



# MONDAY ALERT

New York State Alliance *for* Retired Americans

800 Troy Schenectady Rd., Latham, NY 12110 | 518-783-6231 | [www.newyorkstateara.org](http://www.newyorkstateara.org)

## Central New York Chapter of NYSARA March in Central New York St. Patricks Day Parade and Join Senator Schumer in a Protest of the Tax Reform Bill



On the left members of the Central New York Chapter of NYSARA prepare to march in the annual Central New York St. Patricks day parade.

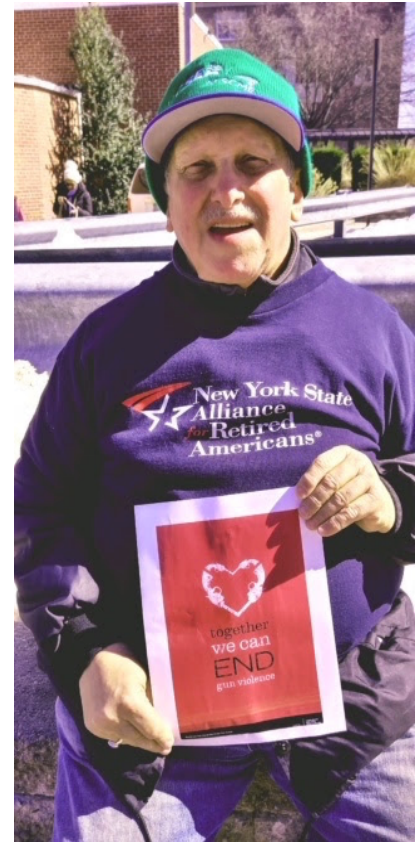
Members of the CNY chapter of NYSARA attend Senator Schumer's press conference against the Trump Tax, seeking repeal. The Trump Tax with its \$1.5 trillion deficit is being used by the Majority to justify cuts in social security, Medicare, and Medicaid.

John Driscoll, Chapter member, supports repeal of the Trump Tax to preserve and protect our earned benefits.

On the right, members of the Central New York Chapter of NYSARA urge repeal of the Trump Tax at Senator Schumer's press conference in Syracuse, NY on March 19. From left: Treasurer Rich Zalewski, Ed O'Rourke, ALF President, Anne Marie Talericio, John Driscoll, and Chapter President, Bill Spreter.

Bill Spreter, president of the central New York chapter of the New York State Alliance of Retired Americans, said President Donald Trump's proposed budget breaks the promise he made on the campaign trail, that he would not cut entitlement spending. "Since we've passed this massive tax cut of \$1.5 trillion, we have to pay for it, so it's going to come out of the hides of the seniors and the people retiring on Social Security," Spreter said.

## Capital District and Long Island Chapter of NYSARA Represented at the March 24th March for Life



*On the left Herb Hyde, VP and Rich Vale, Treasurer of the Capital District Chapter  
On the right Stanley Bergman, President of the Long Island Chapter*

## NYSARA Biennial Election Convention Call

The biennial NYSARA election convention will convene on April 19, 2018 from 11:00 am to 3:00 pm at the NYSUT offices at [800 Troy Schenectady Road](#) in Latham, New York. Keynote speakers will include Alliance for Retired Americans Executive Director, Richard Fiesta and NYS Assemblyman John T. McDonald (D/108th AD) a member of the Assembly Aging Committee. Also, presentations on "Death by a Thousand Cuts for Social Security, Medicare and Medicaid" and an analysis of the success of Constitutional Convention issue advocacy will be given. Unfortunately, the NYS Comptroller Tom DiNapoli let us know that he had an unchangeable conflict and would not be able to speak with us at this convention. At the biennial convention we will also be electing officers for 2018 - 20. Thus far, the nominees for office are: **Barry A. Kaufmann (NYSUT/NYS AFL-CIO) - President, Paul Schuh (UAW) - Executive Vice President of Labor, OPEN - Executive Vice President for Community, Doris Welch (IBT) - Secretary and Gary Lanahan (CSEA) - Treasurer.** Nominations will be accepted from the floor for each office. The nominees from the floor MUST be in attendance and must represent a statewide fee payer. [To get a registration form for the 2018 biennial NYSARA election convention click here](#) April 9, 2018 is the deadline for early registration. Any registrations after that time will be charged \$20 if available.

## **NYSARA joins "the Radical Age Movement" in Confronting Ageism as a co- sponsor of the May 15th Rally for Age Justice**

The Radical Age Movement want to invite you to what we believe is New York's—if not the nation's—first "Rally for Age Justice" ON MAY 15, 2018 FROM 4:30-7:00 PM. The New York Rally will be at Union Square on the South Side of the park.

Here's why we are planning this rally—and why we appreciate NYSARA's decision to co-sponsor and help mobilize for the day:

### **WHAT AGE JUSTICE FIGHTS AGAINST:**

- *More and more old people, feeling the lash of workplace discrimination, are becoming part of the invisible poor:* Forced to retire due to "workplace reorganization," unable to be hired at their former incomes, working at entry-level wages because they are living solely on social security, excluded from high-paying technical jobs due to age stereotypes... working people over 60 face ageist workforce discrimination and outright oppression that few politicians recognize and even fewer fight against. Such conditions become worse as issues of race and immigrant status are factored in—older people of color live on 70% of what white older New Yorkers do—and white New Yorkers below the top 3% live on less than \$32,000 a year!
- *Assuming we are not part of the future, politicians both liberal and conservative take older people for granted.* Look at any state or city budget—one of the smallest percentages goes to older adult services, despite the over 50 year old demographic being the highest percentage voting in every election . In New York City, that means that 20 per cent of the population gets less than 2% of the human services budget! We, too deserve our fair share!
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### **WHAT AGE JUSTICE FIGHTS FOR:**

- *People of all ages stand to gain in our shared interests to fight ageism.* We stand for the respect for the young and the old together. Young people need not be mocked for their unbridled enthusiasm and energy nor old people for their experience.
- *Becoming old is a place that unites all races, genders, sexualities, religions and other social factors that all too often have divided us.*
- *We deserve our fair share:* 20% of the population deserves more than 2% of the human services budget—without taking away from those who are younger!

*This rally serves as an example of the community we seek to build and maintain: one that replaces ageist myths with the solidarity, respect and love of people of all ages.*

## **Omnibus Spending Bill Provides Additional \$480 Million for Social Security Administration**

The U.S. House passed a massive \$1.3 trillion spending bill on Thursday to fund the federal government through September 30. The Senate followed early Friday, and President **Trump** signed the measure on Friday afternoon.

The Omnibus provides \$12.8 billion for the Social Security Administration's (SSA) administrative budget - a \$480 million increase over last year. That includes an increase for general operations, as well as designated amounts of \$284 million for Information Technology modernization and \$100 million for reducing the 627-day disability hearings backlog.

Unlike the administration's FY 2018 budget, which decimated Community Development Block Grants, the Omnibus provides about \$3.4 billion for grants which help fund things like senior nutrition assistance, including Meals on Wheels.

"The omnibus is a step in the right direction," said **Robert Roach, Jr.**, President of the Alliance. "While it still does not provide sufficient funding to pay for all of SSA's fixed costs, it increases non-defense discretionary spending to cover important programs under the Older Americans Act. This includes help for low-income seniors to pay their home energy bills and funding to provide job training for unemployed, low-income older Americans."

This marks the first time in eight years that Social Security's operating budget for core administrative activities has been increased after adjusting for inflation. It comes just 6 months after Senate Republicans passed a bill in the Appropriations Committee that would have cut the SSA budget by \$492 million.

The report accompanying the bill includes language to address staff shortages and increased wait times in both field offices and on the national 800 number. It directs SSA to submit a report to the Committees on Appropriations of the House of Representatives and the Senate within 90 days outlining its plan for ensuring that field offices, hearing offices, processing centers, and teleservice centers are receiving sufficient resources to maintain at least the current level of services. The agreement further directs that while SSA's Inspector General (IG) is reviewing decisions to close field offices, the Acting SSA Commissioner is not to make any final decisions related to field office locations under review.

Despite the Omnibus, House Speaker **Paul Ryan** [doubled down on cutting Medicare, Medicaid and Social Security](#), on Tuesday, saying Congress will "have to keep at it" on cutting so-called "entitlements."

## Medicare Does Not Cover Dental Care – Yet

Medicare has been a cornerstone in ensuring that older Americans are not driven into bankruptcy by medical bills. However, significant gaps in the program remain. One of those is [dental care](#), including checkups, cleanings, fillings, dentures and tooth extraction.

Almost one in five adults of Medicare eligibility age (65 years old and older) has untreated cavities. The same proportion have lost all their teeth. Half of Medicare beneficiaries have some periodontal disease, or infection of structures around teeth, including the gums. Bacteria from such infections can circulate elsewhere in the body, contributing to other health problems such as heart disease and strokes.

Paying for dental care out of pocket is hard for many Medicare beneficiaries, since half have annual incomes below \$23,000 per year. Low-income Medicare beneficiaries can also qualify for Medicaid,

but that's of little help for those living in states with gaps in Medicaid dental coverage.

According to a [study published in \*Health Affairs\*](#), in a given year, three-quarters of low-income Medicare beneficiaries do not receive any dental care at all. Among higher-income beneficiaries, the figure is about one-quarter. As a consequence of avoidable dental problems, the Medicare program bears the cost of expensive emergency department visits and avoidable hospitalizations.

A [Families USA survey](#) of likely voters found that 86% of likely voters support adding a dental benefit to Medicare. The survey also found that when people do not see a dentist, the top reason is cost. That cost could be offset — or partly offset — by reductions in other health care spending, since poor oral health contributes to other health problems.

“In 2003, the surgeon general called for dental care to be treated and covered like other health care needs,” said **Joseph Peters, Jr.**, Secretary-Treasurer of the Alliance. “The time has come to make that dream a reality.”

## Labor Department Won't Protect Retirees' Financial Interests Following Court Decision

Federal regulators for now are [backing off](#) enforcement of an **Obama**-era rule intended to protect people saving for retirement. In general, the rule requires advisors and brokers to put their clients' interests before their own when advising on retirement accounts such as 401(k) plans and individual retirement accounts.

The 5th Circuit Court of Appeals ruled last week that the Labor Department overstepped its authority by creating the so-called fiduciary rule, parts of which went into effect in 2017. Those provisions included requiring advisors to provide advice that aligns with clients' best interests, charge reasonable compensation and not make misleading statements.

The Department of Labor officials' decision not to enforce the rule affects all advisors nationwide who have been subject to it, not just those who work in Texas, Mississippi and Louisiana, where the appeals court has jurisdiction.

The remaining provisions, set to take effect on July 1, 2019 — the result of repeated delays after President Donald Trump took office — articulate what advisors must do to meet those requirements.

“The fiduciary rule would provide protection for retirees that otherwise does not exist,” said **Richard Fiesta**, Executive Director of the Alliance. “For instance, it would require those earning commissions on investments in retirement accounts to sign a legal agreement putting their clients' interests ahead of their own, as well as other disclosures related to fees, services and conflicts of interest.”

According to a 2015 study from former President **Barack Obama's** Council of Economic Advisors, conflicted advice was costing consumers about \$17 billion in retirement earnings each year. The legal battle is likely to continue.

## New Video Highlights Illinois Alliance's Intergenerational Work

The Chicago Metro Chapter of the Illinois Alliance for Retired Americans, including Corresponding Secretary **Bea Lumpkin**, launched an intergenerational alliance with young activists in June 2017. Now they're working together to win the 2018 elections.

The chapter recently completed an inspiring documentary about the intergenerational retreat from their launch. Four school, labor and community-based youth organizations participated and formed an

alliance with the state chapter focused on free tuition, the “Fight for 15” minimum wage amount, and saving and expanding Social Security and Medicare.

*The New York State Alliance for Retired Americans is an organization of 490,000 activists across NYS advocating on behalf of seniors and their issues.*