

RETIREE news & views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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Susan Miligits RETIRES

TRUSTWORTHY

It is with mixed emotions that we announce the retirement of our beloved and much appreciated Retiree Division Co-Director Susan Miligits, as of October 1, 2021. It is nearly impossible to sum up all of her achievements over the last 21 years of dedicated services to retirees and the retiree division staff. Her leadership and guidance has touched so many. She will always be remembered as kind, hardworking and committed.

Susan, on behalf of the Retiree Division staff, Julie, Edith, Luz, Shavon, and Noelia: We will miss you dearly and we can't wait to hear all about the great things you will be doing in the next phase of your life.

Please join us in congratulating Susan on her retirement, and welcoming her to her new family as a Local 237 retiree. ■

KIND



DEDICATED



EXCELLENT
SOCIAL WORKER

CREATIVE



Farewell, Not Goodbye.



by Gregory Floyd

President, Teamsters Local 237
and Vice President-at-Large on the
General Board of the International
Brotherhood of Teamsters

There's no doubt that, in years to come, so much will be written on the effect of the pandemic in all aspects of our lives, that entire libraries will be filled with books on the subject containing countless facts, findings and personal accounts of this dark time in history. But surely, there will also be some "silver-lining" stories: How self-quarantine meant more time spent with loved ones; or discovering that effective office work does not have to emanate just from the office or looking forward to watching your beloved sports teams in-person again, with the anticipation you had as a youth. The pandemic brought feelings of horror, hope, fear and joy, as well as many losses and even some gains.

To some degree, unions can excel in hard times — economic and otherwise. For example, following the Great Depression in the 1930s, with so many workers unemployed, the historic wisdom that such a time would be less than desirable for union organizing, since workers are usually fearful of "rocking the boat," was overshadowed by the excessive numbers of unemployed. They actually sought union protections and a voice. This placed pressure on legislators that resulted in New Deal reforms such as the National Labor Relations Act and the Fair Labor Standards Act, which gave workers enhanced rights, including an expanded ability to engage

a message from the president

A Crisis Not To Waste

in collective bargaining. Union membership began to grow in the U.S. at that time and peaked in the 1950s. Unfortunately, since then, union membership has been on a steady decline. Compared with the mid-20th century, when about one in three workers nationwide were union members, just one in 10 are today.

But the pandemic may have helped to change that for several reasons. Among them, deadly working conditions during the coronavirus pandemic during which, for example, nearly 5,000 workers at meatpacking plants in 19 states had tested positive for COVID-19. Plus, many large corporations and local businesses began slashing salaries and benefits. Unemployment filings reached record highs. Faced with fears about unsafe conditions, new job responsibilities with limited training, inadequate information made available by government leaders and agencies, and the unfortunate need for health and death benefits, many workers and their families turned to their unions for support.

The net result is that after a drop in union membership in recent decades, worker activism saw a resurgence as COVID-19 ravaged the U.S. economy and endangered its workforce. It is ironic to some degree, that, at the same time when so many US workers lost their jobs due to the pandemic, the essential role that unions play was highlighted as well. This public health crisis amplified anguish over workplace safety and underscored the fact that unions provide the necessary comfort, care and supplies that government often fails to deliver. Many unions, like Teamsters Local 237, bought and distributed Personal Protective Equipment for essential worker members, where City agencies' supplies were lacking or nonexistent. We helped arrange appointments for our members to receive free vaccinations when they became available. Now, using our

social media platforms and our latest members' newsletter, we are encouraging members to get vaccinated with a special feature in their own words and photos that answers the question: "Why I got vaxed". (Most answered: "I got vaccinated to protect myself, my family and my co-workers.")

To say that COVID-19 has inflicted incalculable social, economic and structural damage comparable to a world war would be considered by most a fair statement. And taking a cue from Sir Winston Churchill, who said, as we were approaching the end of World War II, "Never let a good crisis go to waste," perhaps it's time for labor unions to look to lessons learned as we approach the end of Covid-19.

Unions provided a lifeline for so many during this crisis that it's no stretch to say, just as we helped to build the middle class from the economic ruin of the Great Depression, we now could have an important role to help reinvigorate labor — bringing it back as a movement, not just a moment. Unionization has become a partisan issue, but it really should not be one. Workers may privately vote Democrat or Republican, but their protections and their rights belong to members of all parties. The Supreme Court ruling in 2018 that public-sector employee unions can no longer charge "agency fees" to workers who choose not to join was a victory by big business in its efforts to erode membership and collective bargaining power. Similarly, the move in many states to pass "right to work" laws also strives to diminish union membership. Both must be combated with the examples of how unions, as demonstrated during this world-wide disaster, positively affect the lives of so many workers and their families. For us, the pandemic is indeed, a crisis NOT to waste. ■



by Susan Milisits LCSW
Co-Director of the Retiree Division

a message from the co-director

FAREWELL... UNTIL NEXT TIME

On May 1, 2000, I became a Teamster and a staff member of the Retiree Division at Local 237.

Little did I know that the next 21 years would be the best years of my working life.

And, as you know, the years go by too fast and life changes. It is time to start the next phase of my life. I will be retiring on October 1, 2021.

As I prepare for my retirement, I hold dear the many happy memories I have of you. Whether it was the fall foliage trips, the summer picnic at Krucker's, working with various committees planning cultural events, planning classes for you to enjoy, the great holiday parties and, of course, Founders Day. I treasure these moments.

I am proud to have been a Retiree Division staff member. The staff consists of great people working to provide you with many services in

the most professional manner. I had many years of working with Nancy True, our former Director. I consider myself to be very lucky to have worked with Nancy for those years. Julie Kobi, who has been the Co-Director with me for the past 18 months, will be the Director of the Retiree Division. She brings with her many years of experience and is extremely talented.

It has been a pleasure for me to work with her.

Please join me in congratulating Julie.

You have been great role models to me as I join your rank as a retiree. You have inspired me with your spirit, and proving that "You are retired from work but not from the union".

I won't say goodbye because I plan on attending future retiree events. Only now, I too, shall be a retiree. You will always remain special to me. Farewell. ■

RETIREE news & views

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Important Information Regarding the New Medicare Advantage Plus Program

The Municipal Labor Committee and the City agreed in the last few weeks to provide Medicare eligible retirees the Alliance Medicare Advantage Plus program. Alliance is a joint effort of Emblem and Empire insurance companies that provide the GHI-CBP medical and Blue Cross hospital programs.

Over the next few weeks there will be an extensive communication effort to provide all the details of the program. The City and The Alliance have established a Medicare Advantage Plus call center at 1-833-325-1190, available Monday to Friday, 8 a.m. to 9 p.m. to answer additional questions you may have about the program.

If you are a retiree covered by a city Medicare health plan, you will be automatically enrolled in the new plan starting January 1, 2022. This program will provide retirees with enhanced benefits, quality care, and allow the continuation of City retirees and active employees not paying healthcare premium payments.

As a retiree you can choose to remain on your currently health plan by opting out of the NYC Medicare Advantage Plan during the opt out period

in the fall, however by opting out you will be responsible for the difference in cost. You will receive additional information regarding the NYC Medicare Advantage plus plan opt-out process.

Below are highlights of the New Medicare Advantage Plus Program:

- There will be **NO DIMINISHMENT** of benefits now being provided.
- Members can continue to use physicians or hospitals that accept Medicare payments for services rendered, including Memorial Sloan Kettering and Hospital for Special Surgery.
- The City will continue to reimburse members for Medicare Part B payments they make.
- Additional services and benefits will be provided (i.e. free transportation to doctor's offices, food delivery for two weeks after discharge from a hospital stay), and limitations in out-of-pocket expenses;
 - Key improvement on member out-of-pocket limitation. Under Senior Care no limit on out-of-pocket payments by retiree: deductibles and co-pays. With Medicare Advantage Plus plan there is a limit of

\$1,470. For example, a retiree who incurs 70 hospital days will pay hospital deductible of \$375 for day 1-60. Average cost per day for hospital \$2,000/day. Retiree cost for 10 days (days 61-70) \$20,000 under current Senior Care program. Under Medicare Advantage Plus Plan limit of \$1,470.

- Members will be provided the right to stay in Senior Care but will have to fund the difference in cost (approximately \$2,000/year).
- The maintenance of a health benefit program without premium payment by active and retirees will be continued.
- A \$15 co-payment for specialists.
- Providers (not members) will have to obtain pre-authorization for certain procedures.

You can also review frequently asked questions on the Office of Labor Relation website at health-retiree-responsibilities (nyc.gov)

The Local 237 Retiree Division is here to help you through this transition. Please feel free to contact us via telephone at 212-807-0555 or via email retirees2@local237.org ■

What to do when: A Retiree or Spouse Becomes Eligible for Medicare – New Procedure Due to Pandemic

When you become eligible, you are entitled to Medicare Part A (Hospital) and Part B (Medical) Insurance. Several months before that date, you will receive a red, white and blue Medicare card in the mail. {For most individuals, Medicare eligibility begins the first day of the month of their 65th birthday; for those who receive Social Security Disability benefits, Medicare begins 24 months after they become eligible for benefits.} Please note the mailing system is slower due to pandemic.

When you receive your Medicare card, you will be given the option to reject "Part B" coverage by returning the card. However, to retain your NYC Health Benefits, you **MUST** accept Part B. Therefore, **DO NOTHING**. You are automatically enrolled in both parts of Medicare unless you take steps to reject them.

If you have any questions about your Medicare eligibility, contact the Social Security Administration at 1-800-722-1213, or visit your local Social Security Office.

(Please note for retirees residing in **Puerto Rico**, enrollment is different. Permanent residents of Puerto Rico **MUST GO** to a Social Security office to **SIGN UP** for the part B benefit.)

MEDICARE CHECK LIST:

- ___ Make several photocopies of your/your spouse's Medicare Card.
- ___ Upload one copy of your Medicare Card(s) directly on the Office of Labor Relations Website:
NYC EMPLOYEE BENEFITS PROGRAM*
nyemployeebenefits.leapfile.net
 - 1) To inform them of your Medicare eligibility.
 - 2) To receive your Medicare Part B premium reimbursement from the City of New York (Retirees AND their Medicare eligible spouse are eligible for this. However, to receive the reimbursement, copies of Medicare Cards must be submitted to THE EMPLOYEE BENEFITS PROGRAM)
- ___ EMAIL and mail ONE COPY OF MEDICARE CARD (For Retiree & Dependent) to:
Email: welfareinfo@local237.org
Mail: LOCAL 237, RETIREES BENEFIT FUND
216 West 14th Street
New York, NY 10011 ■



New York's New Power of Attorney

by **Mary E. Sheridan, Esq.**
Director of Local 237
Legal Services Plan

On June 13, 2021, New York's new Power of Attorney law goes into effect. There are some big changes to the standard form and legal requirements which will simplify the process. It is important to know that if you have a power of attorney which was properly completed and signed prior to June 13th, you do not have to execute a new one. But, if you execute a power of attorney using the old form after June 13th, then you will have an invalid power of attorney.

The old law required that any power of attorney had to strictly comply with the language in the New York statutory short form. This caused many problems for people when inadvertent errors were made in preparing the form. Now, the legal requirement is that the power of attorney form must only "substantially conform" to the statutory form.

In the 2010 power of attorney form, the Principal (person giving another the power to sign their name) had to execute a Gift Rider in order to allow the named Agent (person to whom the power is given) to give gifts on behalf of the Principal over the amount of \$500. Now, you can add modifications to the Power of Attorney spelling out gifting powers and if you do not, the Agent may still gift up to \$5,000 each year on behalf of the Principal.

Another big change relates to situations where a Principal is unable to physically initial or sign the document. The new law allows the Principal to direct a third party to sign for him or her so long as they sign in the Principal's presence.

Finally, under the previous law, institutions would often wrongly reject a power of attorney form. Most often this came from banks incorrectly stating that the bank form power of attorney was required. The new law specifically states that institutions may not unreasonably reject a power of attorney and if they do unreasonably reject, then they are subject to penalties by a court.

Having a Power of Attorney as part of your estate planning is incredibly important. Your Legal Services Plan can prepare the Power of Attorney form for you, along with drafting your Will and Health Care Proxy. Call us at (212) 924-1220. ■

Un hombre frente al río



*Frente al
Felicidades a Susan Milisits
por su jubilación.*

Por Néstor Murray-Irizarry
historiador y gestor cultural

Memorias de boricuas peregrinos/ primer libro del Oral History Project /Teamsters Local 237

Lamentamos mucho el deceso del compañero Julio González Pérez. Nuestro más sentido pésame para su esposa y familia.

Los perros de José Antonio Meléndez nunca me reconocieron, a pesar de las muchas veces que los visite para las dos entrevistas que le hicimos a José Antonio Meléndez; a las buenas fiestas de la Local que se hicieron en la residencia de José Antonio y Gloria Cordero Mejías. Además, recuerdo las gentilezas de Gloria, excelente anfitriona, que, junto a las esposas de los unionados, colaboraban con los alimentos necesarios para acompañarnos en el fin de fiesta que ocurría después de los trabajos oficiales y durante las navidades. Hasta tuvimos el placer de disfrutar de un Mariachi, traído directamente del barrio Cerro Los pobres de Rincón. Eran momentos muy emocionantes. Que Nancy B. True (QEPD) y Winston George lo disfrutaban hasta la saciedad. Y no quiero que se olvide que el discurso principal de despedida lo ofrecía el elocuente Winston. También deseo recordar: las experiencias con Jacqueline Kennedy, con la viuda de Baby Ruth y con la sobrina de Richard Nixon de que me narro Luis Manuel Carrasquillo Morales; las recetas de Ramiro Álvarez Ríos; las elocuentes narraciones de Babel Ruiz Bonilla sobre su ingreso a la Local; la niñez en Cuba de Olga María Pérez Vasallo; las plenas de Wilfredo Vélez Vélez; el mundo de las computadoras de Julio González Pérez (QEPD); las proezas de los hermanos Aníbal y Miguel Ángel Matos Burgos; entre otras.

Siempre que pude asistía a las reuniones semestrales que el Capítulo de Puerto Rico, organizaba en diferentes residencias de los miembros de la Unión, para dialogar sobre diferentes aspectos o situaciones que les preocupaban a los jubilados.

Mis mejores deseos para todos y todas. TODOS y TODAS LOS JUBILADO(A)S QUE DESEN QUE YO LOS ENTREVISTE POR TELEFONO O POR ZOOM, FAVOR DE COMUNICARSE CONMIGO, A TRAVES DE JULIE KOBEL.

Nuevos consejos para el verano: un verano junto al río

Cuando se piensa en la temporada de verano, aflora el olor y al saber del agua salada del mar. A penas se consideran los ríos como una gran alternativa para el disfrute de un buen baño de agua fresca que corre desde la montaña y va surcando la tierra hasta convertirse en un cause profundo, que el constante fluir del agua va acariciando la tierra, dejando a su paso cicatrices.

En mi país era una tradición bañarse en el río o en los zanjones que los hacendados mandaban a construir para el riego de sus tierras dedicadas a la agricultura. Eran las aguas mas puras y refrescantes que conocieron muchos jóvenes de mi generación.

Las primeras civilizaciones, como sabemos aborígenes se desarrollaron a la orilla de grandes afluentes de agua, particularmente cerca de la desembocadura de los ríos y el mar. Nuestros antepasados, los aborígenes dejaron profundamente sus huellas muy cerca de los ríos. Recuerdo que un grupo de arqueólogos del Centro de Investigaciones Folklóricas de Puerto Rico, Inc., Edgar J. maíz y Eduardo Questell, realizaron uno de los estudios pioneros, en su clase en Puerto Rico relacionado con el reconocimiento arqueológico e investigación de la cuenca hidrográfica del Río Yauco en 1982. Allí encontraron 14 nuevos yacimientos arqueológicos. Así que no es raro encontrar que dos de las plazas ceremoniales mas conocidas de Puerto Rico, la de Caguana en Utuado y la de Ponce, en barrio Tibes, establecidas muy cercas del río. *Aprovecha este verano y date un chapuzón en el río. El río también se le considera un símbolo muy importante para muchas religiones y pensadores de distintas épocas.*

Símbolos del río

Según el Diccionario de símbolos de Jean Chevalier y Alain Gheerbrant de la Editorial Herder de 1991:

Descendiendo de las montañas, serpenteando a través de los valles, perdiéndose en los lagos o en los mares, el río simboliza la existencia humana y su flujo, con la sucesión de los deseos, de los sentimientos, de las intenciones y la variedad de sus innumerables rodeos.

El simbolismo del río, del flujo de las aguas, expresa a la vez la posibilidad universal y el flujo de las formas, la fertilidad, la muerte y la renovación. La corriente es la de la vida y la de la muerte. Puede considerarse el descenso de la corriente hacia el océano, su remonte, o el cruce de una a otra orilla. El descenso hacia el océano es la reunión de las aguas, el retorno a la indiferenciación.

Los ríos eran entre los griegos objetos de culto, casi divinizados, como hijos del Océano y padres de las Ninfas. Se le ofrecía sacrificios, ahogando en su aguaje toros y caballos vivos.

No se le podía atravesar más que después de haber cumplido ritos de purificación y oración.

¡A disfrutar el verano junto al río!

Buena salud, siempre. ■



Resilience Through the Pandemic

by Luz Nieves-Carty MPA

Assistant to the Directors, Retiree Division

The year 2021 is more than halfway gone. People are starting to move forward, and the pandemic's worst moments seem distant. We are making personal decisions each day to vaccinate against COVID-19, to wear a mask and to attend public events. At the start of the pandemic, it was thought that people with stable income and home environment viewed working from home as an experiment. The younger population seemed better prepared, for they grew up online. Millennials (such as our grandchildren) often played with computers, video games and phones.

The world seemed most concerned about the elderly population. The CDC warned that this group was the most vulnerable to getting sick from the COVID-19 virus. We also worried about how the isolation would impact their mental state. We witnessed disparities in hospitalizations and COVID-19 deaths. We went into lockdown, and seniors in nursing homes could not have their loved ones visit. Seniors at home had to figure out how to get the groceries. It's now 18 months later and studies show that the pandemic had different impacts than predicted. The predictions were wrong.

According to various mental health resources, such as the New York State Health Foundation, there was a significant increase of anxiety and depression cases amongst children and teenagers compared with the elderly population. This is not to imply that the pandemic was easier on the older adults; however, this age group demonstrated more resilience. The reasons are circumstantial. Most adults 65 and older are retired and receiving a monthly social security and/or pension income. Because of this, they didn't have the added anxiety of job loss. Most seniors also don't have the responsibility of managing school aged children. They did not have the added stress of schooling kids from home.

Surveys conducted also showed that the resilience and strength of our older population comes from life experience. Seniors have gained coping skills and wisdom with every year lived. Research has shown that older people have a predisposition to a more positive outlook than younger adults. Although the pandemic is far from over, many older adults are enthusiastically planning family reunions, attending events with other seniors, and cautiously returning to somewhat normal life. This article may not reflect what everyone has gone through. We understand the pandemic has affected many of our retirees differently. However, if you feel the need to speak with someone, remember the Retiree Division has qualified staff members to listen and support you. We are Teamsters. Your brothers and sisters stand by you. ■



Veterans Message

by Lynn Johnson

US Department of Veterans Affairs, VA NY Harbor Healthcare System Outreach Specialist, VA Work Study Supervisor and the VA NY Harbor Minority Veteran Coordinator.

Summer 2021 Veterans and their Families are still dealing with COVID, the variants and its effects. VA is here for IBT Local 237 Veterans and Families to offer guidance.

The Department of Veterans Affairs is available with resources to assist with quality of life issues-housing, health, home health aide, mental health, unemployment, and burial benefits, etc.

If you served in the United States Military in wartime or in peacetime and possess an honorable or general under honorable DD-214 or DD-215 Discharge papers, let the US Department of Veteran Affairs recognize your service by offering you consultation at VA, either in-person or via virtual platform, to help you apply for benefits and services.

Services you've earned may include VA Healthcare, Home Loan Certificate, GIBILL Educational Benefits, Military Injury-Compensation, Burial Benefits for the Veteran and Spouse, Homeless Services, Mental Health Benefits, Justice-Involved Support, Caregiver Program, and a host of ancillary services.

Interested in finding out if you qualify for VA benefits as a Local IBT 237 Local Veteran?

Contact your local NYC VA Outreach Specialist Lyn.Johnson2@va.gov or call (212) 686-7500 ext. 4218 to speak directly with Mr. Johnson. ■



Affordable Housing Options and Resources

by **Edith Johnston, LCSW**

Assistant Director, Retiree Division

Finding affordable housing and housing resources in NYC can be very difficult to say the least. However, there are options. I would like to offer you some options that may be of assistance if you are in the quest of finding affordable housing or need assistance with your current housing situation. The following information is the most up-to-date information provided by the sources, but you can always call me, Edith Johnston at Local 237, for assistance.

- 1. HPD Housing Lotteries** The New York City Department of Housing Preservation and Development (HPD) creates affordable rent-stabilized apartments and homeownership opportunities for households at a wide range of income levels and sizes. For more information you can call HPD 212-863-7990 or HDC 212-227-5500. You can also visit their website at www.housingconnect.nyc.gov/publicweb/
- 2. Breaking Ground** Breaking Ground provides subsidized housing through lotteries. They have ADA compliant apartments. Most of the spaces they offer are studios or single room occupancies. Individuals seeking housing can find info on their websites or request applications by calling their hotline. When calling the hotline, an apartment seeker can listen to the recorded message of available developments and then leave a message with their contact info and desired applications. For example, all applications for a borough or applications with the shortest waiting list. Income requirements range from \$12,000 to 36,000 Phone: 800-324-7055
- 3. Housing and Urban Development (HUD).** HUD is housing assistance provided by the federal government. They have programs for rent assistance, home owners and homeless prevention. Visit their website at https://www.hud.gov/states/new_york or call the numbers below.
 - Phone: 800-955-2232
 - New York regional office: 212-264-8000
- 4. Community Options.** Community Options' mission is to develop housing and employment supports for persons with intellectual and developmental disabilities. For more information, please call 212-227-9110.
- 5. Home Sharing Program.** The Home Sharing program is free of charge and the only service of its kind in New York City. The New York Foundation for Senior Citizens' Home Sharing Program is a matching service that pairs "hosts" who have extra private spaces in their houses or apartments to share with responsible, compatible "guests" seeking suitable housing. Adults age 18 or older are eligible, but at least one of the participants must be age 60 or older. The program seeks to match persons for whom shared living arrangements

would enhance their financial and/or social well-being, to promote companionship and to relieve feelings of isolation. The program also serves adult "hosts" age 55 or older, who are interested in sharing their homes with "guests". Professional social work staff provide:

- Comprehensive, confidential intake screening and matching services
- Assistance with negotiating home sharing arrangements

For more information about the home sharing program, call Aging Connect at 212-244-6469.

- 6. SCRIE/DRIE.** The New York City Department of Finance's (DOF) Rent Freeze Program, which includes the Senior Citizen Rent Increase Exemption (SCRIE) Program and the Disability Rent Increase Exemption (DRIE) Program, helps residents of rent controlled and rent stabilized apartments stay in affordable housing by freezing their rent payments.

SCRIE: Older tenants who qualify for the SCRIE may have their rent frozen at their current level and be exempt from future increases in the legal rent. To be eligible for SCRIE, at the time of the rent increase:

- You must be the head of the household;
- Your total annual household income must be \$50,000 or less;
- Your rent or carrying charges must be greater than one-third of the household's total monthly income; and
- You must be at least 62 years of age.

SCRIE Applicants living in a Housing Development (HDFC) or Mitchell-Lama apartments must contact the Department of Housing, Preservation and Development (HPD) to apply for SCRIE. For applications and more information, please call 212-863-8494 or visit HPD's website, <https://www1.nyc.gov/site/hpd/index.page>

For more information about SCRIE, visit Freeze Your Rent, www1.nyc.gov/site/rentfreeze/index.page or call 311.

- DRIE:** People with disabilities may qualify for DRIE. You do not need to be an older adult to be eligible for the program. For more information about DRIE eligibility, visit the DOF website, <https://www1.nyc.gov/site/rentfreeze/qualifications/qualifications.page> or call 311.

- 7. Assigned Counsel Project.** New Yorkers age 60 and older who are at risk of being evicted from their homes may be eligible for free legal help and social services from the Assigned Counsel Project, a joint initiative of the New York City Department for the Aging (DFTA), the Civil Court of the City of New York Access to Justice Program, and the New York City Human Resources Administration office of Civil Justice (OCJ).

DFTA's Assigned Counsel Project team addresses the social services component of the program by conducting psychosocial assessments and providing case assistance to individuals who are accepted into the program by OCJ contracted community-based legal services providers. If you believe you qualify, please contact 311, and ask for the City's Tenant Helpline or via email at civiljustice@hra.nyc.gov. ■



What is Ransomware and How do You Protect Yourself from Being a Victim?

by **Anthony Morano**

Chief Information Officer, Teamsters Local 237

In recent weeks, Ransomware has been a hot topic in mainstream news—with recent attacks including the Colonial Pipeline and JBS meat processing. But what exactly is ransomware and how do you prevent yourself from being a victim? Ransomware is a type of malware (or deliberately malicious software) that, when executed, encrypts all the files on your computer. To decrypt the files, the end user pays a "ransom" to gain the code for decryption. Ransomware has been around for many years but has recently gained a lot of traction because of cryptocurrency (an online currency). Cryptocurrency has provided a gateway for hackers both inside and outside our borders to be paid, without leaving a trail of breadcrumbs to the actual person/entity that cashes out the online currency into physical monetary dollars.

How do you prevent yourself from being a victim of ransomware?

1. Never open emails from people whom you are unfamiliar with. If possible, do a web search of the From address and see if it is known to have come from a known malicious sender.

2. If you get an email from someone whom you are familiar with, and you open it, but it has an attachment or a clickable link in the body, and you were not expecting it — do not open the attachment or click the link. Contact the sender and let them know that items within the email looked suspicious and ask them to confirm if they sent you that email (perhaps their email account was compromised).
3. Ensure that you have some form of Antivirus protection on your computer. There are many free options available:
 - a. Microsoft Defender (built into most Windows 10 computers today)
 - b. AVG Antivirus
 - c. Avast Antivirus
4. Be careful which websites you go to on the Internet. If you do a web search for a specific topic, be vigilant of the description of the website. If the description does not make sense, e.g., misspelled words or the description seems choppy, avoid the website.
5. Avoid any emails, websites, or programs that have special characters in their names. If you find that something was supposed to have a "0", but it instead has a "o", that is probably from a noncredible source and has been comprised.
6. If you are still unsure after all the above points have been reviewed, ask a friend or relative. Find someone who is more tech savvy and ask them to look at what you received or what you were trying to go to. It always helps to have other eyes determine if something looks suspicious or is in fact legitimate. ■

on a personal note...

In Memoriam



To the family of retiree **Irving Goldberg**, retired from the NYC Housing Authority, who passed on 2/14/2020, we extend our deepest sympathies to his wife and his family.



RETIREE news & views

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New York, NY 10011



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Congratulations



Congratulations to retiree **Rafael Rodriguez** on the CUNY Law school graduation of his son Christian Rodriguez.

RETIRES CORNER

DOUBLE TAKE



Twin brothers, **Hector and John Gonzalez**, worked and retired from New York City Public Housing.

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Ronald Austin



You Know The Deal

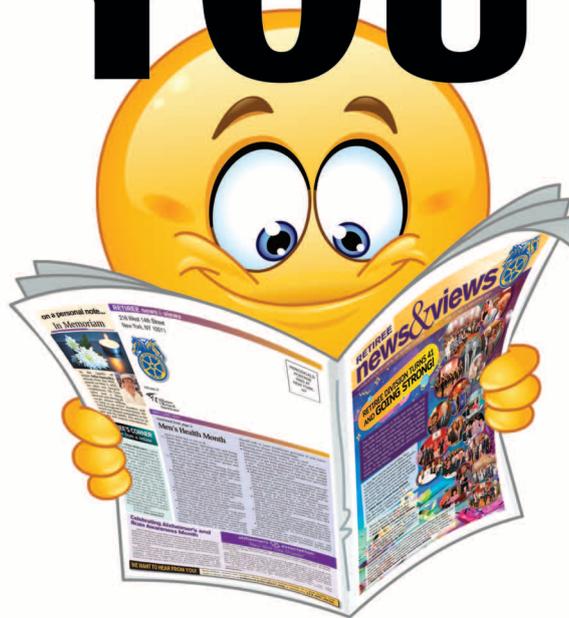
Congratulations to **Ronald Austin**, recently retired School Safety Agent, for the release of his song "You Know the Deal". Mr. Austin worked as a SSA for over 34 years, as he also developed his passion for music. He said he was inspired as a kid when he saw Marvin Gaye perform at the Apollo. He describes his music as "classic soul". Mr. Austin has performed the National Anthem at numerous events. Now retired, he is working on completing his album, traveling, playing his guitar, and performing. You can listen to Mr. Austin's single "You Know the Deal", through YouTube, Spotify, and Amazon Prime.



PLEASE BE SURE TO CONTACT THE UNION IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED.

In addition to notifying the union, please contact the Social Security Administration, your pension system, and the Office of Labor Relations. You do not want to miss out on important information.

WE WANT TO HEAR FROM YOU



SEND PHOTOS, STORIES, FUN RECIPES, SHARE SPECIAL OCCASIONS/EVENTS OR A NEW HOBBY YOU WANT TO SHARE.

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