

January
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In This Issue

- 2 - John's Century
- Trips To Try?
- 3 - Jan 20 Trip to El Museo
Del Barrio
- You Missed Magna Carta
- 4 - December Meeting Proves
OSARCers Have Talent
- 6 - COMRO Report
- In Memoriam
- Friend of the Library?
- 7 - Neruda Poem
- Inequality Rules!
- 8 - No Social Security COLA;
Medicare Drug Riders Up
- Deducting Long Term Care
- 9 - Health Care Bills Head
to Conference



OSARC

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OSARC newsletter

OSARC Takes A Second Stab At Long Term Care Program

Last September, OSARC promised a guest speaker on long term care and how to finance it. That presentation fell through, but at our January 13th meeting, we will have the opportunity to enjoy the delayed program. This time, we've gone straight to the top. Guest speaker Amy Bernstein is the founding director of the NYC Health Insurance Information Counseling and Assistance Program (HIICAP), a unit of the NYC Dept. for the Aging (DFTA). HIICAP is a statewide program for seniors, caregivers and professionals run by the NY State Office on the Aging and administered locally by DFTA. They provide free, impartial education and planning information about a range of health insurance issues including Medicare, Medigap policies, Medicaid eligibility, and long term care insurance.



Ms. Bernstein will explore various long term care questions and options (hopefully including policies available to City employees and retirees through Met Life) and when it's wise to purchase a policy and when it may not be. Since the extraordinary cost of long term care, both in the home and in facilities such as nursing homes, is a major financial concern for older New Yorkers, this is your opportunity to get an overview of the variety of long term care insurance options available.

TIME TO RENEW YOUR DUES FOR 2010

Approximately 650 members have already renewed their dues for the new year. Their names appear on the list on the back of this issue. Thank you! For those who have not renewed as yet, the *Newsletter* reminds you that your dues are now due. Last month, we sent you a dues payment form and return envelope. Another form is enclosed if we do not have a record of your having paid your 2010 dues as yet. (If you mailed your dues after January 1, we may not have received them as of the date of the *Newsletter* mailing.) Remember — the February *Newsletter* will only be sent to paid members of OSARC.

Next Organization of Staff Analysts' Retirees Club Meeting

Wednesday • January 13, 2010 • 12:30 – 2:30pm

Long Term Care Insurance

Guest Speaker: Amy Bernstein, JD, Director
NYC Health Insurance Information, Counseling & Assistance Program,
A Unit of the NYC Department for the Aging

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

OSARC Officers 2009-2010

Co-Chairs.....Regina Berry, Fred Ranzoni
 Co-Vice-Chairs.....Al Gundersheimer, Ed Tennant
 Treasurer.....Dan Morgan
 Secretary.....(Vacant)
 COMRO Representatives.....Edna Riley, John Ost, Jim McKeon

Newsletter Editor/Photos.....Rob Spencer
 Contributing Writers/Reporters.....Gail Weiss, JoAnn Ambrogi

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

Thirty-one (31) OSARCers and their friends attended the December OSARC meeting:



Irma Grossman

JoAnn Ambrogi, Jean Anmuth, Renee Bash, Regina Berry, Tony Blackburn, Yvonne Broughton, Joyce Cleveland, Joan Doheny, Bill Douglas, Manuel Friedman, Tom Gorse, Bruce Greengart, Irma Grossman, Al Gunder-sheimer, - Mary Hillman, Roslyn Jones, Kaye Lee, Rosanne Levitt, Hank Mandel, Roberta Martell, Eileen Pentel, Fred Ranzoni, Edna Riley, Nilsa Mangual Rios, Nancy Russell, Michael Schlesinger, Louis Starkey, Sallie Stroman, Madeline Taylor, Hattie Thomas, and Douglas Winston.

Irma Grossman was attending her first OSARC meeting, along with husband **Michael Schlesinger** and both were introduced by their friend and OSARC co-chair Regina Berry. Michael will be taking the upcoming Associate Staff Analyst exam, so we may be seeing him at regular OSA meetings.

We look forward to seeing **you** at our next meeting and, hopefully, volunteering in the work of running OSARC.

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Thanks!

Thanks are due to OSARCers Edna Silas-Marungo, Robert Sacharski, Amelia McNeil Jefferson, Forence Wagener, Vincent Dufour, Joseph M. Murphy, William Cregan, Armand Gabriele (and an OSARCer who wished to remain anonymous), all of whom made contributions beyond their annual dues toward the work of OSARC. Thank you one and all – and thank you, masked man or woman!

Thanks are also due to JoAnn Ambrogi, who took the notes at December's meeting and provided them to this *Newsletter*.



Yvonne Broughton and Michael Schlesinger

Congratulations, John Sheridan!

The *Newsletter* publishes a monthly birthday list for OSA retirees at the back of each issue, but it was not until OSA's Welfare Fund took on the retirees from the Marine Engineers' Beneficial Association that we were able to say we had a retiree who had nearly reached the century mark. So, we take off our hats in salute to John Sheridan, who worked for the FDNY and who, according to our records, turns 100 this month. Congratulations, John!

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You Prefer History Over Art; Zoos Over Hikes

Recently, trip committee chair Renee Bash circulated a survey of interest for a variety of trip destinations. A report by OSARC Vice-Chair Fred Ranzoni at the December meeting revealed the outcome of the survey, which was returned by approximately 30 people.

Twenty-one OSARCers said they would be interested in visiting a history museum and twenty were willing to visit an ethnic or cultural exhibit, followed by those interested in art or sculpture exhibits (18), government institutions (15) and science museums (14). OSARCers were willing to pay up to approximately \$20-\$25 to visit each of these institutions.

Asked which outdoor activities they would be willing to take part in, twenty-one said they would visit a zoological garden (a zoo to you, pal), eighteen said they'd take a trip to a botanical garden, fifteen would take a walking tour and seven would commit to an "easy hike with leaders." The average cost OSARCers were willing to commit to outdoor activities was \$10-\$20.

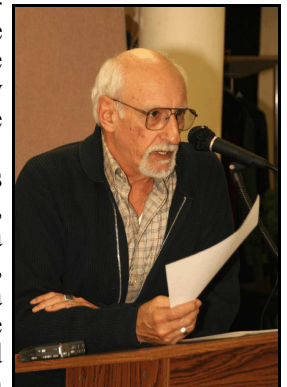
Several respondents suggested sporting events such as football (2), baseball (3), basketball (2), and tennis (2). A trip to a billiard parlor was suggested by one OSARCer.

Other possibilities mentioned in survey responses were craft fairs, cooking demonstrations, outlet stores, the stock exchange, aquarium, West Point, Atlantic City, the Philadelphia Flower Show, events at Lincoln Center, the Queens County Farm Museum, and Silvercup Studios.

Fred pointed out some inconsistencies in the responses including members who wanted to go to a professional football game, but only wanted to spend \$15 – good luck! He urged members to review the results and get back to him, co-chair Regina Berry or trip committee chair Renee Bash.

Regina suggested a trip to the Rufus King Manor house in Jamaica. King was a member of the Constitutional Congress and an original signer of the Constitution and fiercely anti-slavery in sentiment.

Eileen Pentel spoke of walking tours she has taken. She was especially pleased with a "green tour" showcasing buildings and businesses that recycle, reduce carbon emissions and save heat. She will follow up for a possible group tour for OSARCers.



Fred Ranzoni

While You Were Sleeping: Magna Carta Flies Into and Out of New York

One of the four original copies of the Magna Carta, often called the “birth certificate of human liberty,” was on display from September 15th to December 15th in NY City's Fraunces Tavern Museum, where it apparently escaped notice by all but a few New Yorkers.

One museum-goer who viewed the 800-year-old document, as it sat encased in a \$70,000 vacuum-sealed display case, was OSARC's own Sallie Stroman. Her report follows:



Sallie Stroman

This was one of the few times the Magna Carta has been transported to New York. It was on display at the 1939 World's Fair, and during the 1976 bicentennial.

During the Fraunces Tavern exhibit, “Magna Carta and the Foundations of Freedom,” the Magna Carta sat alongside copies of two historic documents for which it provided ideas and inspiration—the Declaration of Independence and the Bill of Rights.

Magna Carta was forced upon King John of England by his barons and noblemen at Runnymede on June 15, 1215. Latin for “Great Charter,” the Magna Carta, in addition to limiting the king's powers for the first time in history, addresses basic rights such as trial by jury, representative government, and freedom of religion.

Unfortunately, the Fraunces Tavern exhibit was not well-advertised, so it drew few spectators. I'm glad I had a chance to see it

Fraunces Tavern, built in 1719 and the site of George Washington's Farewell Address, is one of only three buildings still standing in Manhattan that existed during the Revolutionary War. Ongoing exhibits include the George Washington portrait gallery, the Clinton Room (named for New York's first governor, George Clinton, and commemorating the evacuation of British troops from New York in November 1783), and Sons of the Revolution (featuring a miniature statue of Nathan Hale, weapons,

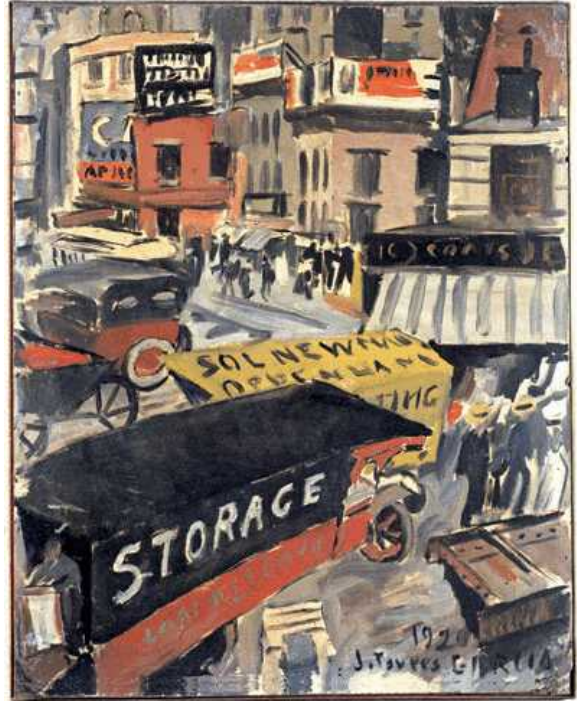


Visitor views the copy of the Magna Carta that was recently on view at Fraunces Tavern Museum.

OSARC To Visit El Museo del Barrio Jan. 20th

Have you signed up for OSARC's upcoming visit to the recently renovated El Museo del Barrio at 104th Street and Fifth Avenue? Interested OSARCers will be visiting the museum on Wednesday, January 20, 2010.

We will meet in the lobby at 11am to self-tour the special exhibit *Nexus-New York: Latin American Artists in the Modern Metropolis* and the permanent *Voices & Visions* collection of over 100 works, including ancient, traditional and contemporary graphics, media works and photographs. *Nexus-New York* examines pioneering Caribbean and Latin American artists who lived in New York City before WWII.



Afterwards, we will lunch at the museum's El Cafe, a pan-Latino dining room featuring hot & cold items using local ingredients.

To reach the museum from the east side, take the #6 train to 103rd Street, or the M1, 2, 3 or 4 bus. From the west side, take the M106 bus which begins at West End Avenue and runs along 96th Street. Please allow extra time, as the schedule shows 20 minutes between buses.

If you haven't signed up yet, attend the January OSARC meeting and sign up in person or e-mail your name and telephone number to Renee Bash at renbas@verizon.net or call Rosanne Levitt at (212) 925-7309.

documents, historic relics—such as a lock of Washington's hair and one of his false teeth—maps, prints, newspapers, and works of art from the United States' colonial, revolutionary, and early federal periods, with an accent on NY City). The museum, located at 54 Pearl St. in Manhattan, is open noon to 6pm, Tuesday through Sunday. Admission is \$10/adults, \$5/seniors 65+ and \$5/children ages 6-16.

Holiday Festivities Mark December's OSARC Meeting



OSARCers Mary Hillman, Madeline Taylor, Fred Ranzoni, Renee Bash and Sallie Stroman cluster around the special holiday dishes. Mary ably arranged the food, assisted by Sallie and Louis Starkey.

December 9th was a rainy, windswept day, but dozens of intrepid OSARCians braved the elements to attend the second annual "Special Holiday Feast" and "OSARC's Got Talent" show. The room was festively decorated (thanks to OSA staffers Yolanda Milanes, Steve Gewirtz and Maria Perez) and special dishes such as vegetarian and meat pastas were on hand. (We make it a practice to cater to most tastes of the members and fortunately Dr. Hannibal Lecter was occupied elsewhere.)

A special cake proclaiming holiday good wishes was served. Three different kinds of wine were available for imbibers and, boy, were they imbibed. Many thanks and much gratitude to Mary Hillman, head of the Food Committee and her seasoned seasonal associates Sallie Stroman (she doesn't only review museums for us) and Louis Starkey.

Louis also stepped in to take on Treasurer duties for the day as our usual stalwart Dan Morgan had a busy social calendar that afternoon. Thanks to co-chairs Regina Berry and Fred Ranzoni for purchasing the libations and being the official OSARC "wine bearers."



The decorations are still visible on the special holiday cake – even if a few pieces are already missing.

In the talent show, Renee Bash was first up. She "fessed up" to "borrowing" her material from National Public Radio. She read a number of amusing headlines which had actually appeared in various newspapers, among them:

- Iraqi Head Seeks Arms
- Prostitutes Appeal To Pope
- Drunk Gets Nine Months In Violent Case
- Two Sisters Reunited After Eighteen Years In Check-Out Counter Line (Was this in Trader Joe's?)

I thought they warned you against these "faux pas" in Journalism School. Thanks, Renee, for leading with some great material and good timing and delivery.

Fred Ranzoni stepped in to fill the void created by Co-Vice-Chair Ed Tennant's absence. As you may remember, at last year's "Talent Show," Ed recited "Twas The Night Before Christmas." Fred recited a winter poem of somewhat shorter duration. It began "I made a little snowball as perfect as can be" and ended with the disappearance of this "pet" but not until "first it wet the bed." (You had to be there. What can we say?)

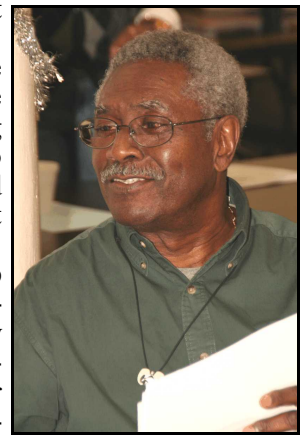
Rosanne Levitt, trip committee associate, recited a poem on peace by Pablo Neruda entitled "Keeping Quiet" which gave us something to ponder in this season of "Good Will Towards Men." (We reprint it elsewhere in this issue.)

As a chief member of the Trip Committee, she also took the opportunity to tout OSARC's January 20, 2010 trip to El Museo del Barrio, one week after our regular OSARC meeting. We will see traditional and contemporary Hispanic art and dine in the on-site café which has gotten rave reviews from OSARC newbie Irma Grossman. She recommends the duck empanadas. Best of all, admission is free, but you will have to pay for your meal. For details, see the article on page three of this *Newsletter*.

Bill Douglas brought his electric guitar to serenade us. Bill tells us that he plays with a band – and it shows. He sang and played a medley of favorites. The first was "The Girl From Ipanema," the bossa nova tune made famous by Stan Getz and Astrud Gilberto. It tells of a young Brazilian beauty walking the beach "and when she passes, each one she passes goes a-a-ah." Next was jazz great George Benson's "Lost In A Masquerade." Bill closed with "Have Yourself A Merry Little Christmas" from the old-time favorite movie "Meet Me In St. Louis," which celebrated the 1904 World's Fair held in that city. A very young Judy Garland sings it to her sister, an even younger Margaret O'Brien. Thanks to Bill for a wonderful set. (See the next page for photos of Bill in action.)

Jean Anmuth, "resident wag," reported some things that you can say only at Thanksgiving, without getting your face slapped, including "talk about a moist breast" and various tying and untying of legs.

On a more serious note, Jean spoke of AARP activities



Louis Starkey



Left to right in full-throated song about a snowman named Frosty are Rosanne Levitt, Eileen Pentel and Regina Berry.

supporting voluntarism, her gratitude for contributions of clothing and toiletries for homeless New Yorkers, and preparation of a schedule listing free or “pay what you wish” options at area museums and other cultural institutions.

This reporter eavesdropped on Jean and ex-HRA labor relations maven Manny Friedman on the buffet line. Manny was speaking of Jean's unique management style and his many visits to her location to encourage behavior modifications. Jean insisted that the red marks on the wall were not blood but rather lipstick or paint.

Group sing time was next. We were led by Folk Music Society of New York members and fellow OSARCians Rosanne Levitt and Eileen Pentel, along with Co-Chair Regina Berry. Eileen supplied the song booklets with lyrics.

We were ecumenical and sang such favorites as:

- Away In A Manger
- Oh Chanukah
- Frosty The Snowman
- Who Can Retell The Things That Befell Us (Mi Yimalel)

Yvonne Broughton prepared and sang a very special “O Holy Night” for us acapella. Yvonne sings in her church choir, which performs in various venues besides their own home base. Co-Chair Regina Berry remarked that it is her favorite Yuletide carol and it was beautifully performed. The OSARC audience certainly agreed.

The festivities were brought to a close with “We Wish You A Merry Christmas” with Sallie Stroman, Yvonne Broughton and Hattie Thomas joining the leaders and the audience pitching in for their “figgy pudding.”

Co-Chairs Regina Berry and Fred Ranzoni – in the name of all the OSARC officers – wished each and all a happy holiday season. The *OSARC Newsletter*, similarly wishes you peace, health and happiness in 2010. Remember, we are always seeking articles, essays, poems, photographs, artwork, cartoons and other examples of your talent and creativity to publish. This is your opportunity to get your name in print. Who knows where it will lead.

– JoAnn Ambrogi

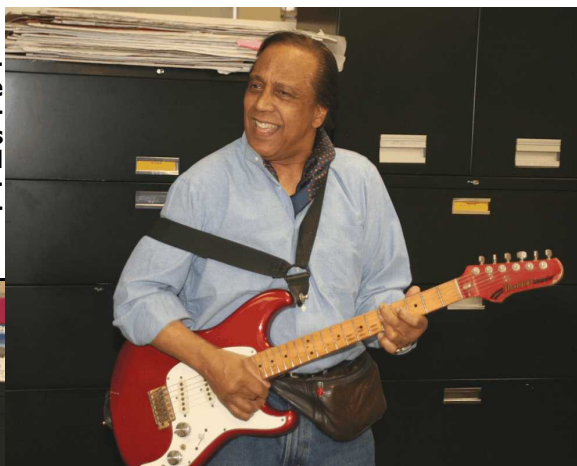


Yvonne Broughton



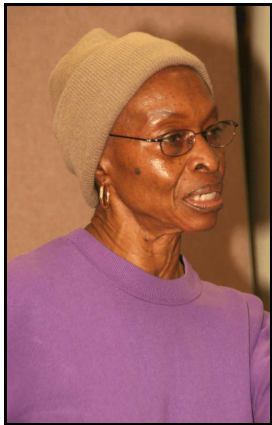
Three Faces of Bill

OSARCer and former OSA Vice-Chair Bill Douglas entertained the crowd at December's OSARC holiday celebration, demonstrating his chops on the guitar. In his retired life, Bill has his own therapy practice and is a trustee of the OSA Welfare Fund.



COMRO Report

Edna Riley, OSARC's COMRO (Council of Municipal Retiree Organizations) representative reports that COMRO discussed several national issues in December. The United Federation of Teachers (UFT) supported federal legislation making job creation a top priority in these tough economic times. President Obama convened a "job summit" in early December, inviting more than 100 business leaders, union chiefs, academics, local government leaders and representatives of nonprofit groups to discuss, generate and implement job creation strategies.



Edna Riley

COMRO members recalled the days of Franklin Roosevelt and the creation of the WPA to stimulate the economy during the Depression and wondered if we remember the lessons learned during that earlier period of economic upheaval.

The good news was the expansion of unemployment insurance benefits to ninety nine weeks in those states hardest hit by job loss, legislation that President Obama recently signed. While most retirees are not personally impacted, we stand with our active union brethren in making sure that there is food on the table and a roof over the heads of those unemployed or underemployed.

Edna made note that homeless New Yorkers have special problems in getting unemployment checks as they have no permanent address.

Edna reported that there was still little clarity on the health care bill that would eventually emerge from Congress. (Note: This was before the Senate passed its legislation on Christmas eve.) She suggested watching, listening, or reading your favorite media source for updates.

Edna distributed a hand-out written by COMRO chair emeritus Larry Kaplan which explored the status of the minimum wage and how it has not kept up with inflation. An increase in the minimum wage is necessary, Kaplan argued, because it is forecasted that the largest increase in jobs in the near future will be in low-wage areas such as sales, customer service and home health care. One of President Obama's promises during the presidential campaign, Kaplan noted, was to raise the minimum wage substantially (to around \$10 an hour) and then adjust it annually for inflation.

On state-level issues, COMRO has sent letters to State Senators asking that they revive S1104/A1705, legislation that would allow the state to import pharmaceuticals from abroad, thereby saving hundreds of millions of dollars. They would do this by "mandating that the cost of pharmaceutical drugs in New York state be no more expensive than any other location where such drugs could be purchased, except in any country whose gross national product per capita is less than fifty percent of the gross national product of the United States." If you support this concept, write to your state representatives.

In Memoriam

The union has recently learned of the death of two retirees. **Herbert Goldstein** retired in 2000 as a Staff Analyst at HRA and **Bernard Quinland**, a member of the Marine Engineers Beneficial Association, retired from the Department of Transportation as a Captain earlier in 2009. We extend our sincere condolences to the family and friends of our two brothers.

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The Place for You and the Place for Me

Our headline, class, is the opening of the first stanza of a song. Who can tell us the rest of the line? "Is the local public library!" Bet you didn't remember that public libraries had their own anthem, published in 1967. "They have books and things they lend for free, it's the latest, it's the greatest, it's the library/They have histories, they have mysteries, and, for mother, books of recipes/See a movie show, hear a symphony, it's the latest, it's the greatest, it's the library/Educational, informational, entertainment that's sensational/It's a way of life, it's for you and me, it's the latest, it's the greatest, it's the library."

Well, for those of us who grew up in New York City, the branch libraries were a big part of our childhood. You first went with your parents, then on school trips, and finally on your own – to take out books for the pure pleasure of reading, to do research for school papers, to listen to the "story lady," and to attend other interesting events. What joy the end of June brought! You had two months of freedom and the ability to take out ten (count 'em ten) books that didn't need to be returned until after Labor Day.

The New York Public Library, which serves Manhattan, Staten Island and the Bronx, could use your help and, in return, will give you an exciting bonus.

If you become a "friend" of the NYPL for a donation of \$40, besides the warm and fuzzy feelings of being a good citizen, you will get a discount to the library store and an invitation for you and a guest to the Annual Holiday Open House. For a more generous gift, you will be able to bring more guests. Your donation will provide books for the neighborhood branches – you can even name the branch you want to donate to and fund special programs.

Held in early December at the Stephen A. Schwarzman Building at Fifth Avenue and 42nd St., the Holiday Open House was a lot of fun. The magnificent stone lions were dressed in their holiday wreaths. For bragging rights, what are the lions'



Joyce Cleveland



Roberta Martell

names? (Spoiler alert – the answer is at end of this article).

On the receiving line, you could shake the hand of NYPL President Paul LeClerc. Politico Christine Quinn, writer Calvin Trillin and other members of the Board of Trustees were there to greet us.

“In character” Ebenezer Scrooge also was there, but because it was before Christmas, he wasn’t in a very good mood.

On the ground floor, you could dine on finger foods as you listened to live music and practiced your moves on the dance floor. (Might help you get ready for “So You Think You Can Dance” and “OSARC’s Got Talent”)

The first floor featured carolers and a dixieland band. You can visit the current exhibitions and go to the Map Division to get lost.

For the children, they offered face painting, origami, balloon animal creation, story telling, juggling and puppet shows. The kids will be very tired at the end of the day.

Adults can go to the third floor for a tour of the closed stacks and to walk around the newly restored Main Reading Room. There is usually a very special book on display. This year, it was the Gutenberg Bible—the first substantial printed book in the Western World (circa 1455).

You could refresh yourself with wine, punch and cookies and then listen to the Holiday Cabaret.

These were only some of the events available. Everyone is in a festive mood, with stilt walkers and “literary characters” (like the already cited Mr. Scrooge) roaming the halls.

So, please consider becoming a friend. Go to www.nypl.org for full details. And thanks to my pals Terry Warm, Irma Grossman and Michael Schlesinger for making merry with me at the library. (Was that OSARCian Dan Jacobson we saw amongst the throng?)

Finally, as you leave the library, pat the manes of the lions – Patience and Fortitude – and promise that you will be back soon.

– **JoAnn Ambrogio**

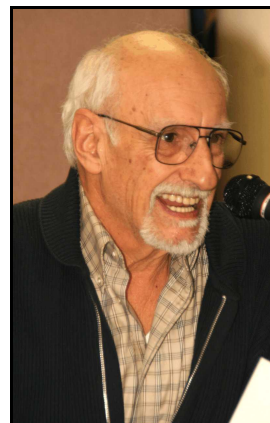
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Inequality Rules

The graphic box on page 8 displays the average income of the top one hundredth of one percent of US taxpayers as a multiple of the average income of the bottom 90% of taxpayers—shown for years in the last four decades. The explosion of inequality is remarkable. This and other interesting tidbits can be gleaned from a weekly email newsletter with the title “Too Much”, a project of the Institute for Policy Studies. You can subscribe at www.toomuchonline.org.



Renee Bash



Fred Ranzoni

“Keeping Quiet” – A poem by Pablo Neruda

At the December OSARC meeting, Rosanne Levitt read the following poem by Chilean Pablo Neruda. We reprint it here at the request of co-chair Regina Berry:

Now we will count to twelve
and we will all keep still.

For once on the face of the earth,
let's not speak in any language,
let's stop for a second,
and not move our arms so much.

It would be an exotic moment,
without rush, without engines
we would all be together
in a sudden strangeness.

Fishermen in the cold sea
would not harm whales
and the man gathering salt
would look at his hurt hands.

Those who prepare green wars,
wars with gas, wars with fire,
victories with no survivors,
would put on clean clothes
and walk about with their brothers
in the shade, doing nothing.

What I want should not be confused
with total inactivity:
life is what it is about,
I want nothing to do with death.

If we weren't so single minded
About keeping our lives moving,
and for once could do nothing,
perhaps a huge silence
might interrupt this sadness,
of never understanding ourselves
and of threatening ourselves with death,
perhaps the earth can teach us
as when everything seems dead in winter
and later proves to be alive.

Now I will count up to twelve
and you keep quiet and I will go.

– from **Full Woman, Fleshly Apple, Hot Moon**,
translated by Stephen Mitchell

No Social Security COLA in January; Drug Riders Go Up

Most years, those receiving Social Security would be due a cost-of-living adjustment in their January checks. Because of the way the feds calculate the COLA, based on the Consumer Price Index for Urban Wage and Clerical Workers (CPI-W), which fell 2.1% from the 3rd quarter of 2008 to the 3rd quarter of 2009, there will be no Social Security COLA for 2010. Some argue that other versions of the CPI should be used instead, including the CPI-E, which focuses on expenses more normally experienced by the elderly, though even using the CPI-E would have resulted in no COLA for 2010.

Based on projections of inflation, it is possible that there may not be a COLA next year, either.

Meanwhile, drug rider costs are going up in January. We report on the two city plans for Medicare-eligible retirees with the most participants, HIP and GHI.

- HIP VIP Premier Medicare participants will see their monthly rider costs rise from \$109.39 to \$115.88/person.
- GHI-CBP Senior Care participants will see their monthly rider premium go from \$99.75 to \$108.75 per person.

You can view other Medicare-eligible plan rates on the city's website at www.nyc.gov/html/olr/downloads/pdf/healthb/ret_rates.pdf.

Medicare Part B premiums will remain at \$96.40 a month for most Medicare-eligible retirees, except for those whose incomes exceed \$85,000 or \$170,000 for couples. If you fall into those categories, you will pay a higher premium, depending on the income reported on your 2008 tax return. As always, the full Part B premium is reimbursed eventually by the City.

For those who paid the basic premium last year, the City will reimburse you (without further action) by check in August of 2010. For those who paid more than the basic premium, because of incomes above the threshold, you will need to provide a copy of the letter you received from Social Security in late 2008 outlining your projected 2009 benefits and a copy of your 2009 SSA-1099 form indicating the benefits you received in 2009. You will need to send these, along with a form obtainable from the Office of Labor Relations' Health Benefits Program at 40 Rector St. or their website at www.nyc.gov/html/olr/downloads/pdf/healthb/irmaa.pdf, to the Health Benefits Program. They will then process reimbursement of the extra Part B charges. The form must be for 2009. It has not yet been posted on OLR's website.



Nilsa Mangual Rios



Madeline Taylor

US's Wealthy Wealthier

Another interesting tidbit from the folks at "Too Much," (www.toomuchonline.org) about the increasing concentration of wealth at the extreme top of the economic pyramid. Citing Tax Notes as a source, they report on an analysis of income data by David Cay Johnston, a Pulitzer Prize winning journalist. Johnston compared the before and after tax incomes of America's top 400 in 2006 to the top 400 in 1961.

In 1961, the average income of the 400 highest income US taxpayers inflation-adjusted to 2006 values was \$13.7 million before tax and \$7.9 million after tax.

In 2006, the comparable 400 highest income taxpayers received \$263.3 million before tax and \$218.1 million after tax.

The data shows two things. First, America's wealthy are much wealthier now. And, second, the tax bite is much smaller now. In 1961 they kept only 58% of what they received. Today they keep 83%!—

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Deducting Long Term Care

There is a deduction for long-term care insurance premiums on federal tax returns and a tax credit for those premiums available on your New York State tax return.

The amount that can be deducted on federal returns is going up for 2010. For 2009, taxpayers 71 and over can claim up to \$3,980 in premium costs on qualified plans. That will rise this year to \$4,110. Those 61 to 70 can deduct up to \$3,180 for 2009 and \$3,290 for 2010. Those 51 to 60 can deduct up to \$1,190 for 2009 and \$1,230 for 2010.

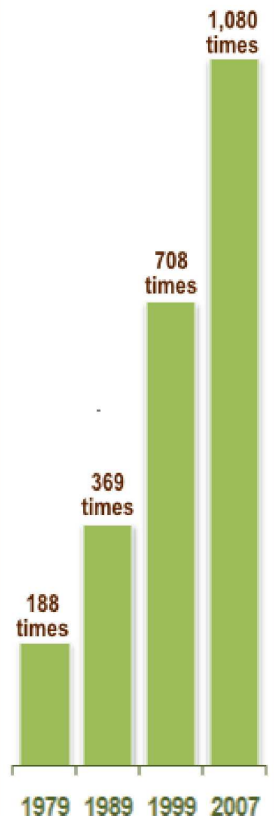
Of course, the deduction is only of value to you if you itemize your medical deductions and have qualified medical expenses that total more than 7.5% of your adjusted gross income.

New York residents may receive a credit equal to 20 percent of the sum of premiums paid for a qualified long-term care insurance policy in a given tax year. The credit is taken on form IT-249. Consult your tax advisor about taking this credit and whether your long term care policy qualifies.

More Unequal By the Decade

We won't have final stats on incomes for the full first decade of the 21st century for another two years. But we know enough already to see the clear trend. In 2007, the top 0.01 percent of U.S. taxpayers -- average income, \$35.04 million -- made over 1,000 times more than the \$32,421 average income of the bottom 90 percent.

Average incomes of the top 0.01% of U.S. taxpayers as a multiple of bottom 90%



Source: IRS,
Emmanuel Saez

Inequality Rules (see p7)



Happy Birthday to OSA Retirees Born in January!

Leslie Allen, Adrienne Diane Alpert, Michael Ambrosini, Bosah Azikiwe, Steven Balicer, Moradeyo Bamigbade, Theodore Barbal, Jo Ann Basham-Germain, Joanna Belt, Barbara Berg, Regina Berry, Earlene Bethel, Michael Bharose, Andrea Bloom, Carmine Borzelli, Marlene A. Bowen, Paul Bowen, Gwendolyn Bright, Carolyn Brooks, Rosemary O. Brown, Gloria Brown, Shirley Brugman, Frederick Burrell, Luigi Calafato, Velma Callender, Barbara Canning, Sanford Carbonelli, Burton Carlin, Maxine Carter, Johnsie Cheatham, Himangshu Chowdhury, Margaret Clay, George Cohen, Sheldon Cohn, Rosalee Coleman, Othon R. Collado, Gloria Colon, Maria L. Crisci, Daniel T Cruz, Sadie Culler, Marilyn Daitsman, Edward Davis, Marie Davis, John Dellecave, Daniel DeRosso, Sybil DeVeaux, William A. Douglas, Christine Dudley, James Ecock, Laraine Eldridge, May Engler, Carrie Fair-Smith, Philip Flaum, Jacquelyn Fleming, Flora Foster, James Freaney, Grace Gabrielsen, Teresa Galvin, Joseph Garber, Boushra Ghaly, Joan Gittens, Manuel Gonzalez, Jeanne N Gorbacheff, Eli Gottlieb, Marie Greco, Frank Gulino, Claire Hall, Robert Henke Jr, Tareq Hossain, Maria Ibanez, Pauline James, Edwina Jenkins, Elizabeth Johnson, Clifford Johnson, Mable Jones, Eileen V Jordan, Anne Kessler, Sheldon Kier, Eleanor Kinard, Nicholas Koulouris, Joel Leichter, Angela Lopez, Michel Louis, Theodore Marcus, Robert Marshall, Henry McArdle, Robert McCallum, Velarie Melvin, Harold Middleton, Ruth Mingoia, Michael Minis, Thomas P Monahan Jr., Charles Montalbano, Donna Mulgrave, Francis Narbutt, John F Nash, Madeline Nazario, Edgar Noguerola, David O'Brien, Michael O'Toole, Olivia Parker, Eugene Parker, Fred Parris, Carol Ann Payne, Antony Penel, Rosetta Peterkin-Atwood, Irving Phillips, Nauford Phipps, Jack Pilchman, Lee Pleva, William Pope, Dorothy Ragin-Primus, Peter Reese, Oswald Rivera, Pablo Rodriguez, Ruby Ruffin, Benjamin Salisbury, Cheryl Samuels, Philip Sanchez, Earl Savery, Marc Sawyer, James Scheller, John Schild, John Sellers, John Sheridan, Ina Sinclair, Lillian Smith, Karen A Smith, Alf Solaas, Janette Springle, Louis C. Starkey, Howard Taphouse, Denniscarl Thomssonnas, Thomas Toal, Edelmira Ventura, Aldo Vigliarolo, Sally Rofofsky Waldman, Carolyn Walton, Joseph Warfield, Joanne Webb, Shirley Wertheimer, Georgia Wheeler, Spencer Wong, John Yoshida, Phyllis Zito



Health Care Bills To Be Reconciled This Month

With the passage of health care insurance reform legislation on Christmas eve by the Senate, the action moves behind the scenes as House and Senate conferees will attempt to reconcile the differences in the two bills.

The House bill would cover more people and has features - like a public health insurance option - that many in organized labor see as fairer to working people. The AFL-CIO says that both bills would cut prescription drug costs for seniors and protect Medicare, while "ending abusive insurance company practices like the cancellation of coverage when policy-holders get sick" and "banning discrimination based on pre-existing conditions." Both are based on mandating the purchase of health insurance coverage.

One area of major difference: the House bill imposes a surtax on the very wealthiest earners as a funding mechanism, but the Senate bill contains a tax on plans worth more than \$8,500/year for individuals and \$23,000 a year for families.

The Congressional Budget Office (CBO) estimates that one in five workers with existing health benefits would be hit by this provision in 2016. And, more workers and employers would be impacted in future years. The CBO says the tax, over time, will gradually affect ever lower cost plans. This has raised the opposition of the AFL-CIO and others in the labor movement, who are pushing for a reconciled bill that is closer to the House version..

Bob Herbert, in a *NY Times* op-ed December 29th points out "within six years, according to Congress's Joint Committee on Taxation, the tax would reach a fifth of all households earning between \$50,000 and \$75,000 annually."

The hidden price, says Herbert, is that "rather than fork over 40% in taxes on the amount by which policies exceed the threshold, employers...will have little choice but to ratchet down the quality of their health plans."

In a bizarre twist, Herbert says the Joint Committee on Taxation projects that only 18% of the revenue generated by the tax will actually come from the tax. The rest of the projected \$150 billion in funding over a decade will supposedly come from "*the income taxes paid by workers who have been given pay raises by employers who will have voluntarily handed over the money they saved by offering their employees less valuable health insurance plans.*"

Asked by Herbert to comment on this, AFL-CIO President Richard Trumka said, "If you believe that, I have some oceanfront property in southwestern Pennsylvania that I will sell you at a great price" -- after he had finished laughing.

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Rosanne Levitt, Renee Bash and Kaye Lee seriously contemplate the food at the December OSARC luncheon.

ACTIVE OSARC MEMBERS [continued from page 10]

Michael J. Vincent, Ana T. Vives, Florence Wagener, Vida Wagner, Michael Walsh, Joseph Warfield, Victoria Washington, Barbara Washington-Griles, Herbert Wasserman, Frances Watson, Jacquelyn Watson, Albert Webster Jr., Wendy Weekes-Jones, Donald Weinberg, Olga R. Weiss, Rose Weiss-Fischler, James Welby, David Welsh, Elissa Werbin, Shirley Wertheimer, Ronald West, Alyce White, Joyce White, Grace White, Stephen Whyte, Shirley A. Wiggins, Charles T. Wilbert, Hazel Williams, Yvonne C Williams, Herbert Williams, Aaron Wilner, Diana M. Wilson, Bettye Wilson, Ronald T. Wilson, Antoinette Witherspoon, Ronald Wolken, Bassanio Wong, Peter Wood, Geraldine A. Wooden, Chester Wooten, Noel Worrell, Simeon Wright, Peggy Wright, Benjamin Wright, Jr., Alice Yap, Margie Zinzi, David M. Zirman, Phyllis Zito

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Tristan Allas
Leslie Allen
Alice Allen
Adrienne Diane Alpert
Joseph Alvarez
Jo-Ann Ambrogi
Marsha Ambrose
Michael Ambrosia
Michael Ambrosini
Sonny Andersen
Paul Anderson
Beverly Anderson
Aspacia Andros
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Jimmy Arnold
Hanacho Atako
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Malkit Bains
Rafiu Balogun
Mary Bardy
Mary Barlow
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Ted Barra
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Edward Barry
Bertrand Barry
Richard Barth
Eileen Bartky
Joseph Bartolomeo
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Earl Batts
Barbara Batts
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James Beavan
Henry Beceiro
Charles Beckinella
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Judith Beiss-D'Oronzio
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Ira Berman
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Helen Brandt
Edward Braverman
Connie Bray
Wayne Brelowski
Maureen Brennan
Eddie Marie Brodie
Joyce Bronstorff
Rosemary O. Brown
Carol Brown
Diane Brown
Gloria Brown
Robert Browne
Shirley Brugman
Barbara Buchanan
Joseph Burden
Theresa Burke
Brian Burke
Kenneth Burton
James Cacopardo
Diana Calvert
Viya Campagne
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Barbara Canning
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Burton Carlin
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Immaculate Castaldo
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Arthur Chigas

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Susan Mullgrav
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[Continued on page 9]