

The NYPL Retirees Association

NEWSLETTER

Volume 1, Number 1 June 1993

Maintenance of Purchasing Power

Many people have pension plans that give them automatic cost of living increases, but the members of the New York State Employees Retirement System are not as fortunate.

Although the Library is not a government institution, it was allowed to join this retirement system by special act of the state legislature in 1938 when inflation was not a great problem.

Now there is a dilemma that was not foreseen. The problem is especially severe for those retirees who have had to endure many years of inflation. As an example of the hardships, consider the plight of those who retired in 1982. More than 40 percent of the purchasing power of their pensions has been taken away by increases in the Consumer Price Index.

The Library fortunately offers Tax Deferred Annuity plans, which can be of help to those who have been able to save enough money to invest in them, but they have not aided everyone. Many who retired before the plans became effective have only their pensions and Social Security. Those who retired after the effective date of the plans have not always been able to put a sufficient amount into them because the combination of

a library salary and the high cost of living in New York City has not left an adequate surplus.

Several bills have been introduced in the State legislature. William G. Floyd, Executive Director of the Retired Public Employees Association, who spoke at the May meeting of the NYPL Retirees Association, described a bill that does not yet have a number, but legislators will recognize it by the letters MOPP (Maintenance of Purchasing Power). This bill would provide automatic and permanent adjustments to a retiree's pension. We need to write letters in support of it.

This is the first issue of a newsletter published by a newly formed independent association open to all who have retired from The New York Public Library.

Those of you who live in New York State can write your State Senator and your Member of the Assembly. If you do not know their names and if the local library's telephone is busy, you can usually get prompt answers from the League of Women Voters' information number. In New York City it is 212 674-848

At the end of this newsletter are names and addresses of people you can contact regardless of where you live.

The Pension Supplement of 1988

Those who retired in 1982 or before and are 62 or older should be receiving a "pension supplement." This benefit should not be confused with MOPP. It adds a yearly supplement of 1.5% to the amount received by the pensioner in 1982. This amount does not change with each new year. For retirees who endured double digit inflation in the 1970's, the increase does little to restore their pensions' original purchasing powers. Furthermore the supplement must be renewed by legislation every two years.

The present authorization terminates on August 15, but fortunately the legislators have passed bills that will continue the supplement for two more years. The Senate Bill S2742 was sponsored by Senator Caesar Trunzo and the Assembly Bill A5887 was sponsored by Assembly Member Helene Weinstein. On June 10 the legislation was sent to the governor for signing.

Although we can be thankful for this legislation, there are still problems. The amount of the supplement has not changed since the original 1988 legislation, and now that five years have passed, there should be some adjustment.

Furthermore, no one who retired after 1982 has received a

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pension supplement. The Retired Public Employees Association [of New York State] believes now is the time to request it for those who retired in 1983 through 1987.

If we could get an automatic annual Maintenance of Purchasing Power (see above) it would probably replace the pension supplements, and among other advantages, we would no longer need to endure a crisis every two years when the supplement law runs out.

Lump Sum Vacation Payment Option: Update

Juanita Doares

As stated in our six months summary report to the membership in March, the New York State Employees Retirement System (NYSERS) Tier I members with a date of membership prior to April 1, 1972 can include payment for up to 30 days of unused vacation time in their three year Final Average Salary (FAS) calculation. But this money must be received by the retiree all at once in a lump sum rather than as a continuation of salary payments after the retirement date. The New York Public Library did not offer this lump sum option to its eligible employees until April 1, 1992; thus anyone who was a member of NYSERS and retired before April 1, 1992 was not

offered this option, which would have resulted in a higher pension.

Since our March report, we have done the following:

- We met in Albany with representatives of the New York State Retirement System. They have verified that the only option for us is to work for the passage of special legislation through the State Legislature since there is no legal obligation for the Library to offer this option to its employees.

Needless to say, special legislation is a cumbersome process. This bill has to be drafted and must have a sponsor in both the Assembly and Senate who will introduce it and see it through the appropriate committees and both houses of the State Legislature. In addition, a bill draft must include the costs and who or what agency would bear the financial responsibility if the bill were passed. NYSERS is willing to calculate the cost.

- At the same time, we worked with other organizations to achieve overall cost of living adjustments for all NYSERS retirees. In addition to RPEA's introduction of the MOPP bill in the 93/94 session of the Legislature (see page 1 above), other organizations, including NYSERS, will be introducing bills.

- We talked to Staff Benefits Officers at the Brooklyn Public Library and the Queens Borough Public Library. Although they both offer the lump sum vacation benefit, they do not offer the accumulated sick leave

"Retirement is not Playtime"

These are the words of a retiree at the May meeting of this association. It is a playtime for some, but for others it is a time of worry over dwindling income, fear about medical bills, and shock at a world unaware that the person inside may be just as young as ever. In this newsletter, we will try to present some measures and information that might help us all in our retirement years.

credits and service credits that NYPL does.

Members of our NYPL Retirees' Association seem to be divided about the next steps. Should the Association continue its efforts to get the lump sum benefit through special legislation or should it concentrate on getting other legislation passed (for example, the MOPP bill)?

We now think our next step is to have the entire membership vote through the enclosed questionnaire. After you have read this issue of the *Newsletter*, please fill out the attached questionnaire and return it to:

The NYPL Retirees' Association
c/o Juanita S. Doares
401 W. 118th Street, Apt. 3
New York, NY 10027

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The State Pension Fund

Belle Weinberg

Throughout the country in these recession days, government pension funds have become tempting treasures for politicians. The money needs to be guarded.

In New York State, the trust fund has 60 billion dollars in assets, and the comptroller is the sole trustee. According to the June issue of *The Legislative Gazette* (published by the Office of Academic Affairs, SUNY at New Paltz) alarm has been aroused by the words of the Comptroller, H. Carl McCall, who believes he should use the pension fund for investments in companies that are both monetarily profitable and socially acceptable. Removing the moneys from the fund, however, could jeopardize its availability to provide for a COLA. The former controller, Ned Regan, resisted any such investment of surplus funds and pushed for a COLA instead. The *Gazette's* editorial says the comptroller's "first and only priority for the pension fund is monetary profitability."

Which Tier are You In?

The New York State Employees' Retirement System (NYSERS) has four tiers. If you are confused about where you fit into the Tier System, the following table could be useful:

| TIERS | DATE OF MEMBERSHIP |
|----------|--|
| Tier I | Prior to 7/1/73 [check date] |
| Tier II | 7/1/73 to 7/26/76 |
| Tier III | 7/27/76 to 8/31/83 |
| Tier IV | 9/1/83 to present |

Social Security

Staff Cuts

When they have had to call Social Security, many retirees have had to endure long waits on telephone lines, big telephone bills when an 800 number cannot be used, and so on. Much of this trouble is caused by the cutting of staffs during the last twelve years. The excuse for doing so was given as a need to reduce government spending. But the American Association for Retired Persons (AARP) reminds us that the agency's operating expenses come out of Social Security trust funds, not general

revenue. Work force reductions therefore have no effect on the general budget.

Social Security Not Broke

The New York State Retired Public Employees Association cautions us not to send money or join any organization that claims the Social Security System is running out of money. These are scare tactics to rip you off. The Social Security System will be able to pay benefits at current levels for at least 44 years.

The Confusion With Medicare

The status of Social Security should not be confused with that of Medicare. The two are separate, and their moneys are not combined. Medicare, unlike Social Security, is in trouble, as is also Medicaid. In our next issue we hope to bring you information about Medicare, and hopefully by that time we will know something about the health plan proposed by the Clinton administration.

Beware of 900

Do not call a 900 number for information about Social Security. If you need Social Security information, call its toll-free number: 1-800-772-1213.

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NYPL Retirees in Action

During recent meetings of the Retirees Association various retirees have reported on or demonstrated their activities. The first of these was Betty Gubert, who at the February meeting described the annotated bibliography she is compiling on blacks in aviation. She illustrated her talk with pictures of black aviators.

She will be speaking at the annual convention of the Association of Jewish Libraries, New York, June 20-23, 1993, on the topic, "Research Resources for African-American and Jewish Relations."

In March Moritia Frederick spoke on the Jewish holidays of freedom and showed pictures.

At the May meeting Thelma Thomas, one of the Library's famed storytellers, gave readings in celebration of women. This performance was an example of her appearances before many groups throughout the city.

Gerard Bray in the *New York Post* mentions her as one of his new discoveries, and an interview appears in *Routes*, a bi-weekly guide to African American culture. If you would like to receive *Thelma's Notes*, a newsletter of cheerful and helpful items, you can subscribe for \$5.00 a year by writing to Thelma Thomas, 365 West 28 Street, Apt. 2E, New York, NY 10001.

At the June meeting Nora Gorchoff told us of her activities on behalf of The Branch Libraries and her work on her local Community Board.

Tell Us More

What has happened to you? What has happened to other retirees? Send this information to: *YOUR NEWS*

Larry Murphy
137 East 36 Street, #16B
New York, NY 10016

Remember When?

Central Building Work Hours

At one time The Central Research Library prided itself on never having closed since 1911 except for a few hours during Franklin D. Roosevelt's funeral and for part of a day during a blizzard. The hours were 9 a.m. to 10 p.m. weekdays and 1 p.m. to 10 p.m. on Sundays and holidays. The work week was supposed to be 40 hours, but when one worked on a Sunday or holiday this figure was pushed to 48 hours, for which one received time and a half pay for Sundays and double pay for holidays, but there was no extra time off. On Sundays and holidays, the work force was reduced, but the Library was deluged with readers, usually more than during the weekdays, and often the reading rooms had to post "standing room only" signs. What has

happened to all those people who came to the Library on Sundays and holidays?

The Dress Code

Remember the days when there was a dress code? A coat and tie were usually required of all men, although on hot days some units permitted short-sleeve shirts if one wore a tie. These were the days before New York City was air-conditioned.

Women were told not to wear sandals without stockings, and sleeveless blouses were forbidden, even in hot weather. No one dreamed of anything as daring as slacks.

Please send us some of your memories. We will try to print as many as possible.

You Haven't Left Libraries

Just because you have retired, you cannot let your past go to waste. As you know, libraries throughout the nation are having a hard time. The need for them increases, but their hours and holdings have been reduced. Many have closed. Considering the bad conditions of local and national budgets, the situation will not quickly improve.

You can do something about it by writing to your legislators at the federal, state and city levels in support of funding for library programs. We will keep

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you informed through this newsletter as action progresses. Now that you are retired, you cannot be accused of merely trying to keep a job and a salary.

If you can do so, there is also a need for volunteers, or maybe you can get a part-time paid library job. Your skills are still needed.

You can also join the various organizations that are especially valuable for their lobbying efforts for libraries. For retirees, membership in the American Library Association is \$27. For the New York Library Association the fee is \$30.00 for those who retired after January 1, 1988, and \$15 for those who retired before that date. Write to:

The American Library
Association
50 East Huron Street
Chicago, Illinois 60611

The New York Library
Association
252 Hudson Avenue
Albany, NY 12210

Our Own Legislative Advocates

This association has had repeated contacts with government legislators. Juanita Doares went to Albany in February for NYLA Legislation Day and to Washington in April for ALA Legislation Day. With Agnes Babich she went to

In Memoriam

NYPL Retirees Association Members

*Dorothy Kaplowitz
Dawn Pohlman
Dora Steinglass*

Albany to meet with the New York State Employees Retirement System about the lump sum vacation payment option. On May 5, Juanita and Belle Weinberg went to Albany for Retired Public Employees Association (RPEA) Legislation Day.

Information

"Eldercare Locator"

There is now a national "Eldercare Locator" service. Dial (800) 677-1116 between 9:00 a.m. and 5:00 p.m. Monday through Friday. This service can provide information on such things as legal assistance, home health services and transportation options. It is funded by the Federal Administration on Aging and is run by the National Association of Agencies on Aging. This information is from the *AARP Bulletin*, May 1993.

Information on 800 Numbers

You can save money on long distance calls, if you try to

find the 800 number for the company or organization you are calling. The information number is 1-800-555-1212.

Other Retiree Organizations

Retired Public Employees Association, Inc. (RPEA)

This association has a useful newsletter, from which some of the above information has been adapted for NYPL retirees. The association drafts legislation and oversees its passage through the legislature. Their work is important for you. At present there is an effort to begin a chapter in New York City, such as those in other parts of the country. You can join RPEA by sending twelve dollars, the yearly dues, to:

Retired Public Employees
Association, Inc.
220 Washington Avenue
Extension
Albany, NY 12203

American Association of Retired Persons (AARP)

Probably everyone already belongs to this powerful association. It publishes the *AARP Bulletin* and *Modern Maturity*. Both contain useful information, and they can be obtained by becoming a member. To do so, send \$8 to:

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AARP Membership Center
P.O. Box 199
Long Beach, CA
90848-9983

Older Women's League (OWL)

For information on this organization, write to:

Older Women's League
666 11th Street, N.W.
Suite 700
Washington, D.C. 20001

Alliance for Public Retirees Organizations of New York

The NYPL Retirees Association is now affiliated with this organization, an umbrella organization of 27 New York State retirees associations representing 450,000 public employee retirees.

Letters Received

Richard Couper Answers our Request for Members

The former President of the Library, Richard Couper, has written us the following note accompanied by a generous donation:

Technically I am not an NYPL retiree since I went to Woodrow Wilson and retired from there. However, I wish you and all others success in this venture. Here is a modest contribution to the start up fund.

[signed] 3/11 Dick Couper

Response to Membership Drive Encouraging

The number of retirees who have responded to notices in *Staff News* and word of mouth has been good. Many have included encouraging words with their membership dues. There are 120 members as of June 23, 1993. They live in 16 states.

The Library's files on retirees, like all personnel files, are confidential. We cannot use them for a mailing list. Only by notices in *Staff News* and by word of mouth can we acquire members.

We urge all members to be active in the association by

attending meetings and by joining a committee. *We need your active support.* Please see the form attached to this newsletter.

For those who have not yet joined, please send your annual dues of \$10.00 to:

Betty Gubert
150 West 96th Street, #3d
New York, NY 10025

The New York Public Library Retirees' Association

Interim Executive Committee: Agnes Babich, Juanita Doares, Moritia-Leah Frederick and Betty Gubert

Interim Treasurer: Betty Gubert

Newsletter Editor: Larry Murphy

Bargains: Concerts

For those of you who live in the New York City area, the attractions have always included concerts, but each year the seats become more expensive. Most people know about the reduced price kiosk in Bryant Park. There are, however, various concerts and recitals that you may have forgotten. Most of these are in the music schools. The Juilliard School has some of the best music in New York, and most of the events are free.

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If you join The Juilliard Association by making a minimum contribution of \$100, you can receive two tickets in advance for those events that require tickets, with a few exceptions that are \$10 each. You will also receive a monthly Calendar of Events.

For a brochure about the Juilliard Association, call 212 799-5000, extension 201-2

Another great bargain for the music lover is presented by the Peoples' Symphony Concerts, designed for the person on a limited budget. Two of its music series are held on Saturday nights at the Washington Irving School. Although it is one of the most uncomfortable of halls, the performers are the same as you will hear at Carnegie Hall and the other great places. They play for a reduced fee, which permits a low ticket price. A reserved balcony seat is so hard to obtain that it almost has to be inherited. Even the waiting lists are usually closed. But the downstairs unreserved seats are often available. This organization also produces a series of Sunday afternoon concerts at Town Hall, which are slightly more expensive, but still a bargain. You can request a brochure by calling 212 586-4680.

Where to Write

In the above items we have referred to this section, which gives you additional addresses. The following have been copied from the Special Membership Bulletin, May 1993, of the Retired Public Employees Association, Inc.:

The Governor:

The Honorable Mario M. Cuomo
N.Y. State Executive
Chamber
Albany, NY 1224

Senate:

The Honorable Ralph J. Marino, Majority Leader
The Honorable Manfred Ohrenstein, Minority Leader
The Honorable Caesar Trunzo, Chairman, Civil Service and Pensions Committee

All are at:
New York State Senate
Legislative Office Building
Albany, NY 12247

Assembly:

The Honorable Saul Weprin, Speaker
The Honorable Clarence D. Rappleyea, Jr., Minority Leader
The Honorable Helene Weinstein, Chair, Governmental Employees Committee

All are at:
New York State Assembly
Legislative Office Building
Albany, NY 12248

To join the NYPL Retirees Association, send annual dues of \$10 to:

Betty Gubert
150 W. 96 St., #3D
New York, NY 10025

Send information for the newsletter to:

Larry Murphy
137 E. 36 St., #16-B
New York, NY 10016

All other information and inquires:

Juanita Doares
401 W. 118th St., #3
New York, NY 10027