

January
2004
Vol. 12 No.1

OSARC newsletter

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The newsletter is in the mail. This happy crew mailed you the December newsletter. Left to right: Allan Rose, Manny Friedman, Paul Henry, Ana Vives, Dan Morgan, Mary Hillman, Elizabeth Borden, a food delivery guy in a baseball cap, Betty Henderson, Louis Starkey. (photo: Jean Anmuth)

BUSH REVIVES SOCIAL SECURITY PRIVATIZATION SCHEME

Fresh from his "victory" in foisting a seriously, if not fatally, flawed Medicare drug bill on the American people, President Bush revived his call for partial privatization of Social Security in his January 20th State of the Union address. Said Bush, "Younger workers should have the opportunity to build a nest egg by saving part of their Social Security taxes in a personal retirement account. We should make the Social Security system a source of ownership for the American people. And we should limit the burden of government on this economy by acting as good stewards of taxpayers' dollars."

A *New York Times* editorial the following day excoriated Bush's proposal: "His decision last night to re-endorse the Social Security overhaul plan from his last campaign was terrifying. Mr. Bush has long advocated that younger workers be allowed to set aside part of their Social Security tax payments for private investments in stocks or bonds. He has never explained how he would pay for such a plan. The Social Security taxes that come in are used to pay for the benefits of those already retired. If part of the current workers' money is redirected without corresponding tax increases, the difference would have to be made up through budget cuts or — far more likely — *[Continued, page 3]*"

Next Organization of Staff Analysts Retirees Club Meeting

Wednesday • February 11, 2004 • 12:30pm- 2:30pm

220 East 23rd Street • Suite 709 • Between 2nd and 3rd Avenues

On the Agenda: "Nutrition" — Guest Speaker Kerri Gans

OSARC Officers 2003-2004

Co-Chair.....	Mary Hillman
Co-Chair.....	Allan Rose
Co-Vice-Chair.....	Trudy Stone
Co-Vice-Chair.....	Sallie Stroman
Co-Vice-Chair.....	Ana T. Vives
Treasurer.....	Louis Starkey
Secretary.....	Barbara Jones


 Newsletter Editor.....Rob Spencer

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

A total of fifty-five (55) members and friends attended the January OSARC meeting:

Alice Allen, Leslie Allen, Gilberte Ambroise, Jean Anmuth, Ken Asbedian, Lynn Bender, Regina Berry, Elizabeth Borden, Ida Chin, Joyce Cleveland, Carol Dailey, Vincent DiGesu, Joan Doheny, Bill Douglas, Richard Fink, Joel Fishelson, Beverly Freierman, Manny Friedman, Tom Gorse, Eli Gottlieb, Steve Gregor, Richard Guarino, Betty Henderson, Paul Henry, Mary Hillman, Carolyn Hubbard, Barbara Hunt, Roslyn Jones, Sheldon Kier, Jules Kohn, Irving Kreindler, Richard Kucera, Joel Leichter, Rosanne Levitt, Hank Mandel, John Mazzarella, Jim McKeon, Dan Morgan, Sadye Olivieri, Annie (Jewel) Poole, Peter A. Prestia, Carl Prisco, Edna Riley, Allan Rose, Marc Sawyer, Michael Schady, Louis Starkey, Delois Stoute, Sallie Stroman, Hattie Thomas, John Toman, Ana T. Vives, Richard Walters, Margaret Williams, and Isza Williams-Darlington.

There were three new members at the meeting. **John Toman** retired in 1992 from HRA and has been living in Pittsburgh since then and seldom gets to NYC. **Annie (Jewel) Poole** retired from the MTA. **Richard Fink** retired from HRA in 2002. Welcome !

We hope to see **you** at our next meeting.

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ROAR Report



ROAR has formed two subcommittees. The Claims, Collections and Reimbursements subcommittee chaired by Michael O'Connor met for the first time at the Managerial Employees Association office on January 22, 2004. If you'd like to become active in the work of that subcommittee, call O'Connor at (718) 317-1081. The Fair Hearing and Adjudication subcommittee is headed by Bill Dworkin. Dworkin can be reached at the Managerial Employees Association (212)964-0035. We hope to have more to report on the progress of the subcommittees' work in future issues.

OSARC Mailbag

[Ed Note:] We received the following from Audrey Doman, an OSARC member from Bushkill, Pennsylvania: "I will not be able to attend the January 14, 2004 meeting as I reside in Pennsylvania."

However, I'd appreciate your sending me any Internal Revenue information that Ms. Kinney may share with you. As you know, I still have to pay income taxes, yes even in Pa. (smile)! Enclosed is my annual dues check. I appreciate receiving the newsletters. Please continue to keep me informed...Happy new year to all, a healthy one I pray!"

We appreciate sister Doman's new year wishes and share them with all of her fellow members.

We cover the content of Ms. Kinney's presentation in this issue based on the kind assistance of Elizabeth Henderson, OSARC's former co-secretary.

We'd like to point out that whenever OSARC meetings feature guest speakers, this newsletter reports fully on their comments and directs those who were unable to attend to sources for any material handed out.

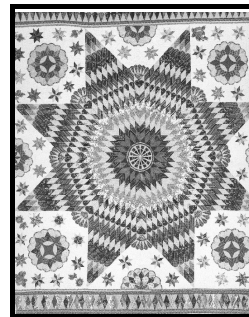
So, OSARC membership can be useful, even for those living outside the NYC area who may not be able to attend all or any of the monthly luncheons.

And, sister Doman, we are shocked, truly shocked, to learn that Pennsylvanians must pay taxes.

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Celebrate Black History Month

For the fifth year in a row, OSA will celebrate Black



History month with an evening of awards, entertainment and good food. The program honors African-Americans in the public and private sector and the labor movement. Each year, OSA has selected both individuals known widely and those whose quiet contributions to the welfare of the African-American community and the City as a whole should be recognized.

This year's event is scheduled for Friday, March 5, 2004 from 6pm to 10pm at a new location – St. Andrews Church, 20 Cardinal Hayes Place, just behind the Municipal Building at 1 Centre Street. The program is to include a memorial tribute to City Councilmembers Mary Pinkett and James Davis and OSA activist Elaine Cherry. Mark your calendars, then call Alyson Brown at (212) 686-1229 and let her know you are coming and how many are coming with you.

Social Security Scheme Revived

[continued from page one] a disastrous addition to the amount of debt the government continues to roll up every day." Omitted as potential outcomes were benefit cuts to existing retirees or employee-side payroll taxes increased.

Bush's formulation undermines the traditional concept of Social Security as one of three legs of retirement security - the guaranteed leg - along with a pension and savings and investments. In this market-centric worldview, old age security becomes "a source of ownership."

Bush's proposal, trotted out originally as the recommendation of his inaptly named 2002 "Commission to Strengthen Social Security," was the product of a body stacked with pro-privatization advocates. In fact, support for at least partial privatization was the price of admission to membership. The goal appears to be conversion of the low administration (1%), nonprofit Social Security system into a cash cow for the investment industry.



Roslyn Jones, Richard Fink.
(Photo: Jean Anmuth)

Transition costs for the new plan, according to some experts, could exceed \$1 trillion. The union-affiliated Alliance for Retired Americans, in condemning the plan, labeled it "nothing but a Republican-stoked case of generational warfare, pitting the needs of senior citizens against those of younger Americans. Pledging to fight Bush administration or congressional efforts to partially or totally privatize Social Security, the Alliance said it supports, among other actions, "making Social Security's financing more equitable and stable by raising or eliminating the cap on wages subject to Social Security tax (\$87,900 in 2004), increasing benefits for single older women and those who do not spend full careers in the paid workforce because of child or family care, basing cost-of-living adjustments on the true cost-of-living for seniors and persons with disabilities, and establishment of a minimum Social Security benefit so benefits equal at least 100% of the poverty level."

In a more positive development, according to the Associated Press, AARP, having taken substantial heat for its prominent role in support and passage of Bush's so-called Medicare reform, dropped announced plans to participate in White House sponsored "town meetings on Social Security privatization," to be co-sponsored by the National Association of Manufacturers and the Social Security Administration. According to AARP's federal affairs director, the group dropped out because they wanted to "avoid the politics of it as much as anything." Said the Associated Press, "AARP's participation would have helped give credence to the administration's argument that reform is necessary."

If you'd like to read more about the privatization issue, a good source is The Century Foundation's Social Security Network, 41 East 70th Street, New York NY 10021. They can

be reached at (212) 535-4441 or on the web at www.socsec.org. You can also visit the AFL-CIO's website at www.aflcio.org/issuespolitics/socialsecurity.

Assuming you are opposed to the privatization schemes, this might be an opportune moment to contact the White House and your Senators and Representatives and remind them that Social Security is an essential safety net for America's seniors and disabled and that you are strongly opposed to partial or complete privatization.

- White House Comment Line (202) 456-1111
- White House Fax Line (202) 456-2461
- Pres. Bush's e-mail: president@whitehouse.gov
- VP Cheney's e-mail: vice-president@whitehouse.gov
- White House, 1600 Pennsylvania Ave, WDC 20500
- US Capitol Switchboard (202) 224-3121
- Senators - www.senate.gov/contacting/index.cfm
- Representatives - www.house.gov/writerep

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What A Long Strange Trip It Could Be

Several ideas were presented to the January meeting of destinations for the April OSARC trip. They will be discussed again at the February meeting.

- The Lower East Side Tenement Museum. A drawback is that it can only handle 15 people at a time on a tour.
- Ellis Island was a trip destination a few years ago; some are interested in going there again.
- The NYC Transit Museum in downtown Brooklyn.
- The Cloisters in upper Manhattan.
- Sailors Snug Harbor, the Botanical Garden, Chinese Scholars Garden and Children's Museum in Staten Island.
- The Bronx Zoo and Botanical Garden.
- The Hayden Planetarium.
- The United Nations.

If you have particular preferences, come to the February meeting for the discussion.

Many of you completed the survey about day trips and out-of-area travel enclosed with the last newsletter. These will be turned over to the travel committee for analysis.

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June Won't Be Bustin' Out All Over, Unless You Help

OSARC has outgrown many of the restaurants where we previously held our annual gala June luncheons. We need to identify a restaurant with good food and seating for at least 80. Modest prices are a must. If you have a suggestion for a suitable location, please come to the February meeting or call Mary Hillman at (718) 462-6485. or Allan Rose at (718) 339-8128.



Ken Asbedian and Joel Leichter.
(Photo: Jean Anmuth)

COMRO Report

Jim McKeon reported that the **uniformed forces are gradually starting to participate in COMRO meetings**. The Sanitation retirees have now begun to send representatives to COMRO.

Lawrence Kaplan, chairperson emeritus of COMRO presented information on the **state of American health-care**. He noted that the Census Bureau reported the **number of uninsured grew by 2.4 million in 2002 to 43.6 million** or 15.2% of the population, the largest increase in a decade.

A third of the **uninsured** had incomes less than \$25,000 a year but **more than half the growth in the uninsured came amongst individuals making between \$25,000 and \$75,000 a year**.

The uninsured population exceeds the aggregate population of 24 states. **Full time workers without health insurance rose by nearly a million to 19.9 million workers**. As healthcare costs took a double-digit jump for the fourth year in a row, employers are increasingly shifting a growing share of costs to employees in the form of rising deductibles and co-payments.

Approximately two-thirds of Americans under 65 rely on their employers for health insurance. Kaplan noted that the role of employment in health coverage was an historical accident. During WWII, a period of "full employment" and wage controls, employers seeking additional workers were restricted in the incentives they could offer. Since higher pay was off the table as an incentive, companies started offering healthcare as a hiring incentive. After the war, the practice continued. Reliance on employer-provided healthcare creates a number of problems:

- It creates an artificial barrier to job movement, encouraging people to remain in jobs because of such coverage.
- It excludes the unemployed, self-employed and low-skilled.
- It handicaps older traditional industries whose medical cost burden for a large number of retirees is high.
- It stifles entrepreneurship, since quitting a job can mean forgoing health insurance.



Open wide and say ahh... Paul Henry enjoys the food at the January meeting. (photo: Jean Anmuth)

- It forces employers to pay higher premiums to cover the unpaid costs of treating the uninsured and under-insured which forces the price of products up.

Kaplan noted that an October, 2003 *ABC News-Washington Post* poll found that **by a 2 to 1 margin (62%-32%), Americans favor a universal system** providing coverage for everyone under a government program rather than employer-based healthcare.

McKeon noted that **COMRO had previously passed a resolution in favor of a national single-payer healthcare system** and was a sponsor of Rekindling Reform, an effort to put universal healthcare back on the national policy agenda. Rekindling Reform's spring schedule includes a seminar in April on healthcare reform at the state level and a rally in May during "Covering the Uninsured Week," intended to dramatize the concerns of seniors with the recently passed, extremely flawed Medicare bill. Next summer, Rekindling Reform plans to host sessions on health policy and health reform at an "alternate convention" planned in opposition to the Republican Party convention.



Lynn Bender, Carol Dailey (photo: Jean Anmuth)

McKeon said COMRO will be asking for participation in these events from member organizations and OSARC members will be informed as soon as plans firm up.

COMRO is trying to analyze how the changes in the Medicare program and the new drug benefit will affect municipal retiree benefits. OSARC reps to COMRO will be reporting on the results of this analysis in the future.

In the meantime, COMRO urged members to contact AARP (800) 424-3410 and express their displeasure with their support for the Medicare bill.

COMRO chair emeritus Kaplan also reported on the state of the "jobless recovery and its impact." Kaplan said that **while many indicators suggest an economic recovery is underway, labor is suffering under the impact of globalization, declining union membership, a frozen minimum wage and increasing layoffs**. Since January 2001, 2.8 million manufacturing jobs have been lost. **Bush is the only president in the last 70 years whose tenure has seen a net loss of jobs**. As of December, 2003 about 9 million American workers are officially unemployed, with another 4.5 million involuntarily working part-time. Some two million Americans are long-term unemployed workers who have given up hope of finding a job, a number that ratchets up by about 80,000 individuals a week as unemployment benefits end. Congress adjourned for the holiday recess without extending emergency benefits.

The enormous spending on defense, along with tax cuts are resulting in a **staggering national debt, estimated at between \$5 and \$10 trillion in a decade.**

The poverty rate jumped from 11.3% in 2000 to 12.1% in 2002. The US Conference of Mayors reported that more than four out of five cities in its survey had to turn away applicants for emergency shelter in 2003.

Kaplan pointed out that **our tax rates remain much lower than other industrialized democracies.** In 2002, total US taxes equaled 26% of gross domestic product, compared to 38% in Canada, 46% in France and 52% in Sweden.

McKeon referred to **the December 18th agreement between the City and the Municipal Labor Committee on health benefits.** Overall, the deal is a good one, maintaining all city employee health benefits, including the special PICA card covering cancer, asthma and psychiatric drugs and adds \$100 per retiree and employee to the union welfare funds. However, there will be increased PICA co-pays and a new \$35 a year administrative fee for health benefits, to be deducted from actives' salary checks and retirees' pension checks. This may be implemented as early as April. The medical deductible for Medicare-eligible retirees in GHI Blue Cross Senior Care increases to \$150 and the inpatient hospital admission co-pay goes up to \$300 per admission with a \$750 a year cap.

McKeon mentioned that **the New York City Alliance for Retired Americans is now meeting on the fourth Wednesday of each month at the UFT headquarters at 50 Broadway, starting at 10am.** The meetings are open. The Alliance can be reached at 212-604-9552. *[For more about membership in the Alliance, see the story Building a New Alliance, this page]*



Bill Douglas (photo: Jean Anmuth)

The NYC Alliance passed a resolution January 7, 2004 opposing the Medicare drug law and AARP's supporting role in its passage. The resolution pledges NYCARA's support for amending the law, working to "repeal its harmful provisions and to protect existing state and other programs." It pledges to "continue to fight for a prescription drug benefit under Medicare that is affordable to all beneficiaries and protects them from high costs of long-term health care," and continues to "oppose any form of privatization of Medicare and Social Security."

McKeon said he believes that, as an election year, it is now an appropriate time to negotiate with Albany regarding improvements to the pension cost-of-living adjustment.

COMRO chairperson emeritus Lawrence Kaplan's book *Retiring Right* is now in its third edition and is available from Square One Publishers, 115 Herricks Road, Garden City NY 11040 for \$17.95 plus tax and shipping and handling. Contact the publisher for more information.

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Building a New Alliance

The Alliance For Retired Americans is a growing union-affiliated senior organization that is increasingly a progressive alternative to AARP. OSARC members can join the Alliance by paying an annual \$10 fee.

Alliance membership is not only good for you politically, it also makes you eligible for a number of benefits through the UnionPlus program. Among these benefits are:

- free and discounted legal assistance, including a free consultation up to 30 minutes and a 30% discount on other legal services.
- car rental discounts through Avis and Budget.
- special rates at Walt Disney World's Hotel Royal Plaza.
- discounts on Cingular cell phone service
- the Union Plus Credit Card.
- mortgage and real estate benefits
- savings on various healthcare items, including foot and ankle services, hearing care, dental care, etc.

To find out more about the Alliance, its work and membership benefits, write to the Alliance for Retired Americans, 888 16th Street NW, Washington, DC 20006 or phone (202) 974-8222. Extensive information is available on their website at www.retiredamericans.org.

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Isza Williams-Darlington and Rosanne Levitt (photo: Jean Anmuth)

Bush's Medicare Law Still The Wrong Prescription

In his State of the Union address, George W. Bush said "A government-run health care system is the wrong prescription. By keeping costs under control, expanding access, and helping more Americans afford coverage, we will preserve the system of private medicine that makes America's health care the best in the world."

If you are one of the 43 million plus uninsured, we suspect you might doubt Bush's assertion. And we suppose our HHC brothers and sisters who have created and worked in one of the nation's premiere public health systems have simply been misguided. Public healthcare is excluded from what makes "America's health care the best in the world."

Ironically, as we pointed out in the November issue of this newsletter, the best studies available show that the basic premise of Bush's assertion is false, Medicare costs (a public program) have risen more slowly than private health insurance costs.

As analysts have begun to parse the massive Medicare legislation signed into law in December, to quote the *New York Times* in a January 25th editorial, "the changes that need to be made..have become increasingly apparent." The editorial points out "one nasty surprise is that even the limited drug coverage initially provided will diminish substantially over time, making it less and less affordable to

elderly people living on low fixed incomes.” The “doughnut hole” at the center of the coverage is part of the issue, but worse still “the premiums, deductibles and out-of-pocket expenditures will all increase rapidly, tied to increases in per capita drug expenditures under Medicare. By 2013, for example, the out-of-pocket spending required before a person qualifies for catastrophic coverage will probably be \$6,400, well above the \$3,600 required in the first year...ideally the charges for Medicare drug coverage should increase at the same rate as Social Security or slow-moving consumer price indexes.”

The *Times* also cites the prohibition against using the market power of the Medicare program to negotiate lower prices with the drug companies as a major flaw, a testament to the lobbying clout of the drug industry. The *Times* urges consideration of easing asset tests on lower income beneficiaries, allowing supplementary policies to fill in the doughnut hole, authorizing imports from Canada and reducing the subsidies offered to private plans to induce participation.

Even the AARP, clearly stung by intense criticism of its role in the passage of the new law announced plans “for an all-out effort to make prescription drugs more affordable with an aggressive, fully integrated advocacy and education campaign.” It said it would advocate “for lower prescription drug prices through federal legislative initiatives, including allowing drugs from Canada to be imported.” It would seek to “authorize the Secretary of Health & Human Services, under certain circumstances, to negotiate lower drug prices on behalf of Medicare beneficiaries in the event that competitive purchasing doesn’t work to lower prices.” AARP said it would seek to correct “technical errors” in the law and “clarification in certain provisions.” AARP says it will work to close the coverage “doughnut hole, eliminate the asset test, change indexing from drug prices to the consumer price index, and improve coordination with state pharmaceutical programs.”

Unfortunately, in his State of the Union address, Bush said he would not accept any changes and any new legislation would “meet my veto.” Meanwhile, the Bush administration in late January said the cost of the new benefits over ten years would exceed \$530 billion, a third more than the cost asserted when Congress passed the legislation in November. Said Senator Ted Kennedy, quoted in the *NY Times*, “the news on the Republican Medicare bill gets better and better for drug company profits and HMOs and worse and worse for seniors and the Medicare program.”

Tune In Next Month For “As The Bureaucracy Turns”

We all know you can’t wait to read the next action-packed installment in the heart-stopping tale of OSA Executive Director Sheila Gorsky’s attempts to navigate “the system” as she turns 65. In our first two episodes she confronted the Social Security Administration. In our next installment, she faces....the City itself. Pick up your copy at mailboxes near you.

Don’t Tax Yourself?

In what has become something of an annual appearance – sort of like paying your taxes – Elizabeth Kinney of the Internal Revenue Service addressed the January OSARC meeting on developments in the tax law as they apply to retirees and seniors.



Liz Kinney of the IRS addresses the January meeting. (photo: Jean Anmuth)

Ms. Kinney gave a broad overview of recent changes affecting federal income tax, noting that taxpayers should consult their individual tax advisors or call the IRS about specific personal circumstances.

Copies of IRS publication 17, *Your Federal Income Tax for Individuals*, were distributed at the meeting. For those who were unable to attend, you can download the 300 page booklet as a pdf format document from the IRS’s website at www.irs.gov. On the main IRS page, in the box under “search forms and publications,” enter the number “17” and click “go.” On the resulting page, click the first link – “2003 Publication 17” – to download or open and read the booklet in PDF form. You will need Adobe Reader on your hard drive (available free from www.adobe.com). You may also obtain forms and publications by calling 1-800-829-3676.

She reported that there is not much new in the tax law this year. Tax rates have gone down. The top rate this year is 35%, down from 39% a couple of years ago.

For those still working, IRA deductions have become more generous. For 2004, the amount that can be put into a traditional or Roth IRA is \$3,000 and \$3,500 for those over 50. Individuals over 70 ½ are restricted to a Roth IRA only.

The top rate for long term capital gains taxes has dropped this year to 15%. For those in the lowest tax brackets (10% and 15%), the capital gains rate is now 5%. Capital gains tax rates apply to stocks, land, homes and other investments held for more than a year. Traditionally, stocks have returned the highest rate of return. Qualified dividends (distributed by a mutual fund, for example) are being taxed at the same new lower rates as long term capital gains.

To qualify for the new lower taxes on dividends, the stocks on which dividends are paid need to be held for more than 60 days during the 120 days starting 60 days before the ex-dividend date. The ex-dividend date is the last date on which a shareholder of record is entitled to receive the upcoming dividend. Many other factors are involved in determining whether dividends qualify for these rates. Mutual funds report qualifying dividends on your 1099 form.

The lower rates overall and on capital gains might influence your decision on which investments you want to hold in your IRA and which you want to hold in taxable accounts, said Ms. Kinney.

Distributions from regular IRAs are taxed at your normal tax rate. Roth IRA distributions are not taxed; your

initial investments were not tax-deferred.

Roth IRAs do not have to be taken out starting at age 70½. Roth IRA's have to be held for at least 5 years to be tax-free.



Co-Chairs Allan Rose and Mary Hillman and Co-Vice-Chairs Anna Vives and Sallie Stroman, along with Liz Kinney of the IRS. (photo: Jean Anmuth)

You are free to name anyone you choose as a beneficiary on your IRA. Pension plans may have rules limiting beneficiaries. New rules on IRA distributions assume that your beneficiary is 15 years younger than

you. If one IRA account is left to several beneficiaries, all must take the same withdrawals. If each beneficiary is left a separate account, then each one can manage it separately.

People who inherit an IRA get taxed at ordinary income rates.

The portion of your Social Security subject to federal taxes depends on marital status and your total income. All of the Social Security for those "married filing separate" who lived with a spouse during the year is taxable. Back Social Security may be taxable.

It pays to itemize deductions if the total exceeds the standard deduction. For most married couples, the standard deduction is now \$9,500 and for most single taxpayers \$4,750. (Those over 65 and those who are blind have other standard deductions.)

Finally, Ms. Kinney commented on a question concerning a woman who had won a sexual harassment lawsuit and had to pay taxes on the settlement. While she did not know the details of the case, she explained that different kinds of settlements are subject to different rules: compensatory damages are not considered income but lost wages and punitive damages are considered income.

Happy Birthday to OSA Retirees Born in February!

Gilberte Ambroise, Marsha Ambrose, Jean Anmuth, Henry Armendinger, Mary Bacote-Norkhird, Charles Baroo, William Baskerville, Judith Beiss, Margarita Bermudez, Lois Blaine, Eddie Marie Brodie, William Burgess, Richard Carn, Annette Carrington, Janice Cerra, Paula Clair, Glynton Coleman, Rose Collins, Robert Croghan, Janet Deluca, Anthony DiLeonardo, Gloria Djaha, James Duffield, Minna Dunn, William Eglinton, Joyce Eversley, Betty Figueroa, David Fleischmann, Daniel Flynn, Linda Galperin, Sheila Gorsky, Joan Henry, Sherry House, David Houser, Ana Irizarry, Brenda Ann Jackson, Flora Jones, Barbara Jones, Herschel Kaminsky, John Kelly, John Kelly, Alma King, Patricia Kushner, Harry Lee, Henry Lenz, Rosanne Levitt, Leopold Loher, John Maroney, Roberta Martell, Letitia Maxwell, John Dennis McGreen, Michael Meyer, Carole Mosley, Susan Mullgrav, Alfred Murphy, Leslie Myers, Elizabeth Nobile, Kathryn Nocerino, Patricia Nolan, Catherine O'Connell, Thomas Ogden, Anita Payne, Richard Pellechia, Sandra Philip, Douglas Potts, Evelyn Marie Pridgen, Alma Pugliese, Lidia Resnansky, Barbara Rodriguez, Lloyd Rotker, Anna Rudbarg, Ellen Ryan, Helen Samuels, Sylvia Sands, Wilma Shiffman, Dorothy Skelin, Edward Smith, Joann Stone, Franklin Victor, Joy Walton, Donald Weinberg, Erich Werner, Naomi Wurzburger

ACTIVE OSARC MEMBERS

[Continued from Page 8]

Carol Marker
John Maroney
Donald Marshall
Tirso Martinez Jr
Dennis Massey
Antoinette Matijevich
Constance Maxey
Letitia Maxwell
Kathleen McDonough
John McElroy
Jannie McGill
Velma McLaughlin
Mary McPartland
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Carolyn McQueen
Ronald Meekins
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Milton Sirota
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Angela Smith
Edward Smith
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Thomas Smith
Sharon Snell
Gaye Snyder-Inkeles
Harry Solomon
Stewart Solomon
Ashton Spann
George Spears
Stanley Spector
Joseph Sperling
Charlotte Spiegel
Nikki Springer
Janette Springile
Roschel Holland Stearns

Edythe Sternberg
James Story
Phyllis Stothers
Sallie Stroman
Penelope Stubbs
John Stumpf
Frances Suddreth-Hart
Mortimer Sullivan
Jean Taylor
Marian Taylor
Stuart Tepper
Hattie Thomas
Jeffrey Thomas
Barbara Thompson
Willie Mae Timothy
Nora Irene Tinsley
Nicholas Titakis
John Toman
Lorraine Tolo
Luzviminda Tuazon
Michael Tuccio
Bernard Tuchman
Elaine Turkel
Viola Usher
Robertia Van Laven
Bernice Velez
Annie Vento
Michael Vincent
Ana Vives
Nona Volk
Jay Wallia

Michael Walsh
Richard Walters
Carolyn Walton
Joseph Warfield
Herbert Wasserman
Jacquelyn Watson
Ashley Webster
Olga Weiss
Shirley Wertheimer
Alyce White
Grace White
Herbert Williams
Laraine Williams
Margaret Williams
Yvonne C. Williams
Isza Williams-Darlington
Aaron Wilner
Bettye Wilson
Diana Wilson
Kay Wilson
Eric Wofferman
Bassanio Wong
Peter Wood
Geraldine Wooden
Noel Worrell
Benjamin Wright Jr.
Simeon Wright
Margie Zinzi
Phyllis Zito

ACTIVE MEMBERS OF THE ORGANIZATION OF STAFF ANALYSTS RETIREES CLUB

As of January 29, 2004, we have received dues for 2004 from the following individuals. A second list follows of members in good standing for 2003 whose 2004 dues have not yet been received as of the same date. If you recently mailed your dues, your name will appear in next month's newsletter as paid for 2004.

If you have not yet mailed your dues, please take a moment to make your \$18 check payable to Organization of Staff Analysts' Retirees Club and mail it to the union office, along with the dues form we are enclosing.

Robert Adamenko
Mark Adise
Hakimah Al-Zahra
Alice Allen
Leslie Allen
Joseph Alvarez
Natividad Alvarez
Gilberte Ambrose
Marsha Ambrose
Aspacia Andros
Jean Anmuth
Florence Appelstein
James Arango
William Archipoli
Henry Armendinger
Kenneth Asbedian
Neil Awalt
Malkit Bains
Mary Bardy
Mary Barlow
Earl Batts
Marjorie Baum
Ruth Bell
Sylvia Bell
Joanna Belt
Lynn Bender
Diana Benitez
Carolyn Bennett
Elaine Silodor Berk
Herman Berkowitz
George Bennett
Regina Berry
John Designano
Vidyadhar Bhide
Saul Bick
Susan Blau
Helen Blecher
Andrea Bloom
Timothy Bohlen
Elizabeth Borden
Carol Bowers
Edward Braverman
Connie Bray
Maureen Brennan
Joyce Bronsforth
Carol Brown
Richard Brown
Rosemary Brown
Shirley Brugman
Ronald Bruno
Joe Burgess
Theresa Burke
Patricia Burton
Joseph Bushe
Joseph Buster
Diana Calvert
Burton Carlin
Phyllis Carr
Louis Cell
Janice Cerra
Peter Chan
Arthur Chigas
Ida Chin
Estelle Chodosh

William Ciporen
Marilyn Cirrone
John Clark
Joyce Cleary
Joyce Cleveland
Martin Cohen
Glynton Coleman
Elsie Colon
William Considine
Hannibal Coscia
Peter Costa
Henrietta Council
Ted Cox
Stanley Cutchins
Elizabeth D'Aversa
Carol Dailey
Marilyn Dailman
Dolores Daniels
Edward Davis
Edwin Dei
Ralph Delise
Janet Deluca
Ralph DeMattia
Vincent DiGesú
Marianne Dikeman
Anthony DiLeonardo
Philip Dinanzio, Jr
Audrey Doman
Barbara Donovan
William Douglas
James Duffield
Alfred Dukes
Martha Easparro
Martina Elam
Tillie Evans
Joyce Eversley
John Farley
William Fellows
Sandra Fernandez
Alice Fichtelberg
Betty Figueroa
Joan Fillot
Barbara Fimmano
Richard Finkelstein
Joel Fishelson
Phillip Flaum
Jacquelyn Fleming
Daniel Flynn
Gerald Flynn
Allen Foster
Flora Foster
Harold Fowler
Branda Fox
Allan Fraser
Beverly Frelerman
Arthur Gaines
Ella Gales
Shirley Gilliam
Edwina Glasco
Nicholas Gleason
Myrna Gonzalez
Pedro Gonzalez
Myra Goralski
Bernice Gordon
Marjorie Gordon
Eli Gottlieb
Sybil Gowdy
Stanley Granat
Eleanor Gray
Susan Greenhouse
Lewis Greenstein
Joel Grill
Mary Gropp
Richard Guarino
Frank Gulino
Tilak Gupta
Myra Hailey
Edmund Hall
Sandra Halstuch
Alicia Hamill
John Hannigan
Mary Gunn Hardison
Marion Harnik
Gussie Harris
Sharon Harris
Sandra Hartmann
Mildred Hawkins
Charles Healy
Elizabeth Henderson
Carmen Henry
Paul Henry
Sandra Henry
Lisa Hernandez

John Heron
Mary Hillman
Solomon Himelfarb
David Hochstein
Joseph Holdampf
Rita Honekman
Novell Hopkins
Carolyn Hubbard
Maria Ibanez
Haydee Inclan
Brenda Ann Jackson
Evelyn Jackson
Valerie Jackson
Edwina Jenkins
Ina Jenkins
Gloria Jimenez
Lorraine Johnson
Flora Jones
Roslyn Jones
Amy Kahn
Melvin Kalmanowitz
Herschel Kaminsky
Frances Keenan
Jeffrey Keller
Margaret Kelly
Sheldon Kier
Laura Kleeman
Alfred Klein
Iris Nowes-Hecht
Jules Kohn
Marian Konstan
Henry Korobelnik
Jerome Kraus
Irving Kreindler
Jane Kronholz
Richard Kucera
Adele Kwaw
George Lang
Dolores Lapin-Curley
Judith Layzer
Kay Lee
Joel Leichter
Nicholas Lesanti
Rosanne Levitt
Andrew Lewis
Joyce Liechenstein
William Linhart
Claire Linnie
Marilyn Liveric
Lillie Lockhart
Leopold Loher
Eileen Lovett
Chien Sau Lu
Flora Lucchese
Mary Ludvigsen
Marvin Lutenberg
Kenneth Lyon
Rose Maconi
Janet Mahoney
Lauren Malone
Henry Mandel
Angela Marino
John Marsico
Roberta Martell
Claire Martes
Ralph Martinez
Martha Masnyj
Peter Mastropolo
John Mazzarella
Weltha McCant
Thomas McEnery
Mary Katherine McEwen
Thomas McGann
Charles McHugh
John McSherry
Harold Meckler
Margarita Mercado
Samuel Merson
James Meyer
Carol Michaels
John Mobayed
Maryann Monica
Charles Montalbano
Gloria Morales
Dan Morgan
Felice Morris
Hope Morris
Ruth Murray
Thomas Rasul Murray
John Nash
Erwin Nied
Jack Niznick
Elizabeth Nobile

Kathryn Nocerino
Catherine O'Connell
Sadye Oliveri
Amorita Pakilit
James Pappalardo
Larry Pappert
Melvin Pascoo
Carol Payne
Regina E Pegues
Deiores A.W. Peloso
Antony Penel
Sara Perry
Robert Pfefferman
Mary Ellen Phifer
Susan Piccirillo
Jack Pilchman
Arlene Pitt
Phyllis Pomerantz
Annie J Poole
William Pope
Peter A. Prestia
Evelyn Marie Pridgen
Carl Prisco
Lon Protzel
Lisa Puld
Morton Pupko
Miriam Quintero
Harris Rachlin
Frederick Ranzoni
Ambati Rao
Patricia Rashkin
Joseph Reeves
Jeanette Reid
Vera Reid
Dolores Rice
Edna Riley
Stacey Rindler
Rudolph K. Ripp
Iraida Rivera
Gilbert Rodriguez
John F Rohde
Allan H Rose
John Rose
Lewis Rosenblatt
Norman Roth
Philip Roth
Miriam Rubman
Ed Ruettiger
Lorraine/Besher Russo
Geoffrey Ryan
Joyce Saffir
Claire Samuel
Helen Samuels
Joseph Sanchez
Doris Sanky
Anahid Sarkissian
Marc Sawyer
Therese Sbanio
Minna Scharff
Elaine Schirmer
Ina Schwartz
Tarlochan S Sehmi
Ralph Seliger
Myra Seltzer
Elaine Silver
Sheila Silver
Ina Sinclair
Edward Sisenwein
Dorothy Skelin
Catherine Slade
Michael Spector
Christine Spencer
Louis C. Starkey
Fred Steinberg
Betty Stewart
James Stewart
Cele Stolzberg
Joann Stone
Trumilla Stone
Chun-Hwai Su
Margaret Suite
Thomas V. Tallarico
Tuly Tanenbaum
Natalie Tannenbaum
Mary D Taylor
Kirsten Telemague
Howard Tirsun
Joel Tochinsky
Florence Wagener
Vida Wagner
Yih-Lu Charlie Wang
Donald Weinberg
Sheldon Weinberg

Rose Weiss-Fischler
Erich Werner
Antoinette Witherspoon
Chester Wooten
Naomi Wurzbarger
Alice Yap

The following individuals paid OSARC dues for 2003. As of January 29, 2004, we had not yet received your dues for 2004. If you have not already done so, please return the enclosed form with your dues.

Gerardo Atable
Frederick Alexander
Carmen Alfaro
Tristan Allas
Clifford Allen
Paul Anderson
Robert Angarola
Arthur Aptowitz
Hanacho Atako
Steven August
Jacqueline Ayer
Don Baharav
Ingrid Balady
Steven Balicer
Charles Baroo
Edith Joan Barrow
Richard Barth
Eileen Bartky
Renee Bash
Barbara Baltz
Charles Beckinella
Rose Beer
Judith Beiss
Margarita Bermudez
Marilyn Bernard
Carolyn Berry
Earlene Bethel
Edward Bianchi
Adona Blake
Robert Bleiberg
Willie Bowman
Eddie Marie Brodie
Yvonne Broughton
Angella Brown
Bertha Mae Brown
Gloria Brown
Herbert Brown
James Buccchino
Priscilla Budden
Brian Burke
Kenneth Burton
Dorothy Byrd
Michael Calabrese
Eugene Calvert
Milton Campbell
John Campobasso
Joseph Cappiello
Joseph Caron
Annette Carrington
Belinda Carroll
Maxine Carter
Jean Claude Ceus
Johnsie Cheatham
Kutikkattu Cherian
Elaine Cherry
Lana Cherry
Josephine Clark
Allen Coates
George Cohen
Patricia Coleman
Rose Collins
Sarah Colson
Marlene Connor
James Corleto
Esther Crayton
Robert Croghan
Sadie Culler
Richard Dalrymple
Frances David
Charles Davis
Una Delaney
Mavis Delgado
John Dellecave
Rochelle DiCristofalo

Gloria Djaha
Jack M. Dobrow
Mary Joan Doheny
Carla Drije
Walter Dugan
William Eglinton
Robert Ellets
Laraine Eldridge
Gaber Elhefnaoui
Terrence Ellison
May Engler
Gloria Erardy
Linda Erickson
Camille Fatto
Mildred Feinstein
Carol Fernandez
Ernest Fernandez
Georgia Finch
David Fleischmann
Judy Flynn
Arlene Forman
Manny Friedman
Dianne Gaertner
Araelli Gamboa
Daphney Garrison
Lorraine Gewirtz
Marguerite Gharthey
Mary Giraldi
Joan Gordon
Minette Gorelik
Tom Gorse
Sheila Gorsky
Shirley Gray
Audrey Green
Stephen Gregor
Ira Greinsky
Marcia Grossberg
Phyllis Hailstock
Claire Hall
Barbara Hanrieder Stewart
Robert Hansen
Cleve Hanson
Frances Nadine Hapaz
Sandra Hardison
Michael Harris
John Hasley
Chandra Hauptman
Stanley Hauptman
Sarah Hecht
Ben Heller
Nancy Hellman
Jacquelyn Henderson
Robert Henke Jr
Robert Hershkovitz
Andrew Hollander
Jacqueline Holmes-Boyd
Marion House
Sherry House
Barbara Hunt
Azeeza Hurston
Nadine Hurwitz
Myron Hyman
Margaret Ingram
Ana Irizarry
Kate Isear
Janyce Jackson
Margaret Jackson
Pearl Jackson
Amelia Jefferson
Charlie Johnson
Cladie Johnson
Marilyn Johnson
Robert Johnson
Barbara Jones
Hjalmar Jorgensen
Betty Joseph
Arnold Kaplan
John Kelly
Elizabeth Klaber
David Klipstein
Robertia Kolin
Sandra Krentcil
Rita Langer
Robert Lawrence
Kaye Lee
Martin Lewis
Grace Lucas
Hattie Lucas
Joseph Lucas
Leo Maher
Nilsa Mangual
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