CHAIRMAN’S REPORT: JIM PERLSTEIN: Marty Kaplan, a long-time member of our Executive Committee, is fond of reminding us that everyone we know is either a retiree or a retiree-in-training.

With our pensions, our health benefits and Social Security under relentless attack; with the public sector demonized as the over-privileged source of our fiscal problems; we have the urgent task, not only of mobilizing to defend what we have indisputably earned through a lifetime of labor, but of getting our younger members to recognize their own stake in preserving the social safety net that the labor movement has successfully fought for since the dismal days of the Great Depression.

Your chapter is undertaking a campaign of education and agitation on this issue, the goal of which is not only to alert and inform PSC members about this issue, but to enable us to help build the kind of coalition—public sector and private sector, organized and unorganized, employed and unemployed—that can defeat this unholy and increasingly orchestrated effort to turn back the clock.

Each of you has an obligation, in your own self-interest, to get up to speed on the current crisis and to talk incessantly to your friends, your neighbors, and anyone who’ll listen about the need to protect the social safety net. Your chapter will do whatever is necessary to make resources available to you. If we’re to succeed, all of us will need to get involved.

*Election Day Reminder: NYSUT and the PSC have not endorsed any candidate in the NYS gubernatorial race since neither major party candidate has shown an adequate commitment to public higher education. This spring and summer the PSC and NYSUT turned back several assaults by Governor Paterson on CUNY, its faculty and staff. We effectively organized and lobbied state legislators to oppose Paterson’s furloughs and privatization proposals. Those candidates we have endorsed in 2010 have demonstrated a commitment to public higher education and they will need your help. Please be certain to vote, especially for those who have stood with us in these difficult times. Go to the Political Action Committee on the PSC website (www.psc-cuny.org) to see all the congressional and state legislative endorsements made by the PSC and the New York State United Teachers (NYSUT).

DUES REMINDER: If you have not already done so please send your $71 check for 2010-2011 PSC Retiree Chapter dues. Send to Diana Rosato at Professional Staff Congress, 61 Broadway, 15th floor, New York, NY 10006

The following summaries of the two addresses made at the October meeting have been prepared by Vice-Chairman Joel Berger. BARBARA BOWEN HIGHLIGHTS PAST PSC SUCCESSES; ED OTT WARNS OF FUTURE ATTACKS ON PUBLIC SECTOR

In her annual “State of the Union” address to the Retiree Chapter, President Barbara Bowen highlighted the success of the PSC in beating back efforts to weaken CUNY and to reduce faculty salary and pension benefits. The agenda coming out of Albany included the imposition of a lower
pension, Tier V; a pay cut for active faculty in the form of a furlough; and an attempt to privatize SUNY and CUNY by selling land to for-profit enterprises. Through intensive lobbying, legal action, and direct membership response, the PSC was able to thwart these attacks. Barbara pointed out, however, that these issues are not dead. The idea of charging different tuition's for different majors is still alive in the mind of Chancellor Goldstein. She described how differential tuition would solidify the tracking of students, and devalue certain academic studies. This year the PSC will be bargaining for a new contract. Retiree issues include securing college email addresses, improving access to CUNY libraries, and acquiring additional money for the Welfare Fund. The challenge in this round is to continue changing conditions in CUNY to strengthen it. She applauded the role of the Retiree Chapter in "cheering us on" and in actively participating in letter writing, lobbying, picketing, and rallying. Closing with her vision of CUNY, Barbara engaged the Chapter in a lively question and answer session.

Ed Ott, former executive director of the New York City Central Labor Council and currently a faculty member at CUNY’s Murphy Institute, reminded the chapter that two years ago “we were about to take out a Republican administration and put an end to what people thought was probably some eight years of the worst possible government we could have had. Unfortunately, we elected Democrats”. Expanding upon this theme, he contrasted the Congress under Reagan that implemented a program to begin dismantling the New Deal, with the current Democratic Congress that “failed us” by “trying to forge some kind of bipartisan consensus”. “We could have had a Democratic Party that said America needs a raise,” Ott added. Focusing on the state of labor in New York City, Ed noted that 72% of union members are in the public sector, “and that is not a good thing for us. What we have, frankly, is unsustainable on the backs of the $10 an hour working class that’s unorganized, defenseless, has no time off, doesn’t know what pensions are.” The benefits of the public sector unionized workers “make no sense” to the unorganized. With the right wing agenda to privatize, eliminate the minimum wage, and dismantle social security; public institutions and their organized union workers are “in the way”, and “public sector workers in education are in their bulls eye”. What is required is an organizing campaign in the private sector. Unionized workers should help the unorganized gain the benefits of union protection. We must “increase the density of organized workers”. Ed concluded by making the chapter aware that, “There is another labor movement. It exists outside what we would call the unions. It is rooted deeply, deeply in the communities of color and immigrants of this city. We need to get next to it, support it, fund it, sacrifice for it to save our own ass.” He reiterated the view that a new type of labor movement is needed as he responded to member questions.

City of New York Health Benefits Program
IRMAA Medicare Part B Reimbursement Claim Instructions

A new federal law requires that some beneficiaries pay a higher premium for Medicare Part B coverage based on their income. If you and/or your eligible dependent paid a Medicare Part B income-related monthly adjustment amount (IRMAA) during CALENDAR YEAR 2009 - which means more than the standard $96.40 per month for Medicare Part B during 2009 - you may be entitled to an additional reimbursement (surcharge for late enrollment does not qualify as an amount that is eligible for additional reimbursement).

To claim the additional reimbursement you are required to document the eligible amount paid in excess of the standard premium. Please submit the following documentation as requested below: Required Documentation. You MUST submit BOTH items indicated below to receive a reimbursement. (See sample documentation forms)

Submit a copy of your and /or your eligible dependent's Social Security Administration (SSA) statement issued to you and/or your eligible dependent at the end of CALENDAR YEAR 2008 showing what the income related monthly adjustment amount will be in CALENDAR YEAR 2009.
AND Submit a copy of your and/or your eligible dependent’s Form SSA-1099 issued by the SSA at the end of CALENDAR YEAR 2009, as proof of the monthly Medicare Part B premium actually paid for CALENDAR YEAR 2009. If you cannot provide a Form SSA-1099 because you did not receive Social Security benefits in 2009 you must provide official documentation that you paid Medicare premiums in 2009 (a receipt from Social Security, cancelled checks for Medicare premium payment, or similar official documentation).

YOU MUST INCLUDE THE RETIREE’S NAME AND FULL SOCIAL SECURITY NUMBER ON ANY ELIGIBLE DEPENDENT’S DOCUMENTS. If you need a replacement copy of your IRMAA notice you can obtain one from your local Social Security office, which can be located on the following website: http://www.socialsecurity.gov/onlineservices. This website can also be accessed to request a copy of the SSA-1099. Submit copies of both of the documents listed above for each eligible person, along with a completed Submission Form, to: City of New York, Office of Labor Relations Health Benefits Program, 40 Rector Street, 3rd Floor, New York, NY 10006, Attention: IRMAA

IRMAA reimbursement checks will be issued beginning in March 2011. (Claims that do not include both documents for each eligible person and claims that include documents for years other than the years specified above will not be evaluated.)


Preventing Accidents/Safety in the Winter: As we move into the winter season with challenging weather and longer stays indoors, we must, both literally and figuratively, maintain our balance. To aid in that effort to keep us up and about, Ezra Seltzer, a member of the Retirees Chapter Executive Committee, offers the following precautions and suggestions.

SLIPS AND FALLS: The leading cause of home injuries is slips and falls. Falls are, by far, the leading cause of domestic fatalities. The vast majority of fatal falls occur among people of age 65 and older, with death rates higher among males. It is estimated that over 5 million injuries per year result from slips and falls suffered at home.

PREVENTION
• Stay Fit: Gentle exercise programs such as tai chi improve balance and strengthen muscles.
• Make sure all stairs and steps are protected with a secure banister or handrail on each side that extend the full length of the stairs.
• Keep all porches, stairwells and halls well lit. Light the top and bottom of stairs.
• Keep stairs, steps, landings and all floors clear of clutter and electrical cords.
• Check stairs for worn and loose carpeting or protruding carpet tacks. If your steps have a smooth surface consider installing anti-slip treads to provide safer traction.
• Avoid carrying vision-blocking loads. Keep loads small enough so that you can see where you are stepping and can easily keep one hand free to hold onto the handrail.
• Avoid placing throw rugs at the top or bottom of a stairway. They can slide or curl.
• If you have steps outside your home, keep them free of ice and snow. To prevent a tripping hazard, periodically check steps and walkways for broken or loose bricks, cement or stone.

GENERAL SAFETY TIPS
• Install nightlights to help light hallways and bathrooms during nighttime hours.
• Use a non-slip mat or have adhesive safety strips or decals installed inside bathtubs and showers.
• Install grab-bars in bath and shower stalls.
• Use throw rugs with non-skid backs or place them over a rug liner.
• Use slip resistant footwear.
• Never walk around barefoot. You might stub a toe or step on a sharp object, causing a loss of balance.
• Avoid wearing only socks, or smooth-soled slippers. Such items may cause you to slide on bare floors.
• Older adults should not use step stools or ladders. If absolutely necessary, then only use a sturdy step stool with handrails.

Concert Series: Former Retiree Chapter Chairman Emeritus Irwin Yellowitz calls your attention to a delightful and inexpensive concert series:

I would like to inform you about a set of high quality, amazingly low priced concerts. The Peoples’ Symphony Concerts, for the 111th year, offers outstanding performances by leading chamber music groups and soloists. There are three series. Two of them are presented on Saturday nights at Washington Irving High School, located one block east of Union Square. The third is on Sunday afternoons, at Town Hall, on 43rd Street just west of Sixth Avenue. Unreserved seats for the performances at Washington Irving High School are $32 for the entire series of six concerts. At Town Hall, prices range from $37 to $56 for reserved seats for the entire series of six concerts. There is no greater combination of quality and price in all of New York.

For the 2010-2011 year, the Mann Series at Washington Irving High School will offer the Skampa String Quartet, Brentano String Quartet, Ecco (East Coast Chamber Orchestra), Juillard String Quartet, Atos Trio, and the Jupiter Quartet and Menahem Pressler. The Arens Series at Washington Irving will present Alison Balsom, trumpet, Daniel Hope, violin, Kalichstein-Laredo-Robinson Trio, Inon Barnatan, piano, Richard Stoltzman and Simone Dinnerstein, and Vladimir Feltsman, piano. The Festival Series at Town Hall will have Friedrich Kleinhapl, cello, Helene Grimaud, piano, Garrick Ohlsson, piano, Ebene Quartet, Mendelssohn Octet, and Schumann Trio.

For further information, or to subscribe, you can access the Peoples’ Symphony website at www.pscny.org, write to Peoples’ Symphony Concerts, 121 West 27th Street, Suite 703, New York, NY 10001, or call, Monday, Wednesday or Friday, from 11 AM to 1 PM, at 212-586-4680. I have been a long time subscriber, and would be happy to provide further information. Contact me at iyellowitz@aol.com, or through Linda Slifkin at the PSC office, 212-354-1252.

Again a DUES reminder: For those who have not yet sent in their annual chapter dues payment of $71 is due now for the academic year, September 1, 2010 through August 31, 2011. If you have any questions regarding dues payments, contact the PSC Membership Department at 212-354-1252.

We are trying to update membership information for the more than 2,400 members in the Retirees Chapter. Retirees are no longer campus-based which means that the opportunities for face-to-face communication with colleagues are limited. Hence it is important that the PSC has correct email addresses, home addresses, and phone numbers in order to communicate with members.

You can help us by providing your updated information in one of two ways:

2. Or complete and mail the print form that accompanies this newsletter.
Interested in a Retiree Reading Group?: Four people have already expressed an interest in forming a second retiree reading group. If you think you might want to join and/or help form such a group please email eileenmoran7@gmail.com or call her at 718-631-3201. The members of the reading group will together decide what they would like to read and discuss.

John Bloom, of the Workers Defense League, and our speaker at the May 2, 2011 meeting, wishes, once again, to bring this message to you.

“I wanted to alert you to our 8-week course on Unemployment Insurance representation, which we plan to offer (for the second year in a row) from October 28, 2010-November 18, 2010. It will meet eight Thursday mornings, 10 am-noon, here at our office at 220 East 23rd Street, plus visits to the UI court to observe actual hearings. Perhaps some PSC retirees might be interested? Retired union activists are ideal students for this course. We will probably charge a nominal fee, on a sliding scale. The training also can lead to certification by NY State as a UI "registered representative," entitled to represent claimants and charge fees." The telephone number is: 212-627-1931.

Preservation of Social Security System: In the important effort to preserve the Social Security system, some 125 congressional Democrats recently signed on to the following letter addressed to President Obama

Dear Mr. President,

We write today to express our strong support for Social Security and our view that it should be strengthened. We oppose any cuts to Social Security benefits, including raising the retirement age. We also oppose any effort to privatize Social Security, in whole or in part.

You have charged the National Commission on Fiscal Responsibility and Reform with proposing recommendations that improve the long-term fiscal outlook and address the growth of entitlement spending. It is our view that Social Security--which is prohibited by law from adding to the national budget deficit--does not belong as part of those recommendations.

By 2023, Social Security will have built up a $4.3 trillion surplus, and, without any action, can pay at least 75 percent of all benefits thereafter. Because Social Security is funded separately from the general treasury and has no borrowing authority, it has not contributed to the federal deficit. Despite these facts, some Commission members have repeatedly alleged the need to cut Social Security for budgetary reasons.

For 75 years, Social Security has been a promise to the American people that if they work hard and pay their fair share, they will have a financially secure retirement. In communities across this country, Social Security benefits are often the only source of income helping families maintain a decent standard of living. Social Security's benefits are modest, averaging less than $13,000 a year, but they are vital to the vast majority of Americans who receive them.

Cutting Social Security benefits further than they are already being cut by raising the retirement age from 65 to 67 would create needless hardship for millions of vulnerable Americans. This is especially true in the face of an economic downturn that has wiped out trillions of dollars that Americans were relying on for their retirement security and the increased dismantlement of the private and public pension systems.

If any of the Commission's recommendations cut or diminish Social Security in any way, we will stand firmly against them. We urge you to join us in protecting and strengthening Social Security rather
than letting it fall victim to a misguided attempt to reduce budget deficits on the backs of working families."

**FLORIDIANS TAKE NOTICE:** The Florida Breakfast Seminar will be held on February 7, 2011 at the Lakeside Terrace (Part of the Hilton Hotel) off Glades Road in Boca Raton. It's on a lake with a family of swans.

Sadly, Ronald Feldman, who was involved in the Florida Chapter, passed away on September 12th.

It is of interest to note that Caroll Felleman, Chair of the Florida Chapter, is the grandfather of one of the two Americans currently being held by Iran.

**Please print the Information form. Complete it and send to:**

Professional Staff Congress
61 Broadway, 15th Floor
New York, NY 10006

*ATT: Diana Rosato: Membership Coordinator*

**NAME**

First Name ________________________________ Middle Name _________________________

Last name ______________________________________________________________________

**HOME ADDRESS**

Number and street __________________________________________________________________

Town/city __________________________________ State and Zip _______________________

**PHONE**

Home Phone _____________________________ Cell Phone _______________________________

**COLLEGE THAT EMPLOYED YOU:** ________________________________________________

**EMAIL ADDRESS:** ______________________________________________________________

**DATE OF RETIREMENT:** __________________________________________________________