

### November 2015 Academic Year

Issue 3 2015-2016

## RETIREES NEWSLETTER

Professional Staff Congress
Joan Greenbaum, editor

psc-cuny.org/retirees

### CHAPTER MEETING, MONDAY, NOV. 2, 1 – 3 PM Organizing Around Climate Change

Come hear three very knowledgeable and fascinating speakers talk about the implications for labor and environmental activists of the December United Nations Conference on Climate Change in Paris. Like Kyoto and Copenhagen before it, the Paris conference will put in place new international agreements on climate. Bring your questions, comments and reports on your own activities to add to the discussion. Progress on this critical issue hasn't come overnight, as we are old enough to remember.

Speakers: Reginald Blake,
Associate Professor of Physics,
Director of the City Tech Center for
Remote Sensing and Earth System
Sciences of the CUNY CREST
Institute; Lara Skinner, Associate
Director of Research, Global Labor
Institute, Cornell University School of
Industrial and Labor Relations; and
Sean Sweeney, Director of the
International Program for Labor,
Climate and the Environment at the
CUNY Murphy Institute.



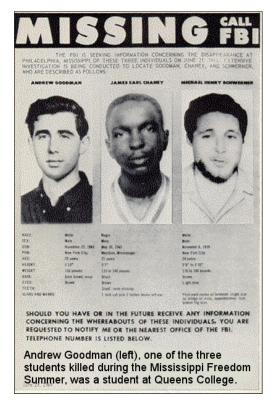
As always, we meet at 61 Broadway, 16<sup>th</sup> floor, in the PSC Union Hall, 1 – 3 PM. Light refreshments will be served. (For those of you who know, save room for those fabulous cookies & fruit.)

The Retirees chapter's Executive Committee meets at 10:30 AM before the Nov. 2 meeting in the PSC's Justice Room, 61 Broadway, 15<sup>th</sup> floor. Executive Committee meetings are open to all members.

#### **SAVE THESE DATES**

Monday, December 7—"Being Mortal": A bref panel discussion exploring issues raised by Atul Gawande's book, Being Mortal, (Metropolitan Books, 2014) followed by our first book-club-like chapter meeting. At the meeting, we will gather at our round tables with coffee and cookies and talk about the book in relation to our own lives and plans for the future. Reading Being Mortal is not required, but you might get something out of it! An interesting review that also can serve as a summary of the book appeared in the New York Review of Books and is available at tinyurl.com/BeingMortalNYR.

Monday, January 11— Luncheon at John Jay College, Freedom Summer—Bearing Witness:



We've invited CUNY alumni to speak and show photos about Mississippi Freedom Summer and the Selma marches. If you participated in these activities please let us know. Email us at <a href="mailto:retailloss: retailloss: ret

Monday, February 1—Ginger Adams Otis: The author of Fire-Fight, the Century-Long Battle to Integrate New York's Bravest (St. Martins Press, 2015) will speak at our chapter meeting. Otis will be joined by a group of Black activist firefighters who played a key role in the campaign to integrate the FDNY.

HAVE YOU PAID YOUR ANNUAL RETIREE DUES? Most retiree members have. If you have not, you should have received a notice from the PSC membership department advising you that your membership will lapse as of November 1.

The PSC mailed an envelope with a bill to all retiree members in August and a reminder notice a month later. Should you be enrolled in any benefit programs provided by our affiliates (such as the NYSUT Legal Service Plan, Homeowner's Insurance and Automobile Insurance, etc.), these insurances will lapse if your dues have not been paid.

If you intended to renew, but misplaced your bill or simply forgot, call the PSC at 212-354-1252 and ask for the membership department.

**RETIREE HEALTH TRANSFER PERIOD:** Take note if you are eligible to participate in NYC's Health Benefits Program in retirement:
There will be a special fall transfer/enrollment period

from November 1-November 30, 2015. For those of us on Medicare (the vast majority of retirees), that means secondary insurance. For those who are not yet eligible for Medicare, it means your primary healthcare plan.

Normally, the transfer period for retirees to change city health insurance plans occurs during the open enrollment period of even-numbered years, but there is an exception this year.

Retirees who need assistance should contact the NYC Office of Labor Relations (OLR) retiree help line at 212-513-0470 or go to the OLR Health Benefits Program website at tinyurl.com/OLRretireeHealth.

#### Also upcoming:

### STARTING A WRITERS WORKSHOP, MONDAY, NOVEMBER 9, 1-3 PM, PSC JUSTICE ROOM, 61 BROADWAY, 15<sup>th</sup> FLOOR

As reported in the last newsletter, Connie Gemson, an experienced workshop facilitator, will coordinate a meeting of current and future writers interested in getting out of their apartments (or library cubbies) and sharing their memoirs, and essays, and their academic and creative work. Contact Connie to join: <a href="mailto:chgemson@aol.com">chgemson@aol.com</a>.

### WALKING TOURS, DAY TRIPS AND OTHER ACTIVITIES

The Lower East Side Walking Tour on October 19<sup>th</sup> was booked up within a few days of last month's newsletter going out. Please write to us and let us know if you have a

special place or tour in mind, and let us know if you might like to lead one: retirees@pscmail.org.

#### **Political News of Note:**

### UNIVERSAL PUBLICLY FUNDED HEALTH CARE FOR NEW YORK

Those of you who attended our October meeting heard NYS Assemblyman Richard Gottfried, speak about his Single Payer Health Care legislation, which passed the Assembly. That's a major milestone!

Gottfried's NY Health Act (A.5389-A/S.2078-A) passed the Assembly by a whopping 2-to-1 margin. That's the good news. The measure, sponsored in the State Senate by Bill Perkins from Harlem, has unfortunately not yet moved in the upper house. But passage of the bill in the Assembly suggests that single-payer is truly on the table and that the struggle to enact such a law is worth pursuing.



Gottfried posed the question: We all have access to the same fire and police protection and the same public schools, so why not to the same health care? The NY Health

Act is to be funded by graduated taxes on payrolls and taxable non-payroll income. It would cut out the insurance industry as middleman, eliminate deductibles and copayments and restricted service networks, regulate drug prices, and cover everyone. It would radically reduce administrative costs.

According to Gottfried, anyone earning less than \$430,000 a year would save money if the bill were enacted! And New York would save \$45 billion as a result of removing financial barriers to comprehensive care. Gottfried pointed out that developed economies participating in the Organization for Economic Cooperation and Development (OECD) spend half to two-thirds less on health care than the U.S., yet have better health care outcomes.

The federal Affordable Care Act ("Obama Care"), Gottfried argued, although a step forward, has flaws that leave us in the hands of the insurance industry, subject to increasing co-pays, deductibles, drug prices, and restricted service networks. It also offers incentives to employers to shift costs to employees or drop coverage altogether. Fully one-third of New Yorkers went without health care last year, including many with insurance, because of excessive insurance costs.

Gottfried noted that organized labor increasingly supports single-payer, as does the Working Families Party, with which PSC is affiliated, and such public policy groups as Citizen Action. It is ironic, he noted, what an uphill fight it is to gain the support of business, despite the fact that

business would save money under the NY Health Act. He expressed the hope that the bill could gain more sponsors in the Senate in the coming legislative session, and that support for the bill could be used to get more progressives elected statewide in 2016. He reminded the audience that the states are known as the "laboratories of democracy."

--Jim Perlstein

### DISABILITIES AND AGING TO MERGE?

The NY State budget submitted by Governor Cuomo and approved by the Legislature, mandates a "feasibility study" for merging elderly and disability services into a single agency to be called the Office of Community Living. Advocates for both the aging and disability communities have serious questions about this cost-cutting move.



This initiative is not peculiar to New York. Similar mergers have already taken place on the federal level and in several states. And although none of them have had happy outcomes from the point of view of either the elderly or the disabled, such initiatives are central to the slash-and-burn austerity proposals now in vogue. Merge programs, reduce staff, cut services, shrink budgets and, voila! This is called EFFICIENCY!

The needs of the two communities are equally real, but sharply distinct. The state mandate presumes consultation with "stakeholders, providers, individuals and their families in collaboration with other state agencies." But almost no one has seen the stakeholder surveys. And those researchers who have seen them have raised serious concerns about the bias inherent in the framing of the questions.

Nevertheless, the deadline for submitting a report and recommendations to the Governor, the President of the Senate and the Speaker of the Assembly is December 15. Moreover, the center designated to draft the report and recommendations appears, by its very name (Boston University Center for Aging and Disability Education and Research) to have reached conclusions in advance of research or consultation. The "Stakeholder Advisory Group" has neither power nor authority to modify the report.

Ultimately, any recommendations must be voted on by the Legislature and approved by the Governor. We still have time to make our voices heard. Stay tuned. Is aging a disability?

--Jim Perlstein, PSC liaison with NY Statewide Senior Action Council

### TRANSITIONING TO AND WITHIN RETIREMENT

As most of us know, retirement isn't one size fits all, and there are many ways of transitioning into it, and indeed many changes along the way. Email us and tell us your take on how retirement has been for you

and where it has taken you: joanbaum@ix.netcom.com

### "The Long and Short of It"

Anticipation
No student papers
No excuses but my own
Green fields of leisure

Marcia Newfield, Retired PSC Vice President of Part Timers; active English adjunct at BMCC.

#### "And then there is this...."



With thanks to R. Crumb

I'm hurrying down a hallway, classrooms on either side. I'm late, very late. Where is the classroom? My students will be getting restless, annoyed, fidgety. Then, instantly, I find myself in a classroom. The students look up. I don't recognize them. I decide to talk about the book I assigned. I haven't read it. What can I do? What ever can I do?

I wake up.

I've now been retired for a whole month. I never lost a classroom, never forgot students, always worked up the assigned reading. When do these dreams stop?

--Danny Lynch, Professor Emeritus, English, LaGuardia Community College; still active as Chair of the PSC Grievance Policy Council.

### "On Becoming....."

For over thirty years, my identity was career-specific with a focus on my social work career. My longest work affiliation was teaching seventeen years as an adjunct at LaGuardia Community College. I loved the diversity, the challenge and the interaction of newcomers from all over the world and those with long-time city stories. Last spring, my department, Co-op Education, closed and ended my time at the college. What volunteer work could be flexible yet provide a new way of seeing the world?



So then I became a Big Apple Greeter. What does that mean? Big Apple Greeters are New York City residents who take tourists on free visits to specific, familiar city neighborhoods. We give our unscripted and candid view of a special community or communities in our complicated and complex city. So far, I have taken visitors to Brooklyn Heights, Roosevelt Island, Greenwich Village, and the Upper West Side. The Big Apple Greeter program is a not-for-profit and offers an original New York City experience.

Volunteers set their own schedule. I have met tourists from Australia, Germany, Hungary, Sweden Uruguay, Denmark, Austria, Iowa, California and Arizona. It's a lively experience.

My title for a self-created tour is Serenity Plus: Four Hours on the Upper West Side. I show tourists the former location of West Side Story. which is now Lincoln Center. And I explore with visitors Verdi Square on 72 Street and Broadway. I recall when this micro park was regarded as unsafe and dangerous in the 1970s. Now it's a place for free musical concerts. I share stories about Central Park's Strawberry Fields, which commemorates John Lennon's life as a musician and peace activist. I provide an informal presence as we tour the Boat Basin, where about fifty people live year round on boats at Riverside Park's Hudson River. This place looks so serene compared to their perception of my city. The Lotus Garden and the West Side Community Garden are special places. The Lotus Garden is up a flight of stairs on 97th Street and Broadway. Everyone is welcome on Sunday afternoons. However, access to the garden at other times requires membership. A ten-dollar fee is the cost for retirees. The West Side Community Garden is open to all and has free poetry

readings and free movies and is on 89<sup>th</sup> Street off Amsterdam Ave.

You may want to share your neighborhood and provide more than a tourist view of our city. You decide on your own sites to visit and create your own script.

If you might be interested in becoming a greeter, call 212-669-7308 or go to bigapplegreeter.org.

--Connie Gemson, Social Worker, adjunct faculty Cooperative Education, LaGuardia CC, active Big Apple Greeter and workshop facilitator.

#### **VOTE COPE**

If you haven't already, you will soon receive a letter asking for a donation to PSC/CUNY COPE, the union's political action fund.



PSC activists are gearing up for the 2016 political season when we will elect a new president, members of Congress and, as well, the State Assembly and Senate.

Your contribution to COPE will help elect advocates for seniors, union, CUNY and CUNY students.

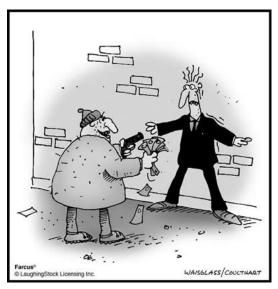
Retirees have given generously in the past, so much so that our chapter usually contributes more than all of the PSC chapters combined. As the next article on Social Security/ Medicare cutbacks dramatizes, now more than ever we need to fund political action. Please write a check for PSC/CUNY COPE.

# A DOUBLE WHAMMY IN 2016 No Social Security COLA in 2016 Record Increases in Medicare Premiums for Some

(This is the most recent email bulletin sent by the PSC Safety Net Working Group. Bulletins are generally sent monthly and/or as the urgency of issues dictates. If you would like to receive these emails, send your name and email address to safetynet@pscmail.org.)

In 2016 there will not be an increase in the COLA, but several of us will experience a higher premium for Medicare Part B. Since the rate of inflation is low, the COLA will remain the same as in 2015. But because of a quirk in the federal law governing the connection between **COLAs and Medicare premium** payments, higher income recipients who now pay a higher-income Part B premium (above the standard \$104.00) will experience a 52 percent increase or a \$159.00 monthly deductible (in some cases higher), beginning January, 2016. Those whose Social Security deduction is only the standard

### \$104.90 a month will be held harmless.



"Think of it as a payroll deduction."

According to the latest issue of AARP Bulletin, when there is a zero Social Security COLA, people paying only the standard deduction cannot pay more in Part B premiums than the previous year (2015). The whole burden then shifts to higher income recipients because the Medicare law says premiums must be set to cover 25 percent of the expected Part B costs of the following year. Normally the costs are spread throughout the entire Medicare population, but in the 2016 zero COLA year, the whole burden falls on relatively few, 30% of Medicare recipients.

**TAKE ACTION NOW** to prevent this from happening. Join the more than 100,000 who have already signed this petition to Congress at <a href="http://tinyurl.com/StopMedicareIncreases">http://tinyurl.com/StopMedicareIncreases</a>.