

RETIREE news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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Looking for information, We have you covered

The Local 237 website is a great way to obtain information including resources, workshops and more.

If you select the **Retiree dropdown menu** you will find the following information:

Frequently Asked Questions
specifically for pre-retirees

The Oral History Project

You can view our newly installed oral history flip books entitled *Memoria de Boricuas Pergrinos* and *Solidarity, Pride, Struggle*.

Retiree News & Views

You can view all of the published Retiree News & Views.

New Retiree Orientation

In this section, you can review necessary steps to ensure your benefits are intact, what forms need to be submitted, what to do when you turn Medicare eligible and more.

Pre-retirement Planning

You will find information broken down into 4 modules:

1. Introduction, Health Benefits
2. Welfare Fund, Finances
3. Legal Services Plan
4. Transitions to Retirement

You will also view frequently used forms including change of address and health benefit application.



Also check out useful links for resources on different topics such as pensions, Covid-19, elder abuse and so much more.



A great way to stay connected.

RETIREE DIVISION FUN FACTS

- NY - 8157*
- FL - 923*
- NJ - 490*
- PA - 275*
- NC - 261*
- PR - 201*
- GA - 179*
- SC - 184*
- VA - 122*
- CT - 72*
- DE - 57*
- MD - 55*
- TX - 43*
- NV - 28*

WE HAVE OVER
11,500 ACTIVE RETIREES

WE HAVE ONE TO
TWO RETIREES
RESIDING IN 46
STATES WITHIN
THE UNITED STATES.
LARGEST POPULATED
AREAS ARE NY, NJ, FL,
PA, NC AND PR.

- AZ - 27*
- AL - 20*
- TN - 18*
- CA - 18*
- MA - 16*
- OH - 16*
- CO - 9*
- IL - 7*
- NH - 7*
- MI - 6*
- MS - 5*
- AR - 4*
- ME - 4*
- VI - 4*
- DC - 3*
- MN - 3*
- NM - 3*
- WA - 3*
- VT - 3*
- KY, LA, RI, WV - 2*
- ID, IN, KS, OK - 1*
- OR, SD, UT - 1*

*THE NUMBER OF RETIREES RESIDING IN THIS STATE.

FROM JANUARY 2021 TO PRESENT
WE HAVE 699 NEW RETIREES



by Gregory Floyd

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

The remarkable win by Amazon workers in Staten Island to unionize was no small feat. Just 18 months ago, this newly formed “Amazon Labor Union” did not exist. I recall that not long ago this was unthinkable! In 2018, Amazon announced that, after a national search, Long Island City was chosen as the site for a huge, 4 million-square-foot headquarters, with plans for 25,000 jobs immediately and an additional 40,000 jobs within 15 years. Among those protesting their strong opposition—which ranged from concerns about congestion to environmental issues—there were those who feared that Amazon, with its long history of worker abuse and union bashing, could never be tamed in this union town, let alone succumb to union organizing. True to form, in March of 2020, a Staten Island Amazon warehouse worker, Christian Smalls, led a walkout in protest of deplorable,

A Message From The President

April showers

COVID-related workplace conditions. Amazon’s general counsel’s meeting notes said of Smalls: “He’s not smart, or articulate, and to the extent to which the press wants to focus on him versus us, we will be in a much stronger PR position.” WOW! They not only dismissed Smalls as insignificant, but arrogantly condescended that an unpolished, tattooed young Black man could be used to unionize.

Amazon fired him, but their strategy backfired.

Among other features of this phenomenal win was its true home-grown, grassroots nature. There were no high-end, highly paid professional consultants and organizers involved. There were no deep-pockets, all-in, 24/7 outside companies, community groups or even larger unions providing a constant flow of funding, advice, and “boots” on the ground. This was a worker-driven effort by current and former Amazon workers, who set up a GoFundMe page and held BBQs, and after-work parking lot chats—in several languages. Workers connected to one another in a way no one else could. This was more effective than any clever talking points created by Amazon’s team of PR pros.

Many lessons have been learned from this victory. Clearly, other workers throughout the nation, working at jobs formerly thought to be im-

possible to unionize, now see that it can be done—and with little money by rank and file workers. Labor scholar Jane McAlverey wrote in her book “No Shortcuts: Organizing for Power in the New Gilded Age” that “staffers see themselves not as ordinary people, but as key agents of change.” What have big unions with more money and members to utilize on organizing efforts learned from this David and Goliath triumph? A great deal—with various options to be discussed at length, studied by focus groups, polled and analyzed—probably with many opinions and conclusions. For the General President of the International Brotherhood of Teamsters, Sean O’Brien, as stated during an interview with the New York Times, the path forward includes collaborations: “We’ve got a lot of partners in labor. We’ve got community groups. It’s going to be a large coalition.” But with the economy currently at a record high, unemployment at a record low, and while we are still basking in the glory of making labor history, now is the time for all of us who believe in workplace equity and dignity to fight, collectively, and one-on-one, for union formation and membership growth. As the old adage reminds us: “April showers bring May flowers”. For union workers, long-time and brand new, the protections and benefits they enjoy make up many bouquets. ■



A Message From The Director

Your voice matters



by Julie Kobi LMSW

Director of the Retiree Division

This summer, New York will have two primary elections one already held in June and the other in August. Early voting for August will be held from August 13-21, Election Day on August 23, 2022, which include elections for these offices: U.S. House of Representatives and State Senate. General elections will be held on November 8, 2022.

Here’s some important information about this year’s voting:

New Absentee Ballot Law

A new absentee ballot law is in effect. New York State voters are no longer permitted to cast a ballot on a voting machine if they have requested to vote by Absentee Ballot.

Voters who have requested to vote by

Absentee Ballot can still vote in-person using an Affidavit ballot at early voting or election day.

Each state allows absentee voting; however rules can vary by state. Your state may require you to have a valid excuse to vote absentee. Acceptable excuses vary by state. Most include:

- Being unable to get to your polling place due to illness, injury, or disability.
- Being on business travel or vacation outside of your county or city of residence on Election Day.

We are still facing challenges with the pandemic and/or other medical conditions that may prevent in-person voting. It is important you check with your state’s guidelines. State laws vary greatly, so be sure to pay attention to the information provided by your election officials, or contact your local election office for help. For a listing of absentee ballots by states please, visit <https://www.usa.gov/absentee-voting>. The usa.gov website provides a detailed listing on how to file an absentee ballot state-by-state.

Check Your Voter Registration Status and Polling Sites

It’s always good to check you registration status and poll location. The location may have changed since the last time voted.

If you have recently moved to another residence or another state or changed your name; it’s important to keep your voter’s registration updated. You can do so by visiting <https://www.usa.gov/change-voter-registration>.

Also it’s never too late to become a registered voter. Maybe you have never voted, no judgment here. It’s never too late to register to vote. If you are not registered and would like to, call 1-866-VOTE-NYC (1-866-868-3692) or email your mailing address to vote@boe.nyc.ny.us with the name of your borough in the subject line. If you live outside of New York, you must contact your polling location, or you can visit <https://www.usa.gov/election-office>.

As always, voting is personal decision with many factors to consider. Understanding the issues that are of meaning to you can determine your decision. As we head into the elections season, it is crucial to understand the issues and vote accordingly. ■

RETIREE news & views

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Online Dating, Do Not Get Scammed

by Edith Johnston, LCSW

Deputy Director, Retiree Division

In today's world, technology is used for pretty much everything and it has changed the way we do things, even more so since the COVID 19 pandemic started. It makes our lives much easier since it allows many of us to work from home, stay in touch with family and friends, and buy anything we need from the comfort and safety of our homes.

In this article, I would like to discuss online dating and some important steps to take to prevent getting your heart and your pocket broken by a scammer. I know many people who met their significant other via a dating website or a dating app. It is important to keep in mind that scammers are everywhere, and you may come across one in your search for romance.

Here are few lies that scammers will tell you to get you to send them money. They'll often say they're living or traveling outside of the United States. Some scammers say they are working on an oil rig, in the military or are doctors with an international organization.

We've heard about romance scammers asking their targets for money to:

- pay for a plane ticket or other travel expenses
- pay for surgery or other medical expenses
- pay customs fees to retrieve something
- pay off gambling debts
- pay for a visa or other official travel documents

Scammers ask you to pay by wiring money, with reload cards, or with gift cards because they can get cash quickly and remain anonymous. They also know the transactions are almost impossible to reverse.

Here's the bottom line: Never send money or gifts to a sweetheart you haven't met in person. If you suspect a romance scam:

- Stop communicating with the person immediately.
- Talk to someone you trust and pay attention if your friends or family say they're concerned about your new love interest.
- Do a search for the type of job the person has to see if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer". You can also browse the comments on our blog posts about romance scams to hear other people's stories:
 - Faking it – scammers' tricks to steal your heart and money
 - Has an online love interest asked you for money?
 - Romance scams will cost you
- Do a reverse image search of the person's profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam. ■



Maintenance Choice A Closer Look

by Mitch Goldberg

Director of the Retiree Benefit Fund

If you take maintenance medicine regularly to treat a condition like arthritis, asthma or high cholesterol, the Maintenance Choice® program lets you enjoy two ways to save and pay the same amount either way. You can choose to use either Aetna Rx Home Delivery® mail-order pharmacy or a **CVS Pharmacy** near you the next time you get your prescription filled. Start by filling a 30-day supply at any retail pharmacy in the CVS network. You are covered for the original prescription and one refill. After that, to get full coverage, you must fill prescriptions for 90-day supplies at Aetna Rx Home Delivery or at a CVS Pharmacy.

The Maintenance Choice program offers several options which add a convenient way to receive your prescriptions. You can pick up your order in a CVS store. You can have orders delivered to your home if you live within 10-mile delivery radius of CVS retail store. On Demand (same day) delivery would arrive within a 4-hour window and cost \$7 for delivery. There is a separate delivery charge to you the member, which is not part of claim adjudication or your pharmacy copay. One-to-Two-Day Delivery – Delivery provided by USPS within 1-2 days, at no extra cost to you or you can pick up your prescription at one of 9,800+ locations, at no extra cost.

Members can have maintenance and acute Rx delivered but excluded are controlled substances, cold-chain (refrigeration required) medications and specialty medications. Medications are delivered in tamper-proof packaging without drug or personal info displayed and are delivered by a professional courier. A limited catalog of general merchandise items can be added to your order. Those items may vary by store, so inquire in the store you use which items are included. In order to use this service, you can call into the store to place your order with a CVS Pharmacy employee. You can also place and track your order through the CVS Pharmacy app or setup your order in a store with a CVS employee.

Hopefully, one of these options will help you receive your medication in a way that best suits your choice. In today's world of high tech, let this program work for you and make receiving your medication convenient and hassle-free. ■

Get Your NYCERS Pension Payment by Direct Deposit!



If you are a retiree of the New York City Employees' Retirement System (NYCERS) and are receiving a paper check in the mail each month, now is the time to switch to Direct Deposit!

Direct Deposit (also called Electronic Fund Transfer, or EFT), is the fastest, safest, and easiest way to receive your monthly pension payment. The funds are deposited automatically in your checking or savings account each month.

Thousands of NYCERS retirees use Direct Deposit because it is:

EASY – No trips to the bank in bad weather, no waiting in line to deposit the check.

SAFE – No risk of a lost or stolen check.

FAST – No waiting for the check to clear – the money is available immediately to make it easier for you to meet your obligations, regardless of storms or natural disasters.

How to set up Direct Deposit:

1. If you already have a MyNYCERS account, you can access your account and select the payment method for EFT. This is much faster and easier and will update your account much quicker.
2. Go to www.nycers.org/direct-deposit and download Form #380 (Authorization for Direct Deposit [EFT] of Monthly Retirement Allowance).

3. Complete the form, have your signature notarized, and mail the form to NYCERS at 30-30 47th Avenue, Suite 1010, Long Island City, NY 11101. Include a VOIDED check or deposit slip that displays the bank and routing number. Your name must appear on the voided check or bank document, and it must match the name in NYCERS' records exactly. Do NOT sign the voided check.

If you are local, you can bring the form and voided check to 340 Jay Street in downtown Brooklyn. We have a drop box at the entrance on the first floor if you would like to drop off your completed EFT Form.

Please read the complete instructions on the form carefully before you submit it to NYCERS. Your name must appear on the check or deposit slip AND must match the name in NYCERS' records exactly. Be sure to write in your banking information on page 1 of the form in addition to sending a voided check or deposit slip. Your monthly retirement allowance can be deposited in either your checking or savings account – NOT split between both.

It may take up to 45 days from receipt of the form for the account to be processed for Direct Deposit. If you have any questions about how to complete the form, please call NYCERS at (347) 643-3000.

How EFT works:

1. Your net retirement allowance is automatically credited to your bank account on the last day of each month providing it is a business day. If the last day is a weekend or holiday, the funds are deposited on the next business day.
2. Your monthly net retirement allowance will appear on your bank statement.
3. A quarterly statement, issued by the Office of the Comptroller, will be mailed to your home address. It will reflect details of your monthly retirement allowance, including deductions for union dues, health insurance, and federal income tax withheld during the three-month period. Be sure to keep your address up-to-date with NYCERS so that you receive this statement and other correspondence from NYCERS regarding your pension account.

Join the thousands of NYCERS retirees who use Direct Deposit. Get your NYCERS pension payment quickly, easily, and securely!



Five Things to Bear in Mind in this Bear Market

by David Bonington

Certified Financial Planner™,

Stacey Braun Associates, Inc., Provider of the Local 237 Financial Consulting Benefit Program

If you are a retiree with a Deferred Compensation and/or IRA account, you already know that from an investing standpoint 2022 has been a perfect storm. It has been so for everyone, everywhere. Aside from a few rallies here and there stock and bond prices have slipped steadily since January. On July 1st, a widely used measure of broad market performance (the S&P 500 Index) was down 20% on a year-to-date basis – with similar measures of (equally poor) Bond market performance confirming the downturn. March 2022 account statements reflected this deterioration, and June statements are unlikely to be any better.

In contrast to “Bull Markets” (periods of prosperity and stock market growth), financial technicians refer to periods of retreat like this one as “Bear Markets.” There is a great deal of geopolitical, economic, and other uncertainty in the world right now – with no clear end in sight. Whether a retiree is weeks, months, or even a few years into retirement, recent market performance has to be disconcerting. Pension and/or Social Security checks are providing (or will provide) a reassuring “baseline” of retirement income, but in most cases real sacrifices were made during a career to fund a Deferred Compensation Plan or IRA, and the value of these accounts as sources of retirement income is being counted upon. If you find that the 2022 decline in your account value is anxiety producing, you are by no means alone.

This could be where Stacey Braun Associates, Inc. comes in. In individual meetings with Local 237 retirees where the matter of the current bear market is raised – and right now this happens often – my colleagues and I are offering a few observations to “bear” in mind for the duration of the current “bear” market:

Observation #1: A bear market is not the end of the financial world – there have been six (6) of them since 1980, and markets are still standing. In fact, since U.S. markets were organized 100 years ago, bear markets have come – and gone – numerous times. Many market technicians believe that occasional bear markets are healthy, serving to “correct” too-quick increases in financial asset prices, and that bear markets set the stage for solid long-term growth.

Observation #2: Unless you have to, don’t sell anything right now. If a retiree can ride out this period *without actually selling* any holdings, no actual losses are crystalized – there are only “on paper” dips in the value of one’s holdings. As long as these holdings have been selected with some care – and the diversified fund choices within a Deferred Compensation Plan usually are – asset prices should eventually recover. In the meantime, the Bonds and Stocks inside these funds continue to receive interest and dividends while the market finds its way back.

Observation #3: Continue to take the long view. Most retirees in their early 70s are still medium-to-long-term investors. We urge everyone with reasonable time horizons ahead of them to keep emotion caused by short-term market movements out of their decision-making, and to remain focused on investment plans consistent with longer-term goals.

Observation #4: Not that much has actually been lost. The decline in one’s account value is really only the loss of recently created on-paper wealth. That S&P 500 Index number (mentioned above) which right now is 20% below its January 2022 peak is at *the same level investors were enjoying* in September/October 2020 when the market was on its way up. Investors have not, in fact, given back years or decades of wealth accumulation. So far, the amount of any loss is really only the “run-up” in value which occurred in the 15 months leading up to January 1st.

Observation #5: If Observations #1-#4 haven’t sufficiently reduced apprehension, this Observation #5 is a great place to remind Local 237 members and retirees of the continuing, *cost-free* benefit that up to six (6) hours of annual financial counseling from Stacey Braun Associates, Inc. can provide. Perhaps a personal and confidential telephone or Zoom session with one of the firm’s Certified Financial Planners™ will achieve what no short article could. Topics can also go beyond investing – ranging to almost any financial, tax, insurance, or estate planning issue – with sessions conducted free from any sales pressure, because Stacey Braun advisors do not sell any products.

The sole objective of every Stacey Braun Associates, Inc. session is to provide a member with ideas, suggestions, and information which will be helpful and constructive. For more information or to schedule an appointment, a member need only call (888) 949-1925. In these as at all times, the firm is at your service. ■

UNA HISTORIA PARA SER CONTADA

www.casapaolipr.com

El Proyecto de historia oral de la División de Jubilados del Sindicato de Teamsters en Nueva York, la Local 237, ya ha publicado dos libros de historia oral. Los protagonistas, en ambos proyectos son seres humanos que trabajaron por muchos años en diversas instituciones que mantenían convenios colectivos con los Teamsters local 237.

El primero de las pioneras publicaciones, en español, tuve el honor de ser su editor, junto a la querida Nancy B. True (QEPD): *Memoria de boricuas peregrinos (2019)*. Los participantes de este primer gran esfuerzo fueron los siguientes jubilados: José Antonio Meléndez-Vázquez, Luis Manuel Carrasquillo-Morales, Iris Beltrán, Babel Ruiz Bonilla, Margarita Rodríguez, Miguel Ángel Matos-Burgos, Aníbal Álvarez Cruz, Samuel Laboy, William Camacho, Juan Tomas Fonseca Ortega, Daniel Echevarría Cedeño, Ramiro Álvarez Ríos, Manuel Soto Hernández, William Velázquez Fernández, William Rosado Maldonado, Silfredo Ortiz Vázquez, Héctor Luis Maisonet Agosto, Ángel Román Benítez Cirino, Jesús Ortiz Febles, Jorge Zapata Martínez, Nelson Quiñones González, Julio González Perez (QEPD), Andrés Delgado, Ismael Santuche Ortiz, Clemente Santiago Vázquez, Harren Vega López, Jesús Crespo Arce, Ángel L. Morciglio Ramos, Olga María Pérez Vasallo, Elsie Ortiz Carmona, Enrique Salgado Concepción y Wilfredo Vélez Vélez.

El segundo publicado sobre la historia oral de los jubilados, versión en inglés es el magnífico libro *Solidarity Pride Struggle*, editado por Donna Ristorucci y Marian Bach, en 2022. Tanto el primer libro, al igual que el segundo, constituyen dos buenos ejemplos del tipo de ediciones que todo sindicato debe realizar, no de manera esporádica, sino siempre.

Toda persona tiene muchas experiencias en su vida. Son historias o cuentos que tienen para narrar o contar. Todas son narraciones valiosas y sirven de modelo o de lecciones que son necesarias, y en otros casos indispensables, para el bien común de una familia, comunidad o sindicato. Nuestra unión debe requerir para su conocimiento colectivo conocer cómo piensan sus sindicalistas, como sienten para poder así mejorar las condiciones de trabajo de sus miembros. Desconocer los cuentos o experiencias en el trabajo y en la vida cotidiana de nuestros trabajadores constituiría un atraso en su desenvolvimiento. Las fortalezas de la Sindical están cimentadas en las experiencias vividas por sus trabajadores. Prescindir de estas constituiría un retroceso. La metodología de la historia oral permite hacer acopio de la memoria de los entrevistados. Son entrevistas abiertas que permiten que, de una forma planificada, ordenada y clara se formulen preguntas que conformen un cuerpo de respuestas que al resumirse formen un resumen bastante generalizado de la esencia del pensamiento colectivo de cómo piensan sus afiliados.

Aspiramos a que se nos permita editar un tercer libro sobre ese tema. Pero necesitamos entrevistar a la cantidad de unionados que se han jubilado y que no fueron incluidos en los dos libros ya publicados. Se pueden comunicar con la directora



Por Néstor Murray-Irizarry
historiador y gestor cultural

Julie Kobi. En nuestras reuniones regionales estaremos ofreciendo información mas detallada del proceso de participación en este bien importante proyecto de historia oral.

La historia oral, a diferencia de otras disciplinas académicas, se diferencia del folclore por sus objetivos y metas. A esta disciplina le interesan, por ejemplo, mas que las tradiciones que celebran los seres humanos, sus experiencias de vida en sus respectivos trabajos. Según Jesús Millet, Rafael Brea y Manuel Ruiz Vila:

“ Los estudios migratorios (que también es el caso de la mayoría de los hispanos que forman parte del Teamsters 237 de Nueva York) y que son parte esencial para comprender la magnitud de estas ediciones sobre historia oral. Porque las migraciones no son solo traslados de vidas y haciendas, sino transportaciones de gustos, de florilegios estéticos, de rituales, y de modelos parafernáticos que muchas veces siguen su curso de transformación hasta hacerse locales, ricamente locales en una expresión de clases sociales diferentes algunos de cuyos valores se funden, conformando nuevas modalidades de gusto e interpretación de la realidad.”

La importancia de la historia oral y de sus producciones tienen su incidencia a veces, en la vida social, pero también dependen, más de lo que se piensa de ordinario, de los modos de relación establecidos por las condiciones económicas, el desarrollo tecnológico y los sistemas de pensamiento que organizan la vida social. Las forman de producción, el reparto del tiempo de ocio, los principios que orientan la educación y la formación de los individuos se transforman casi por doquier de manera radical, y esos cambios llevan consigo comportamientos culturales nuevos. Afirmamos y citamos las palabras de la directora Julie Kobi:

“En el Local 237 tenemos una historia que necesita ser conservada. Nuestra historia no está escrita en libros. La historia de nuestro sindicato vive en las cabezas y en los corazones (y a veces en los armarios) de aquellos que la vivieron. Las experiencias diarias en el trabajo proveen una historia del alma. Esta historia captura la belleza de lo ordinario y también las luchas colectivas para alcanzar la mejor calidad de vida a través de membresía en la Unión. Le invitamos a compartir su historia y de ser parte del Proyecto de Historia Oral de Teamsters Local 237. Por favor complete el formulario preparado para registrarse en el Proyecto de Historia Oral y regréselo a la División de Jubilados.”

Esperamos que podamos realizar, durante este año, muchas entrevistas a los jubilados y que luego se podrán incluir, en un futuro tercer volumen de la serie sobre la historia oral de la Local 237. ■



Travel Tips from Land to Ship

by **Luz Nieves-Carty MPA**
Assistant to the Director, Retiree Division

Many retirees tell us they love to TRAVEL! Being retired allows you the flexibility to pack your suitcase and get away any time of the year. This article will discuss tips and ideas to make it fun. Let's talk about discounts... ALWAYS ASK ABOUT SENIOR DISCOUNTS. As the saying goes, "a closed mouth never gets fed". So, smile and ask about senior discounts whenever possible. It doesn't hurt to ask because you never know when you score a deal.

TRAVEL DURING OFF-SEASONS. You have the flexibility now, so try to avoid traveling during popular tourist seasons. This also may save you money and avoid crowds. Another important item is to remember to GET TRAVEL INSURANCE. This may cost you a little extra money, but it is worth it. Travel insurance is offered to protect you if the trip must be canceled or changed. Travel medical insurance is crucial if you plan on leaving the U.S., since Medicare and most other health insurance plans do not apply outside the country. Make sure to notify your health insurance and find out what they cover while you travel.

Try to PACK LIGHT BUT BRING YOUR ESSENTIALS. Many hotels have laundry if you want to wash your clothes. A light suitcase also makes it easier to get around. Make a list of all essentials so you don't forget items such as eyeglasses, phone charger, medicine box, list of medications, etc. Consider getting a passport holder or travel pouch to keep your ID, credit cards and cash. These usually can be worn around your neck making everything accessible.

Let's talk about security. Burglars don't need to know you're going on vacation. Don't announce your trip on Facebook, or other social media sites. Arrange for someone to check on your home periodically. Leave expensive jewelry at home, and don't flash a lot of cash. Buy a money belt and wear it under your clothes. Keep the vacation simple and find hotels central to major attractions/ or transit options. This way it's easier to get back and rest at the end of the day. If you have mobility issues, ask for a ground-floor room and find out if the hallways or doorways can fit a walker or wheelchair. Also, check whether the hotel is on a steep hill or in an unsafe area. When going sightseeing do it early or late in the day. You will avoid crowds. If you're unfamiliar with the city or destination, consider a one- or two-hour local tour.

Bus tours and cruises can be excellent ways to travel for seniors.

Everything is planned, organized, and coordinated by someone else, so you don't need to worry about logistics. But it's still important to find the tour or cruise that suits you best. When exploring a tour, it's important to ask how much time will you spend on the bus each day? For a cruise, how many days will the ship be at sea as opposed to in port? Will headsets be used to make it easier for passengers to hear the guides when touring museums and other sites? Can the bus or ship accommodate wheelchairs, walkers, or scooters? Will there be enough time at each stop to use the restroom and still explore the sites on a bus tour? How early must you get going in the morning? WheelchairTravel.org outlines some of the best wheelchair-accessible tours around the world and offers resources to help with booking a trip where your mobility needs are met. Finally, some companies or cruises may offer discounts to members of organizations like the AARP, senior travel tours that offer great value.

Cruising is a great option for senior singles and couples who are eager to enjoy a wide range of activities and connect with other mature travelers. Many ships offer activities like trivia games and dance classes that allow you to mingle with people who share your interests. Also, some ships organize get-togethers and social activities specifically for solo travelers. According to GreatSeniorLiving.com, the following are a few cruise companies that cater to older adults: Holland America is one of the best cruise lines for mobility-challenged seniors. It has accessible rooms and routes on all ships and special lifts that allow wheelchair-bound guests to transfer to tender boats while still seated. It also accommodates single senior travel with a special program that allows solo guests to be matched with a same-sex roommate to avoid paying a single supplement; Royal Caribbean and Carnival offer an experience packed with activities for multi-generational groups. They also offer accessible staterooms and shore excursions along with discounts on select sailings for guests over 55. While these lines are a popular choice among families, its older, smaller ships tend to attract more mature travelers.

Whether you prefer lying on a sunny beach (protected with sunscreen), drinking a pina colada with the breeze cooling your toes, or want to mingle, dance and see other countries... we hope this information helps you to have a safe, fun and memorable travel experience. ■



Staying Safe

by **Elaine Williams, LMSW**
Assistant Director, Retiree Division

Crime is on the uptick. When criminals steal from you, the pain is raw, immediate, and personal. In recent months it appears that the incidents of criminal activity have increased tremendously within our society. It is with these recent upticks of crime in mind, whether it be in the subway, on the streets or in your homes, that we are attempting to shed some light on some of the small changes we can all make in the way we navigate this world, to keep ourselves and our families safe.

Guard your Medicare and your Social Security Number to steer clear of crooks and scammers. Medicare does not call you regarding enrollment. Never provide your entire SS# to anyone over the phone who you are unfamiliar with. Do not respond to request for a password or credit card information or checking or savings account information unless you initiate a transaction.

Crime Prevention Tips

1. Reduce or eliminate opportunities that may make you a target. Be aware of your surroundings at all times, and trust your instincts.
2. Increase awareness in places where you're most comfortable. Walk with your head upright and make eye contact. Thieves often target victims who are not paying attention to their surroundings and appear distracted.
3. Before entering your apartment building or home, have your keys ready. If you live in an apartment building don't hold doors for anyone whom you don't know.
4. If someone tries to rob you, give up your property - don't give up your life, your life is more important. You can always replace your property. Report the crime to the police, call 911 ASAP.
5. Keep your car in good running condition. Make sure you have enough gas to get you where you're going and back. Avoid parking in isolated areas when going grocery shopping or visiting the mall.

According to the NYPD, pickpocketing increases during the months of August, September and October. These thieves usually work in a team of two or three, so always stay alert in all places. While we cannot live a life of fear, we are responsible for the safety of our lives, our family, and our belongings. ■



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 2022: IBT Local 237 Veterans and their Families are still experiencing the effects of the pandemic and attempting to return to normalcy. VA is here for IBT Local 237 Veterans and Families to offer guidance.

Did you know? VA designated a host of medical conditions related to military service in Vietnam, Thailand, Cambodia, Korea, Persian Gulf, Afghanistan, and exposure to contaminated water at Camp LeJeune NC. These may include Women Veteran-related conditions.

The Department of Veterans Affairs is available with resources to assist with quality-of-life issues such as housing, home health aide, mental health, moral-spiritual injury, deployment related exposures, senior resources, Women's Veterans Program, dental care, family and dependent benefits, and more.

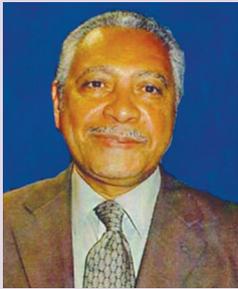
If you served in the United States Military in wartime or in peacetime and possess honorable or general discharge papers under honorable DD-214 or DD-215, let the US Department of Veteran Affairs recognize your service by offering you consultation at VA, either in-person or via virtual platform, to help 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 237 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. ■

on a personal note... In Memoriam



To the family of retiree **Justo Pastor Santiago**, retired from NYPD, Evidence & Property Control specialist, who passed on 3/30/22, we extend our deepest sympathies.

To the retirees **Steven Cawley** and **Robert Moore** who both recently lost their spouses. *We wish you courage to face the days ahead and loving memories to hold in your heart forever.*



PLEASE BE SURE TO CALL 212-807-0555 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.

RETIRES CORNER



Pillowcase



Lap blanket

Retiree **Dianne Harvey** shares her new hobby of crocheting.

RETIREE news & views

216 West 14th Street
New York, NY 10011



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JULY/AUGUST 2022

*Sometimes having a friendly voice to talk to can make a difference.
Are you a Local 237 Retiree who is experiencing loneliness or feeling isolated?
If yes, we would like to hear from you.*

The Retiree Division is introducing the
Friendly Caller Program

A monthly call from a Retiree Division staff person to check in.
If you are interested in a call, please contact the Retiree Division at **212-807-0555**



Apply for Social Security Benefits Online

Did you know, you can do much of your business online with Social Security? This means no need to call or visit a local Social Security office. You can take your time completing our online applications and even save your progress to return to later.

You can apply online for:

- **Retirement or Spouse's Benefits** – You can apply up to four months before you want your retirement benefits to start. You must be at least age 62 for the entire month to be eligible to receive benefits. If you were born on the first or second day of the month, you meet this requirement in the month of your 62nd birthday. If you were born on any other day of the month, you do not meet this requirement until the following month. When you're ready, apply at www.ssa.gov/retireonline.
- **Disability Benefits** – You can use our online application, available at www.ssa.gov/disabilityonline, to apply for disability benefits if you:
 - Are age 18 or older;
 - Are not currently receiving benefits on your own Social Security record;
 - Are unable to work because of a medical condition expected to last at least 12 months or result in death; and
 - Have not been denied disability benefits in the last 60 days. If your application was recently denied, our online appeal application is a starting point to request a review of the determination we made. Please visit www.ssa.gov/benefits/disability/appeal.html.
- **Supplemental Security Income (SSI)** – SSI provides monthly payments to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI also makes payments to people who are age 65 and older without disabilities who meet the financial qualifications. If you plan to apply for SSI, you can tell us you want to apply and we will make an appointment to help you complete the application. Or you can complete a large part of your application online at www.ssa.gov/benefits/ssi.
- **Medicare** – Medicare is a federal health insurance program for people age 65 or older, some people younger than 65 who have disabilities, and people with end-stage renal disease. If you are not already receiving Social Security benefits, and are not working, you should apply for Medicare three months before turning age 65 at www.ssa.gov/medicare.
- **Extra Help with Medicare Prescription Drug Costs** – Some people with limited resources and income may be able to get *Extra Help* paying their monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan. People who need assistance with the cost of medications can apply for Extra Help at www.ssa.gov/i1020. Please share these helpful resources with your friends and family. ■

