gregg (NH) and Rep. Dave Camp (MI), Jeb Hensarling (TX) and Paul Ryan (WI). According to the Alliance for Retired Americans, these six have



Pauline Feingold

"consistently voted to weaken Social Security and sell off Medicare to the big drug and insurance companies."

Roberta Van Laven Remembered

oberta Van Laven (1934-2010), OSARC member and former Club officer, passed away March 15 following a 10-year-long illness. She had been OSARC secretary and editor of the Newsletter in the Club's early days. Offi-



cially retired as an Associate Staff Analyst from HRA in 1993, she almost immediately took on the secretarial duties. Ever organized, she would have her minutes written up and submitted for publication before she left the union office on the Wednesday afternoon of the monthly OSARC meeting.

This was quintessential Roberta. She helped people and organizations wherever she found herself, giving of her time, energy, and money with a generous spirit that never looked for recognition nor reciprocity.

Roberta Van Laven

I came to know Roberta because

she had picked up advance boat tickets for an OSARC outing to Ellis Island, but found herself unable to attend. She asked if anyone could pick them up from her. Since we live in the same Upper West Side neighborhood, I volunteered to drop by and get them from the doorman. This was the only favor I was ever able to do for her, because you weren't permitted to do anything for this independent woman.

She could never do enough for me thereafter. When I fractured my kneecap, she visited me in the hospital. For about a month, since I was confined to my walk-up apartment, she would bring me a fresh salad bar lunch several times a week, when she was not doing people's taxes at the senior center or other volunteer work.

So, we became friends. Before a Wednesday meeting, she would call me up and say, "come on Renée, lets walk down to the union office." It was hard to keep up with her, although my legs had to be six inches longer than hers; she was vice-president of the New York Hiking Club at the time.

She was diagnosed with ovarian cancer, which she fought for ten years – and a fight it was. Given a very poor prognosis, she submitted to chemotherapy over and over again, as the cancer kept recurring. She didn't complain, being thankful instead for the chance to see her grandchildren grow up. She found sustenance in a cancer support group, which met Wednesday afternoons - the reason we never saw her at OSARC meetings again.

Roberta would be astounded to see this article in the Newsletter. She had been surprised and delighted to get OSARC's get-well card following her initial surgery, and was thrilled when she received the award given to each of the Club's officers at the 10-year OSARC anniversary luncheon.

She is survived by her devoted daughter Jodi Fellman, son-in-law Garry, and her three grandchildren Alexander, Brenda, and Rachel.

The Club and the Newsletter extend our sincere condolences to the family and friends of this inspiring human being. - Renee Bash

OSARCers On The Move By Gail Weiss

Among the many advantages of being a retiree – no more day-to-day work hassles, being able to sleep late, more time to spend with friends and family – the increased opportunity to travel ranks high on the list. In the first of a series of articles on OSARC members' out-of-state and out-of country jaunts (which we hope are out-of-this-world), we chronicle the adventures of Jean Anmuth and Tommy Gorse.

Shangri-La Turns Out To Be Real

When Jean retired in 1996, she decided that she would leave the country at least once a year. She has kept her vow, often visiting exotic locales, including Nepal and Papua, New Guinea.

Few places, however, have impressed her as much as Bhutan, the tiny (it's about the size of Vermont) Himalayan kingdom nestled between China to the north and India to the east, south, and west. In 2008, when Jean made her third excursion to Bhutan, she was one of only 21,000 tourists to visit the country, which began emerging from isolation in 1970. In 1998, the first year Jean visited, she was so intrigued by Bhutan – which she originally thought of as a stopover on her way to Nepal – that she returned in the fall of 1999.

The purpose of the 2008 trip, Jean says, was to see the differences in Bhutanese society that resulted from changes

wrought ten years earlier, when the monarch lifted the ban on television and the internet. And the changes were dramatic indeed. Bhutan is now served by direct international flights to and from New Delhi and Bangkok via Dragon Air, the country's airline, and the only carrier allowed to land there, because its planes are specially constructed to withstand the pressure of the mountain air. Most occupants now have access to electricity, the internet, cable television, and mobile phone networks.

Still, Jean notes in her detailed description of Bhutan, although the number A Bhutanese dancer in cereof roads in the country has monial dress. tripled from one to three,

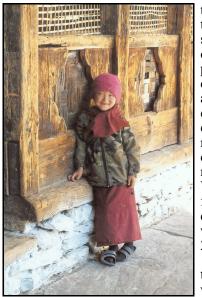


(Photo: Jean Anmuth)

getting from place to place is a slow process. Cars must traverse mountains, and there are no traffic lights – a tribute to residents' efforts to preserve the country's environment and idyllic nature. The only all-Buddhist nation in the world, Bhutan has never fought a war and has but two industries: water and tourism. Most residents grow their own food.

Despite (or perhaps owing to) its longtime isolation from





the rest of the world, Bhutan is a socially progressive nation. Jean points out that the government pays for every citizen's college education, women and men are accorded equal status, and people of either sex can have as many spouses as they choose. Bhutan's fourth monarch, Jigme Singye Wangchuck, is married to four sisters and has 13 children, the oldest of whom succeeded him in 2008. Jean was on hand for

Jean made a friend in this young tan's 100th anniversary as Bhutanese girl. (Photo: Jean Anmuth).

the succession ceremony, which coincided with Bhu-

a country and with the na-

tion's first democratic elections. Earlier, Jigme Singye Wangchuck had introduced significant reforms, transferring most of his powers to the Council of Cabinet Ministers and providing for direct election of legislators. "We sat in a stadium in a large field," Jean recounts. "The new king, 28-year-old Jigme Khesar Namgyel Wangchuck, who was educated in the United States, England, and India, stayed long enough to greet everyone.'

The best times to visit Bhutan, Jean says, are the spring and the fall, when cultural festivals are in full swing and the weather is inviting. The mountainous areas are bitterly cold in winter, the plains to the south can reach subtropical temperatures in the summer; and monsoon rains pelt the area between summer and fall.

During festival time, people emerge from the mountains dressed in costumes and participate in dances and other celebratory activities. Visitors from the United States face no language barrier; just about everyone in Bhutan speaks English.

Although the proliferation of television and other links to the outside world have inevitably eroded some of the Shangri-La-like aspects of Bhutan, Jean says that the country remains a mostly tranquil place filled with open, wonderful people.

Music and More in Missouri

In September, 2009, Tommy Gorse, his wife Bea and their 14-year-old Labrador retriever "Princess," who accompanies them on all excursions, drove to Branson, Missouri, a town that bills itself as the "Live Entertainment Capital of the World." Branson celebrates the performers and music of the decades from the 1930s to the 1960s. There, Tommy notes, they took a riverboat cruise, visited the Dick Clark American Bandstand Theater and Museum, and saw "one show after another," some of them featuring "all-star impersonators" of such performers as Buddy Holly, Elvis Presley, the Blues Brothers, and Marilyn Monroe.

In Branson, Tommy also shared stories about canine stem-cell rehabilitation with a young woman who, he learned the following day, was Roy Roger's granddaughter. (Princess, who can no longer stand on her own, underwent stem-cell treatment in the hope of generating new bone.)

At the Roy Rogers Museum, Tommy and Bea saw the Sons of the Pioneers – or, more accurately, the Sons of the Sons of the Pioneers, descendants of the cowboy singing group founded in 1933 by Leonard Slye, who changed his name to Roy Rogers in 1938. Tommy and Bea's visit to the museum turn out to be "just in time;" since it closed its doors three months later, after being open to the public for more than 40 years. Roy Rogers Jr. attributed the closing to declining attendance, the weak economy, and the fact that "Dad's fans are getting older, and are concerned about their retirement funds."

Many other Branson attraction, however, are still thriving. They include:

- Branson Landing a waterfront shopping, dining, and entertainment area located on Lake Taneycomo and featuring a 1000-seat amphitheater, a large promenade, and a spectacular fountain that spews water in synchronization to sound, light, music, and fire.
- Branson Scenic Railway a 40-mile round trip excursion on the Ozark Zephyr, which takes riders through foothills, across bridges and trestles, and around scenic valleys and ridges.



The Titanic Museum in Branson, Missouri, shaped like... well you know. (Photo: Wikipedia)

- *The Titanic Museum* which pays homage to the ill-fated ship that sank on April 15, 1912, after striking an iceberg in the North Atlantic. The museum houses more than 400 Titanic artifacts, including a leather trunk, passengers' letters and photographs, deck chairs, jewelry, and life jackets.
- *The Hollywood Wax Museum* where visitors can pose with wax visages of Lucille Ball, John Wayne, Will Rogers, Elvis Presley, Frankenstein's monster, and others, as well as walk down the Yellow Brick Road or boldly go where lots of tourists have gone before them, across the deck of the Starship Enterprise.

- Butterfly Palace & Rainforest Adventure features tropical plants, 1,000 live butterflies, a 3D film about butterflies and other insects, and the Emerald Forest Mirror Maze.
- *Ripley's Believe It Or Not* which highlights the startling discoveries of Robert Ripley, who spent more than 40 years charting mysterious and enigmatic phenomena. The museum contains themed galleries, each focusing on something unusual, including a two-headed calf, a replica of the aircraft carrier USS Forrestal made out of 48,000 matchsticks, a vampire-killing kit (c. 1850), a human unicorn, and a shrunken head.
- Stone Hill Winery and Mount Pleasant Winery both of which offer information about the wine-making process and tastes of their award-winning products.
- Dogwood Canyon a 10,000-acre nature preserve that can be seen by walking or biking along a 3.5 mile paved road, or via a guided tram tour. The canyon is home to rainbow and brown trout, elk, Texas longhorns, American bison, and white-tail deer, and contains tree-lined limestone bluffs, numerous caves, deep hollows, and other scenic wonders.

Senate Kills \$250 Payment To Seniors

A bill introduced by Senator Bernie Sanders (I-VT) – that would have provided a \$250 one time payment to Social Security recipients, veterans and the disabled – failed by a 47-50 margin in early March. The measure was intended to offset the absence of a Cost Of Living Adjustment for Social Security this year. As we reported last month, President Obama has included in his budget the \$13 billion needed for the payment. Sanders vows to keep up the fight.

Attacks on Pensions Continue

In the March 26 edition of the civil service newspaper *The Chief*, editor Richard Steier notes that *Barron's*, the investment magazine, ran a cover a week earlier featuring a firefighter and a police officer in beach chairs, holding cock-tails at an island resort. The headline? "Investors Beware – States and cities are going broke. One reason: gold-plated pensions for police, firemen, teachers and bureaucrats." That would be us. *Barron's*, following its class interest, does a



neat job of redirecting populist anger from fat cat Wall Street executives and financial industry manipulation toward public employees. "Most Americans have ignored at their own peril a far bigger pocket of privilege – the lush pensions that the 23 million active and retired state and local public employees...have wangled from taxpayers."

Aren't you sorry you wangled that pension as opposed to earning it with years of your public service. Tsk-tsk.

Madeline Taylor

When There's a Choice Between Death and Taxes, Choose Death



Linora Hoffman of AARP's Tax-Aide program.

So said OSARC Co-Chair Fred Ranzoni in introducing the subject of our March meeting. The punch line – death only comes once. But for those of us who plan to be around for a little while longer, we were pleased to see that Linora Hoffman of the AARP Tax-Aide Program was ready and able to enlighten and charm us into submitting fair and accurate tax returns. For several years, Ms. Hoffman has been our guide to the ins and outs of tax season. After her visits with us, we all feel better able to tackle the most taxing tax tasks. Nevertheless, when in doubt about any of the information reported in this article, please consult your tax preparer, your IRS or NYS tax packets and/or call the IRS or New York State Tax Information Center.

What's new for the federal income tax in 2009? First, there is a new address to which you will mail your completed federal return in Kansas City, Missouri. Depending on whether you owe Uncle Sam some money or expect to receive a refund, you will use one or the other zip code indicated.

For those OSARCians with investments that are on a positive footing (aren't you lucky!), your tax rate on capital gains and qualified dividends may be 0%, depending on your annual income. You will use the Qualified Dividends and Capital Gains Tax Worksheet on page 39 of booklet 1040 to see what rate applies to you. You should have received Form 1099s from your banks, corporations that have issued you stock, mutual fund firms and/or brokers. You will find a total of your ordinary dividends on the 1099s, and the amount of those dividends which are considered "qualified." Ms. Hoffman tells us that qualified dividends are those dividends on which a corporation has already paid taxes. Therefore, to pay full taxes again on this amount would be a form of double taxation.

Ms. Hoffman noted that there are two new schedules for 2009:

- Schedule L
- Schedule M

Standard Deduction For Certain Filers Making Work Pay and Government Retiree Credits

If you do not itemize your deductions, Schedule L will let you obtain a deduction for property taxes paid on your residence – up to \$500 for single filers and up to \$1000 for filers who are married filing jointly. If your property taxes are less than these amounts, you can deduct only what you paid. For those that itemize, continue to deduct real estate taxes on Schedule A. You may also use Schedule L to deduct state and/or local sales or excise tax for a new motor vehicle purchased after February 16, 2009.

Schedule M is for those who earned wages during 2009. You may take a "Making Work Pay" credit worth 6.2% of earned income up to \$400 for an individual and \$800 for a couple, if both worked. The credit starts phasing out at \$75,000 in earned income.

If you received Social Security payments for the whole year of 2009, your account was automatically credited with \$250 as your share of the stimulus package. If you have both wages and Social Security, you must reduce your "Making Work Pay" credit by the \$250 already received.

If you received a pension

or annuity payment in 2009 for service performed for the federal, state or city government and that service was not covered by Social Security when you were employed, you are entitled to claim a \$250 "Government Retiree Credit" on Schedule M. If you received a \$250 economic recovery payment during 2009 you can't take "Government Retiree the Credit" even if you meet the requirements just outlined. If you believe you are eligible for this credit, you should definitely review the facts of your particular situation with your tax preparer.



Linora Hoffman of AARP's Tax-Aide program

our tax preparer. If you are a younger

OSARCian who is drawing your city pension, contributed to Social Security during your work life, but are not yet drawing Social Security benefits, and you received no wage income in 2009 – you are not entitled to any credit on Schedule M at all. You did not receive the \$250 credit during the year because you were not drawing Social Security yet and, you are not entitled to the "Making Work Pay" credit because you have no earned income for 2009 and you are not entitled to the "Government Retiree Credit" because you contributed to Social Security for the service upon which your pension is based. (Express your displeasure to your elected federal officials.)

The federal standard deduction increases when you turn 65. If you were born before January 2, 1945, you are usually entitled to an additional \$1400 in your standard deduction if

your filing status is single or head of household or \$1100 for all others. Check out the Standard Deduction Worksheet on page 36 of the 1040 booklet.

If you are receiving unemployment compensation benefits, the first \$2400 is excluded from tax.

For 2010, you must take a required distribution from your deferred compensation plan (401k, 403b, 457 etc.) and your traditional (non-Roth) IRAs. In 2009, a waiver was granted by the federal government to forego the required distribution because of the dire financial



Irma Grossman JoAnn Ambrogi

situation. Consult the actuarial tables provided by the administrators of your accounts to determine how much you must take this year.

Education credits are still available for lifelong learners – a perfect phrase to describe OSARC members. Consult your packet to determine eligibility.

This year, Schedule A (itemized deductions) and Schedule B (interest and dividends) are on separate sheets of paper. In the past, they were on one double-sided page.

You can direct your federal tax refund for purchase of US Savings Bonds. Attach a completed Form 8888 to your return.

If you worked for the Board of Elections during the primaries and/or general election, you should have received a 1099 documenting your compensation. This amount goes on line 21– Other Income – on Form 1040.

What's new for State and City taxes? As in 2008, as a cost saving measure, tax packets were not mailed out. You can pick up forms at local library branches, download forms at www.nystax.gov or call for telephone assistance at 1-800-225-5829.

The mailing address for the completed forms has changed. The completed forms go to Albany. There is one zip code for returns with a balance due and one

zip code for a return getting a refund.

The Use Tax can be confusing. This is found on line 59 of your state tax form. The use tax is the amount you owe when you made purchases over the internet, through catalogs, or physically in other states for use in New York State – and the seller did not collect New York State sales tax on the transaction. You are asked to put a number on this line that reflects the value of the use tax owed. Zero is an acceptable number. If you can not exactly determine the amount of use tax you



Bill Douglas

owe, there are tables which provide suggested amounts based on your income. If you owe it for purchases that were not taxed, pay it. If not, not.

There is no New York State tax on Social Security

pay-outs. There is no New York State tax on NY State or NY City governmental pensions. There is a \$20,000 exclusion from NY State taxable income on private pensions and pay-outs from traditional (not Roth) IRAs and deferred compensation accounts. There are conditions, so seek the appropriate advice.

If you prepare tax returns for payment and do more than ten per year, you must register with the State in 2010 and pay a \$100 registration fee.

If you are self-employed and made more than \$10,000, you must now pay the Metropolitan Commuter Transportation Tax. If this is your status, you already will have received a letter from New York State explaining the tax.

The State's worsening financial crisis has caused a reduction of the School Tax Credit from \$145 a person in 2008 to \$62.50 for 2009. Those married filing jointly will have a \$125 deduction. If you failed to take this deduction in the past, you can file an amended state return. You are

allowed to go back three years.



The standard deduction for the state is \$7500. Exemptions are defined differently than the federal government, so read your forms carefully.

Interest on Treasury Bonds are subject to federal but not state tax. List the interest in the New York subtraction section. Interest on all municipal bonds is free from federal tax. Interest on non-New York State bonds is taxable in New York. List that interest in the New York additions section.

Ms. Hoffman encouraged us to take advantage of the AARP Tax-Aide program. It is open to "moderate income" senior taxpayers, defined as having incomes under six figures. Some tax items are considered "out of scope" and the counselors will not be able to provide assistance, including rental income and non-deductible IRA distributions.

AARP does E-filing which means that you will get your refunds quickly. Visit www.aarp.org/taxaide or call 1-888-OUR-AARP (1-888-687-2277). Needless to say, Linora Hoffman got a thundering round of applause for her excellent presentation.

Social Security In the Cross-Hairs, Again

With the departure of the Bush administration, one might have hoped that efforts to undermine, privatize or cut Social Security were over. You'd be wrong. The latest efforts are surfacing in the name of "deficit reduction." Congress came close to creating a deficit reduction commission earlier this year, the Obama administration followed up, when that effort failed, with a commission created by executive order – and the corporate media is doing its part to panic the natives.

A series of articles run by the New York Times over a few days in late March bore such headlines as "Next Big Issue? Social Security Pops Up Again" and "Social Security to See

Payout Exceed Pay-in This Year." The second story, especially, engaged in fear-mongering, with the statement that by paying out more in benefits than it received in payroll taxes, Social Security had reached "an important threshold it was not expected to cross until at least 2016."

But economist Dean Baker points out that both experts cited in the article acknowledged that the so-called threshold "makes absolutely no difference for the program since it holds more than \$2.5 trillion in government bonds." The Times reporter, who has

written several articles over the past couple of years arguing the urgency of addressing Social Security's supposed insolvency, as well as the supposedly intolerable drain of public sector pensions, dismisses the Social Security trust fund as "an accounting device."

With absolutely no alterations, the program can pay full benefits through 2037. The impact of the recession was to speed up that date from 2041 before the recession.

There are many solutions to the relatively minor funding problems Social Security faces after that date, such as raising or removing the cap on wages on which the FICA tax is assessed, now at \$106,800. But, former Federal Reserve chair Alan Greenspan, quoted in the Times article, says the only solution is to cut benefits. This is a bit hard to take since Greenspan did much to create the economic crisis that supposedly now

necessitates an urgent response. Like Pete Peterson, the billionaire we profiled a few issues back, providing a social safety net for the elderly and disabled just is not a major concern for Greenspan.

A letter to the editor in the *Times* from actuary David Langer observed that cutting benefits "dumps the burden of solving the deficit problem primarily on workers and their families, who can least afford it and

did not create the budget mess."

Teresa Ghilarducci, director of economic policy analysis at the New School, says simply, "since most of the earnings growth in the last two decades went to the top paid people...a quick fix is to gradually increase the taxable earnings base from current coverage of just 85% of earnings to 100% by 2045. That would solve the entire predicted Social Security deficit for 75 years."

"Crisis" solved.



Herb Wasserman



Renee Boyce



Happy Birthday to OSA Retirees Born in April!



John Adair, Gerardo V Afable, Anthony Aguiar, Susan B. Allison, Joseph Alvarez, Florence Appelstein, James Arangio, Martin Bachner, Roger Bachrach, Jewel Bachrach, Robert Backes, Gwendolyn Barnes, Beatrice Barr, Ruth Bell, Aquila Blyden, Benedict Bonino, James Breininger, Thomas Breslin, Irving Brickman, Everett Lawrence Brogdon, Priscilla Budden, Joseph O. Buster, Blanca Carranza, Eugenia Carrington, Belinda L Carroll, Stephen Clifton, Linda Coleman, Peter J Costa, Henrietta Council, Charles Covella, Emilio Cruz, Mary Ann D'ulisse, Vera DeGazon, Rose Del Gaudio, Ralph DeMattia, Clive DePass, Karamoko Diabi, Philip Dinanzio, Jr, Jack M. Dobrow, Steven Dubin, Walter J. Dugan, Dorothy Louise Dye, Donald Eichin, Gloria Erardy, Frank Farkas, Pauline Feingold, Mildred Feinstein, Richard Fink, Kenneth Finnerty, Vivian Fletcher, Carmen A. Flores, Gerald Flynn, Judy Flynn, Karen Frederick, Carl George, Lorraine Gewirtz, Mildred Gil, Edward Gilligan, Debora Goldschein, Pedro Gonzalez, Julius Gorin, Donald Greco, Brenda A Hamilton, Annette Heim, Jacquelyn Henderson, Michael Hnatowicz, Andrew Hollander, Jacqueline

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Mary Giraldi Robert Giunta Edwina Glasco Edwina Glasco Frank Glover Carol Glover Irwin Goldberg Tatyana Golovitser Pedro Gonzalez Fedro Gonzalez Ernesto L. Gonzalez Myrna Gonzalez Manuel Gonzalez Myra R. Goralski Jeanne N Gorbatcheff Bernice Gordon Joan Gordon Minette Gorelik Tom Gorse Sheila Gorsky Timothy Goss Eli Gottlieb Sybil Gowdy Sybil Gowdy Stanley Granat Mary Elaine Grant-Tepper Sally Graudons Alonzo Graves Eleanor Gray Arlene T Gray Shirley Gray Donald Greco Richard M Greene Bruce Greengart Susan Greenhouse Susan Greenhouse Lewis Greenstein Ira Greinsky Thomas J. Griffin Joel Grill Mary Gropp Marcia Grossberg Martin Grower William Guarneri Funch Collace Frank Gulino Josefino Gumpeng Josefino Gumpeng Albert Gundersheimer Mary L Gunn-Hardison Bhagwati P. Gupta Tilak R. Gupta Horacio Gutierrez Estelle Guttbinder Henry Haegele Myra Hailey Arthur Haimo Marauerite Haiduk Marguerite Hajduk Claire Hall Edmund Hall Sandra Halstuch John Hannigan Robert Hanrahan Cleve A Hanson Frances Nadine Hapaz Sandra Hardison Michael Harris Gussie Harris Sharon Harris John M. Hastey Chandra Hauptman Stanley Hauptman Mildred Hawkins Charles Healy Iris Hecht Annette Heim Nancy Hellman Marjorie Helms Jacquelyn Henderson Elizabeth Henderson Saundra Henry Barbara Herman Cynthia Harris Hernandez lisa Hernandez John Heron, Jr. Francis Hillis Mary Hillman Mary Hillman Isalyn Hinds Sylvia Hodge Gerard Hogan Joseph Holdampf Andrew Hollander Jacqueline Holmes-Boyd Lena Holt Rite Honekmen Rita Honekman Marion House Carolyn Hubbard Clark Hudson Barbara Hunt Robert Hurley Azeeza Hurston Nadine Hurwitz Maria Ibanez Haydee Incland Margaret Ingram Ana Irizarry-Ibrahim Pearl Jackson Brenda Ann Jackson

Evelyn Jackson Valerie Jackson Daniel Jacobson Lawrence Jahoda Janice James Calvin James Anna James-Bowers Ina Jenkins Gloria Jimenez James L Johnson Ingrid Johnson Cladie Johnson Marilyn Johnson Lorraine Johnson Wilhelmena Jones Roslyn Jones Flora Jones Brenda Jordan Emma Jordan Deirdre Jordan Karol Joswick Amy Kahn Melvin Kalmanowitz Herschel Kaminsky Arnold Kaplan Robert Keifer Jeffrey Keller Margaret Kelly John Kelly Lorraine Kelly Randall C. Kelly Jeannie Kempson Jeannie Kempson Rosemary Kennedy Daniel Kenny Carol A. Keyser Eleanor Kinard Anita King Yurman Kathleen Kinney Elizabeth Klaber Laure Kleeman Laura Kleeman Alfred Klein Harold R. Knox Marie-Ann Koegler Diane Koehler Jules Kohn Roberta Kolin Marian Konstan Marian Konstan Henry Korobelnik Marilyn Kozin Jean Krampner Jerome Kraus Irving Kreindler Sandra Krentcil Jane Kronholtz Dickard Kucora Richard Kucera Robert Kuhl Hermann Kuhland Adele Kwaw Frances Kyle Edward S Lakner Diane Lalondriz Wina Lam Lawrence Lamanna Saundra Lamb George Lang Dolores Lapin-Curley Norman Larsen Edward Lavin Judith Layzer Kaye Lee Victor Lee Jeannette Lee Barbara LeGoff Stu Leibowitz Joel Leichter Nicholas Lesanti Gloria Levan Howard Levin Stephen Levine Morton Levine Rosanne Levitt Lewis Levy Martin Lewis Fred Lieber Joyce Liechenstein Michael Light Jayne Lindberg Barbara Linde Clare Linnie Marilyn Liveric Irvin Loewenstein Leopold Loher Brenda Lomax Lucille Long Emil Loreaux Marlene Lorraine Michel Louis Rosa Lovejoy Eileen Loveti Grace Lucas Flora Lucchese Mary Ludvigsen

Paul Lurie Marvin Lutenberg Rose Maconi Leo Maher Janet M Mahoney Lauren Malone Lauren Malone John Maloney Henry Mandel Nilsa Mangual-Rios Thomas Manzo Jr. Michael Manzolillo William Marchuk Angela Marino Carol Marker John Maroney John Maroney Claire Maroney Roberta Martell Claire N Martes Ralph Martinez Tirso Martinez Jr Marylou Martucci Edna Silas Marungo Martha Masnyj Shirley Mason Denis Massey Jeffrey Massey Peter Mastropolo Antoinette Matijevich Eric Matusewitch George Maurer Constance G Maxey Letitia Maxwell Morris Mayo Winnifred Mayo-Pena Winnifred Mayo-Pena John Mazzarella Weltha McCant Kathleen McDonough Thomas McEnery Mary Katherine McEwen Joyce McFarlane Thomas McGann Stephen McGarry Jannie M. McGill John Dennis McGreen Charles McHugh Blanche McIver James McKeon James McKeon Kathie McIain William McIane Velma McLaughlin Amelia McNeil Jefferson James J McQuade Carolyn McQuade Carolyn McQueen Matthew Meagher Bruce Mednick Ronald Meekins David Mei Velarie Melvin Neil Mendelsohn Pearlie Mennell Runie Mensche Maraarita Mercado Samuel Merson John Mertz Michael Meyer James Meyer Thomas Mezzatesta Carol Michaels Joseph Mickens Renato Milani John Milat John Millat Joseph Miller Natalie Millner Ruth Mingoia Richard Mitchell Alice Mitchell Geraldine Mitchell-Jones Michael J Molinari Ralph Mondella Barbara Mont Charles Montalbano Barbara Montgomery Helen D Moody Cordelia Moore Daniel Morgan Perla Morris Hope Morris Felice Morris Barbara Y Muhammad Donna Mulgrave Susan Mullgrav Margaret Munnelly Patricianne Murnane James Murphy Joseph Murphy Mary H Murphy Michael Murphy Irene Murray Thomas Rasul Murray Ruth Murray Elizabeth A Myers [Continued on page 13]