

RETIREE

news & views



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2008
ELECTIONSMcCain vs Obama: *Health Care*

The number of Americans with no health coverage is close to 47 million. Health care costs are growing much faster than the economy. Companies are increasingly dropping insurance for their workers, or forcing workers to pick up a larger share of the cost. And despite spending far more than any other industrialized nation on health care, the United States has above-average infant mortality, below-average life expectancy, and the largest percentage of uninsured people.

Barack Obama and John McCain both believe that controlling health sys-

tem costs is paramount, and their plans tackle these costs in similar ways, says a Families USA analysis. They both promote increased access to information on the cost and quality of care, evidence based medicine, health information technology and electronic prescribing, and medical malpractice reform. In addition, both proposals stress the importance of disease prevention and management.

Beyond these similarities, however, are fundamental differences between the two candidates' proposals. These differences concern how health care should be organized and paid for in the United States.



BARACK OBAMA

Senator Obama's proposal builds on our current system of health coverage, preserving what works and strengthening aspects of the system that need improve-

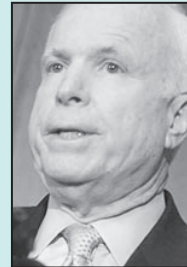
ment. Basically, his plan creates new insurance choices that will help middle-income families obtain and pay for coverage and sets regulations for insurers. His proposal would:

- Require employers to offer health benefits or contribute to the cost of a new public program.
- Provide benefits that would be portable.
- Require all children to have insurance, with a goal of universal coverage.
- Provide comprehensive benefits, similar to those offered through Federal Employees Health Benefits Program (FEHBP), the plan members of Congress have. The plan will cover all essential medical services, including preventive, maternity and mental health care.
- Guarantee eligibility; affordable premiums, co-pays and deductibles; and quality care standards.

JOHN MCCAIN

Senator McCain offers a radical restructuring of America's health care system. Basically, his plan eliminates the current tax breaks for employer-based coverage and shifts people into the individual insurance market without consumer protections. His proposal would:

- Eliminate tax breaks for employer-provided health benefits.
- Give a tax credit of \$2,500 for individuals and \$5,000 for families to purchase private health insurance.
- Encourage individuals who purchase private policies costing less than the tax credit to deposit the remaining money into a Health Savings Account (HSA).
- Not include requirements to offer or obtain coverage; opposes mandates.
- Reduce state regulations of insurance companies.
- Work with states to create a plan that would contract with insurers to provide affordable coverage to patients who have been denied insurance.



What economists, unions, and retiree groups say about John McCain's plan

- His tax credit would cover less than half the average health premium, leaving workers to pick up the difference. It would fall far short of what retirees need.
- Eliminating the tax credit for employers who provide health benefits would encourage employers to stop offering health care, reduce benefits, and/or pass on the added cost to employees, creating a new tax for working families. It would push workers into an unregulated private insurance market to fend for themselves.
- Without regulations, insurance companies will be free to cherry-pick healthier patients, weed out patients with greater health needs, charge high premiums, and limit benefits.
- Many states have laws regulating health care quality by requiring basic services to be included in health care coverage. McCain's proposal would circumvent these state laws, resulting in lower quality coverage without consumer protection.

Obama co-sponsored the 2007 Senate measure to expand federal health care coverage for children under the State Children's Health Insurance Program (SCHIP). The measure passed but was vetoed by President Bush. *McCain voted no.* (5/15/07)

Obama voted for emergency health care for Hurricane Katrina survivors. *McCain voted no.* (11/3/05)

Obama expanded health care coverage for low-income families when he was a state senator in Illinois.

Obama voted to exempt Medicare recipients from steep increases in Part B premiums. Seniors faced the increase because Congress

The Record Speaks

increased Medicare payments to physicians but failed to enact savings from Medicare payments to private health plans. *McCain voted no, for the increases.* (3/11/05).

Obama voted against an amendment that would increase Medicare Part D prescription drug premiums based on income. This means-testing approach, already in place for Part B premiums, undermines the social insurance basis of Medicare. The amendment failed. *McCain didn't vote.* (3/22/07)

Obama voted in April 2007 to allow Medicare to negotiate lower drug prices. Republicans filibustered the bill. *McCain didn't vote.* (4/18/07)

As we step up our activities in this year's crucial election, we continue our fight to save public housing. We have received outstanding support from members of the New York City Council and New York State Legislature. On August 1, 28 U.S. senators from both parties signed a letter to the chairman of the Senate Committee on Appropriation, Robert Byrd, and to the committee's ranking member, Thad Cochran, calling for emergency funding for public housing nationwide. Our senators from New York, Hillary Clinton and Charles Schumer, are among the signers.

This positive action highlights the importance of electing candidates who support us. At the Retiree Division's Founders Day luncheon in June, Schumer announced that he was working with Rep. Nydia Velasquez, in the House, to win support for additional federal funding for NYCHA. The senator cautioned, however, that there was little chance of getting more funding under the Bush administration. Senator John McCain, the Republican candidate for president, will continue George Bush's policies.

A MAVERICK?

The media portrays McCain as a "maverick" and a "renegade," and perhaps he was in the past. But today, McCain himself says that "on the transcendent issues, the most important issues of our day, I've been totally in agreement and support of President Bush." While public support for Bush has steadily eroded, McCain's support for Bush has grown. He voted for Bush policies 77 percent of the time in 2005; 89 percent in 2006; 95 percent in 2007; and 100 percent in 2008.

Now tell me: do you support Bush today more than you did four years ago? I don't think so. But McCain is committed to the full Bush program: continued war in Iraq; more tax cuts for the wealthiest; more corporate trade deals; privatization of Social Security; more deregulation; more hostility toward labor; more conservative social policies and reactionary judges. His health care plan would end employer-based healthcare, leaving people to negotiate alone with insurance companies.



A Message from the President

Yet, incredibly, a recent poll shows McCain has gained an edge over Senator Barack Obama, the Democratic Party candidate for president. How do you explain that?

Obama clearly offers a change. Unlike McCain, he stands for working families and retirees. He has a reform agenda: an end to the occupation of Iraq; using the money squandered there to rebuild America; affordable healthcare for all, paid for by raising taxes on the wealthy; a plan to develop energy independence, generating jobs while investing in renewable energy and conservation.

Obama is opposed to privatizing Social Security; committed to empowering labor and passage of the Employee Free Choice Act making intimidation by management of workers organizing a union illegal, to holding corporations and banks more accountable and to challenging our trade policies. His judicial appointees will derail the right wing's hold on the federal judiciary.

VOTE THE ISSUES

The candidates' stand on these issues are what should influence how we vote, not deceitful, Swift-boat attacks like those by the McCain campaign and McCain supporters. The McCain campaign, with the ready assistance of Fox News, for example, has spread lies about Obama's patriotism, claiming that he puts personal ambition before his country, advocates "a path of retreat and failure in Iraq," refuses to salute the flag and wear a flag pin. They distort his economic positions, asserting, for example, that Obama's plan to let Bush's tax cut for the nation's wealthiest expire would result in a \$2,100 tax increase for families earning under \$61,000, although Obama states clearly that no family with an income under \$250,000 would see their taxes go up. They misrepresent Obama's energy proposals, mock him as a "celebrity" and "elitist," and make subtle (and not-so-subtle) appeals to racism.

The Obama campaign and Obama supporters are fighting back, refuting these distortions and challenging McCain's record and positions directly. Obama's web site, www.barackobama.com, contains a Fight the Smears section as well as Obama's positions and proposals. A series of videos by Robert Greenwald's Brave New Films exposing Fox News attacks is also very effective, as is .Change to Win's WorseThanBush.org.

Change to Win has launched a multimedia campaign to publicize the truth about John McCain. To kick off the campaign, a team of workers, the McCain Truth Squad, set out from Nevada August 18 on seven-week trip through ten states. They'll be talking to workers about the McCain agenda and sharing those workers' stories on www.WorseThanBush.org.

This is a crucial election. Local 237 will be registering voters until the Oct. 10 deadline, and we will be campaigning for Obama and other candidates we have endorsed. (See our endorsements below.) We will be out in the streets, at meetings, and on the phone. Local 237 retirees have been there for us in the past. I'm counting on you now.

LOCAL 237 ENDORSEMENTS

NYC Primaries Tuesday, Sept. 9, 2008

U.S. CONGRESS

13 CD Michael McMahon (D/WF).....Staten Island/Bklyn

NEW YORK STATE SENATE

10 SD Shirley L. Huntley.....Queens
21 SD Kevin Parker (D/WF)...Bklyn: E. Flatbush
25 SD Martin E. Connor (D/L).....Manh, Bklyn

NEW YORK STATE ASSEMBLY

3 AD Patricia A. Eddington (D/I/WF)...Suffolk
6 AD Philip Ramos (D/I/WF).....Suffolk
18 AD Earline Hill Hooper (D/WF).....Nassau
22 AD Ellen Young (D/WF).....Queens
34 AD Michael Den Dekker (D).....Queens
42 AD Rhoda Jacobs (D).....Bklyn
50 AD Joseph R. Lentol (D). Bklyn
55 AD William Boyland (D/WF).....Bklyn
56 AD Annette Robinson (D)..... Bklyn
59 AD Alan Maisel (D).....Bklyn
64 AD Sheldon Silver (D/L/WF).....Manh
68 AD Adam Clayton Powell, IV (D) Manh
69 AD Daniel J. O'Donnell (D).....Manh
72 AD Adriano Espaillat (D/L/WF).....Manh
76 AD Peter M. Rivera (D/WF).....Bronx
79 AD Michael Benjamin (D/WF).....Bronx
82 AD Michael R. Benedetto (D/WF).....Bronx
83 AD Carl E. Heastie (D/WF)..... Bronx
85 AD Ruben Diaz Jr. (D/WF)..... Bronx
86 AD Luis M. Diaz (D).....Bronx
90 AD Sandy Galef (D/I).....Westchester/Putnam

RETIREE NEWS & VIEWS

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2008 ELECTIONS

McCain vs Obama: Taxes

Senator John McCain essentially offers a third Bush term, with a few twists of his own.

He would make Bush's tax cuts for the wealthy permanent and cut taxes for the top 0.1 percent of earners—those making an average of \$9.1 million—by another \$190,000 a year.

For the bottom 80 percent of the population—those households making \$118,000 or less—McCain's tax cuts would mean a net savings of about \$200 a year on average.

Senator Barack Obama, in contrast, would repeal Bush's cuts, thus raising taxes on the top 0.1 percent by an average of \$800,000 a year.

For the bottom 80 percent of the population—those households making \$118,000 or less, Obama's proposals would bring \$900 a year in savings.

According to a Center for American Progress analysis of a Tax Policy Center report, "Families making between \$37,595 and \$66,354 of annual income with Obama would get an average tax cut of \$1,042 per family while McCain's tax cut for this group would be \$319."



BARACK OBAMA

Obama's plan would:

- Repeal the Bush tax cuts for households earning more than \$250,000. He would not raise taxes on couples making less than \$250,000 or single persons with income under \$200,000—not income taxes, capital gains taxes, dividend or payroll taxes.
- Raise capital gains taxes for the very wealthy.
- Cut taxes by \$80 billion a year for workers, homeowners and retirees through such measures as a \$1,000 per family tax credit and eliminating income taxes for seniors with incomes less than \$50,000. His proposal is the equivalent of a \$500 cut in the payroll tax for most workers.
- More than double the Hope Credit for college tuition.
- Tax income over \$250,000 for Social Security, after a decade. Currently, only income up to \$102,000 is subject to the tax.
- Obama voted against repealing the real estate tax, which would have cost \$1 trillion between 2012 and 2021, primarily benefiting the wealthy. He also voted against cutting the estate tax, which would have resulted in a \$753 billion budget deficit and funding reductions for working family programs.

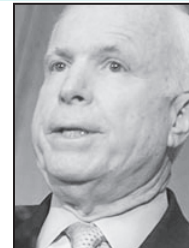
Dates to Remember

- 45th anniversary of the **March on Washington for Jobs and Freedom**, led by Dr. Martin Luther King, Aug. 28, 1963
- 73rd anniversary of the enactment of **Social Security**, Aug. 14, 1935
- 79th anniversary of passage of the **19th Amendment granting women the right to vote**, Aug. 16, 1920
- **NYC Primary Elections, Sept. 9, 1008**
- **Deadline for the General Elections: Oct. 10, 2008**

JOHN MCCAIN

McCain's plan would:

- Make the Bush tax cuts permanent.
- Eliminate alternative minimum tax.
- Raise the personal exemption for each dependent from \$3,500 to \$7,000.
- Cut estate tax rate and exempt estates under \$10 million.
- Cut taxes for corporations, from 35 percent to 25 percent, with 58 percent of the benefits going to the top 1 percent of taxpayers—even larger than Bush's tax cut.
- Establish a permanent tax credit for companies equal to 10 percent of wages spent on research and development.
- Pay for cuts by eliminating earmarks and overhauling (i.e. privatizing) programs like Social Security and Medicare.
- Tax employer-paid health premiums.



A Veteran Repays a Debt

Dear Editor,

This past Memorial Day and Fourth of July inspired me to write this letter. I have been retired from NYCHA since April 1987. I had 30 years of service as a mason helper, bricklayer, and bricklayer foreman; it truly was a great experience. I am now 79 years young and thank god I'm feeling fine.

My seven grandchildren and two great-grandchildren keep my wife and me busy. We do take trips to Atlantic City and do some traveling. I want to tell everyone of my inspirations.

When I returned home from service during the Korean War in 1952, I thought to myself, *How can I repay the veterans that gave their lives so that I could come home?* I had that thought for quite a number of years. In the '70's I joined the VFW Veterans of Foreign Wars Post 5253 in Albertson, Long Island. One day the post commander said to me he would like to have a bugler play Taps for the veterans who pass on at our post, so then I thought, *This is it, this is what I was looking to do. This will be my thanks to the veterans who gave their lives.*

So I accepted the position. I not only play Taps at wakes, but also at ceremonies that honor any veterans. I am also an Honor Guard, one of six veterans. We all wear our uniforms at different ceremonies



HONOR GUARDS: Andy Criscuoli, right, plays taps at Memorial Day in 2006. Next to him is Tony Catalano.

and also march in parades. I find this very satisfying. In the photo, I am the bugler.

Sincerely,

Andrew "Andy" Criscuoli
West Hempstead, NY

Newspaper Wins Awards

Retiree *News & Views* won two awards at the 33rd Annual Convention of the Metro NY Labor Communications Council in June. The paper took third place for Best Reporting among papers with circulation ranging from 5,001 to 25,000 for "RETIREMENT: A Survey," a report on a Retiree Division survey of retirees' lives in retirement, participation in political and community activities and organizations, and their thoughts on the Retiree Division. The contest judges wrote: "Good use of member voices, in the form of a survey, to spotlight an issue meaningful to the membership. Highlights the importance to a labor publication of collecting opinions from members themselves in order to reflect their views directly, rather than making assumptions about them."

The second award was an Honorary Mention for a photograph of retiree Toni Rowe and Local 237 President Greg Floyd taken at the Retiree Division's Art Opening last year. "... you can tell from her pose that Ms. Rowe will surely make herself heard," the judges said.

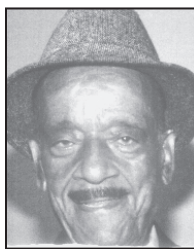
The convention, held at CUNY's Joseph S. Murphy Institute for Worker Education and Labor Studies, featured a morning panel on communicating labor's agenda for the 2008 elections. Before the panel was a Labor Breakfast Forum, cosponsored with the Murphy Institute, "Solidarity Divided: The Crisis in Organized Labor and a New Path Toward Social Justice." There was also an afternoon workshop on using layout and design to convey the message.

The 2008 Labor Communicator of the Year was given to journalist Harold Meyerson for keeping "the concerns of working Americans front and center at a time when many in the media have abandoned the labor beat."

Retiree News & Views editor Donna Ristorucci is a member of the Metro NY Labor Communications Council executive board.

Retiree Personal Notes

Long-time union and Retiree Division activist **Irma Rabinowitz** will celebrate her 90th birthday Sept. 23, and she's still going strong. Happy birthday, Irma! ... Birthday greetings also to Retiree Division activist **Thomas Leath**, who turned 85 August 18. Leath is very happy to be home after several months in a nursing home ... Congratulations to **Leslie Gyuro**, retired elevator mechanic foreman, on his 80th birthday and on the 56th anniversary of his marriage to Josephine ... Congratulations to Katherine Muniz on becoming a great-grandmother with the birth of her granddaughter Lakyha Griffin, born June 19.



Tom Leath



Irma Rabinowitz

* * *

Victor and Madeline Nappa of Punta Gorda, Florida, are celebrating three birthdays on August 26: Madeline turned 80, their granddaughter Michele Nappa turned 18, and her grandson Adam Nappa, Michele's brother, turned 16. To make it even more amazing, August 26 was also Madeline's mother's birthday. The Nappas say *Hi* to all their former co-workers ... Retired NYCHA heating superintendent **Tony Delucia**, who retired from the Field Survey Division at NYCHA as a superintendent in the Heating Department in 1983 and now lives in Margate, Florida, would like to hear from former co-workers. His e-mail address is TBXBRONX@aol.com.

* * *

Walter Badyna of Pennsylvania, an activist with the Alliance for Retired Americans in his state, reports that he has been busy writing to his elected officials about the elections, Social Security, prescription drugs, health-related issues, etc., and is planning to distribute Barack Obama stickers and literature. He hopes to come to New York to march in the Labor Day Parade.

Medicare Part B Premium Reimbursements Update

The city Office of Labor Relations has been mailing Medicare Part B reimbursement checks to city retirees and their spouses age 65 and older. The checks are to reimburse them for the \$93.50 deducted from their Social Security checks to pay for the Part B premium during the year. Retroactive checks and checks to survivors of deceased members will be mailed in October.

Retirees who do not receive a check by the first week in September should send a letter (not call) to the Office of Labor Relations, 40 Rector Street, 3rd Floor, New York, NY 10006. If there is no reply after two weeks, retirees should contact the Retiree Division.

Retiree News & Views is now online. Visit Local 237's new and improved web site, www.local237.org.



Join us for our
**Latino Heritage
Month
Celebration**

Thursday, September 25
11:00 a.m. - 1:00 p.m.
Local 237, 216 W. 14th St., Manh.

Assemblyman Jose Peralta
Music by DJ Winston Almonte

Music • Latino Food
Arts & Crafts • Presentations
Dancing & Singing

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