

**RETIREE**

# news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

VOL. 30, NO. 2, MARCH/APRIL 2024



## Spring is in the Air and Flowers are Blooming

What better way to celebrate spring than to join the Retiree Division activities. Activities are designed to meet our members' needs and spark new interests. There are many benefits to attending classes and group activities at the union or at the location of your choice. Studies have shown older adults who join centers or classes report feeling healthier, more positive, and less isolated. Whatever you like to do, go for it and feel the fresh air.



Retirees participating in classes: Community Crochet, Painting, Chess, Tai Chi, Salsa and Afro Fit.

Visit <https://www.local237.org/retirees> to see a current list of events.



## WOMEN'S HISTORY PROGRAM

On Wednesday, March 13, 2024, we held our Women's History presentations. The New York Historical society presented a women's work exhibition, guest speaker Kyle Einhorn. Ms. Einhorn walked us through an educational presentation providing an overview on broad trends in American economic, legal, and political history.





## A Message From The President

# The message of spring

by Gregory Floyd

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



Ah, springtime! Buds turn into flowers; the first baseball of the season has been thrown out to the cheers of hopeful fans forgetting a disappointing last year; Mr. Softee trucks are back on the road, driving us crazy with that obnoxious tune—a call to little kids eager to wait in line for that first lick of ice cream; and it's time to book your summer vacation while worrying, “Will I fit into my swimsuit?”

Ah, springtime!

Much has been written and said about spring and its attractions. Baseball great Ernie Banks said: “Spring training means flowers, people coming outdoors, sunshine, optimism and baseball. Spring training is a time to think about being young again.” Former First Lady, Ladybird Johnson said: “Where flowers bloom, so does hope.” Singer and songwriter Sheryl Crow memorably wrote about spring: “No matter how chaotic it is, wildflowers will still spring up in the middle of nowhere.”

Mother Nature seems to agree with these sentiments, as daylight lasts a little longer and our snow boots get pushed to the back of the closet. It seems that we can finally begin to place the COVID chaos in the rear-view mirror. There's a feeling that spring has definitely sprung, bringing new beginnings, a fresh start, a clean slate—and inspiration, too.

So much has been written about the season. Toni Morrison, the writer and recipient of the 1993 Nobel Prize in Literature, once wrote: “When spring comes to the city, people notice one another in the road; notice the strangers with whom they share aisles and tables and the space...It's the time of year

when the city urges contradiction most, encouraging you to buy street food when you have no appetite at all; giving you a taste for a single room occupied by you alone as well as a craving to share it with someone you passed in the street. Really there is no contradiction—rather it's a condition.”

The Ghanaian founder of Smart Youth Volunteer Foundation, Lailah Gifty Akita, calls spring “a season for the soul to regain its strength.” Even comedian Robin Williams had an opinion about spring, calling it “Nature's way of saying ‘Let's Party.’”

It's no coincidence that Ramadan, Easter, and Passover are spring holidays. The renewal of nature that comes with spring amplifies the promise of redemption embedded in the historical events being commemorated by all three religions.

Ramadan, a month-long celebration, marks the holiest month of the Islamic calendar. According to tradition, the holy book of the Quran was revealed to the prophet Muhammad during Ramadan. Muslims believe that during this month, the gates to Heaven are open and the doors to Hell are closed. Muslims focus on their connection to God, reflect on their lives, and spend quality time with friends and family.

Easter celebrates the resurrection of Jesus and his victory over death. Around the same time, and often overlapping, Jewish people celebrate Passover, the holiday commemorating the Hebrews' exodus from slavery in Egypt.

In both of these festivals, nature and history converge with a resounding message of hope. These holidays are about delivery from a state of despair. Easter assures the individual that life is eternal. It offers a way out of a world beyond repair. It celebrates a religion that provides comfort to those who have lost faith in the gods of Rome. It spreads the message that the death of one has the capacity to save many and the resurrection of Jesus is the ultimate affirmation of life. Passover summons Jews collectively into the world to repair it. The message of Passover is that a tyrant like Pharaoh could be overthrown. A nation as powerful as Egypt could be defeated.

Slaves could become free. The oppressed could break the shackles of their captivity. Anything is possible, if only we dare to dream the impossible dream.

It was the biblical record of the exodus from Egypt that enabled the spirit of optimism to prevail for the followers of Martin Luther King Jr. in their quest for equal rights, because they were stirred by the vision of Moses leading his people to the Promised Land. In fact, the historic speech that King delivered at the Mason Temple in Memphis, where he went on April 3, 1968, to support sanitation workers in protesting their meager wages of \$1.65 an hour and deplorable working conditions, included the prophetic line: “I may not get there with you. But I want you to know tonight that we as a people will get to the Promised Land.”

He was assassinated the next day. It was ironic that many of King's supporters, aides, and confidants had urged him against expanding their focus and leaving their comfort zone to take on new causes, such as the Poor People's Campaign, which he was pushing.

King would have none of it. Instead, he urged the sanitation workers to go on strike, telling them, “You have to escalate the struggle a bit.” He countered the containment argument with, “We have moved into an era where we are called upon to raise certain basic questions about the whole society.”

When we celebrate the legacy of Dr. Martin Luther King Jr., it is impossible not to recognize that his lessons are similar to the main lesson of spring: *Without hope, all will be lost*. So much about our nation underscores that sentiment. Even the drawing on America's official seal, suggested by Benjamin Franklin in August 1776, attested to this belief, with the dramatic scene described in Exodus where Moses divided waters of the Red Sea that is depicted on the seal.

The history of our nation—the hope and sense of rebirth that springtime inspires—has a message that is clear: The impossible can happen; it just takes longer. Dr. King believed that and lived it. We should, too. ■



## A Message From The Director

# Safety Tips

by Julie Kobi LMSW

Director of the Retiree Division

Crime is on the rise and navigating regular activities can be scary. Particularly in New York City you may be concerned about personal and physical harm, mugging and purse snatching. My hope is to share a few tips when you are out and about.

- Travel light: Carry as few cards debit/credit as possible in your wallet. Avoid carrying large amounts of cash. Keep the important cards at home, for example social security cards, blank checks etc. This will help to avoid your items to be stolen or in some cases, identity theft.
- Always keep your personal belongings close by. Never leave your personal belongings unattended.

- If traveling on public transportation, plan your trip ahead. Perhaps you may want to leave home when the trains are likely to have less crowding. Many of the subways have police stations directly in them, usually the higher traffic areas like 42nd street or 14th street. Don't be afraid to ask for help if you feel that your safety is at risk.
- Cell phone: It is great to have the world at our fingertips, however it can be a distraction. Thieves target people talking on phones or texting while taking a walk or shopping. Smartphones are frequently stolen right out of peoples' hands, so be mindful where you are using your phone.

Most importantly be aware of your surroundings. Follow your instincts: if something is telling you to remove yourself from the environment by crossing the street or entering a public area, do so. Situational and environmental awareness is important in keeping yourself safe.

For more information, please look at the following websites:  
<https://www.nyc.gov/site/nypd/services/law-enforcement/crime-prevention-and-safety-tips.page>  
[https://www.nyc.gov/assets/nypd/downloads/pdf/crime\\_prevention/crime-prevention-tips-for-seniors.pdf](https://www.nyc.gov/assets/nypd/downloads/pdf/crime_prevention/crime-prevention-tips-for-seniors.pdf)

If you live out of state you can reach out to your local police precinct for crime prevention information. ■



## It's A (Re)Balancing Act – Part I

by **David Bonington, CFP®**  
Financial Planner, Stacey Braun Associates, Inc.

In keeping with the Spring-is-a-Time-for-Renewal theme from my last article, I am switching attention in this issue from savings accounts to retirement accounts. It might (or might not) be an appropriate time to re-balance your portfolio, but it would be a good time to check whether re-balancing should be considered if it has been some time since you last looked.

If your reaction is, “Huh? What is he talking about?” – no worries, I’ll explain. Re-Balancing involves shifting the Bond vs. Stock proportion of one’s portfolio to re-establish a mixture which is suitable, and which takes into account that an individual’s age, goals, and tolerance for risk all change over time. It sounds complicated but it’s easier than I just made it sound. Let’s look at a purposely-extreme example which will show why re-balancing is important.

- Retiree X is a 65-year-old member who enrolled in a workplace Retirement Plan at Age 30.
- Retiree X’s research at the time determined that, dating to back 1925, Stocks historically grew at roughly twice the rate Bonds did.
- Retiree X knew that Stocks fluctuate in value much more than Bonds over short periods, but liked the idea of better long-term returns.
- Retiree X therefore determined that a comfortable personal asset allocation was 75% Stocks and 25% Bonds.
- All of Retiree X’s payroll contributions between Age 30 and Age 60 were allocated 75% to Stock Funds and 25% to Bond Funds.

Over time, Retiree X reviewed account statements, and Retiree X is extremely satisfied with the today’s total account balance. However, someone (maybe even someone like me!) suggested that Retiree X look closely at the *composition* of the account. Retiree X was shocked to see that the account consisted of approximately 95% Stocks! What? How could that be? Answer: Because the Stock holdings grew at a faster rate than the Bond holdings for three decades. In fact, if the last few years of contributions hadn’t been feeding the Bond portion of the portfolio with 25% allocations, the account would be 97% Stock today!

Retiree X hasn’t necessarily made any investing mistakes – in fact, Retiree X may deserve some congratulation! However, Retiree X is now 65, and not 30 anymore – and 95% Stock was never a level even 30-year-old Retiree X would have been comfortable with. The relative safety that Bonds offer is now at least as appealing as the growth-but-with-downside-risk proposition that Stocks offer.

Retiree X is an example of an investor due for — and who would be well-served by — re-balancing.

But here at my word limit, I’m going to have to make you wait until Part II, in the next issue, to see how Retiree X can address this situation! While you are waiting, make a financial counseling appointment for yourself in the meantime!

*A free, confidential session with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure.*



## How To Protect Your Credit Score

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

A credit score is meant to tell a lender how likely you are to repay what you borrow. A credit score can have a big impact on your expenses and quality of life, influencing the interest you’ll pay on a mortgage or auto loan, or whether you’ll get one at all. It can also affect which homes you can rent and the cost of your car insurance. It can take time to establish credit, and if your credit is compromised it becomes more challenging to borrow money from lenders, that is the reason it’s so important to take steps to protect your credit.

FICO (Fair Isaac Corporation) lists five variables it uses to calculate credit scores: 35% stems from payment history, this score however tells you nothing about how many points your score will drop if you miss a payment. FICO has several different scoring formulas. The most common is FICO8 which rates you on a scale from 300 to 850 FICO warns people with short credit history against rapidly opening a lot of accounts: Even if you have used credit for a long time, opening a new account can still lower your FICO scores. The more credit cards you have the more damage you can do, credit scores are based on empirical data, opening several credit cards could be deemed risky for certain profiles.

Do pay your credit card bills on time and work to lower your balance even if you have a low usage ratio. What hurts your credit score the most is letting a delinquency in an account linger for 60-90 days.

Don’t open a new account if you’re maxed out on others. Multiple negative effects generally outweigh the possible benefit of a new account. Don’t expect that paying off your mortgage or car loan will help your credit score. You are only rewarded for recent management of installment accounts. Don’t close a credit card once you paid it off. Losing the available credit for that account increases your overall utilization rate, which will temporarily lower your credit score.

Everyone is entitled to a free credit report from each of the credit bureaus every year. Taking advantage of these reports may be one of the best ways to protect your credit and maintaining your credit score. Protecting your credit and your credit score means protecting your financial wellbeing. ■

### AVERAGE CREDIT SCORE BY AGE

*(Often the older you are the better it is)*

Age	Score
77+	760
58-76	742
42-57	706
26-41	687
18-25	679

For more information check out the following websites:  
Source: [aarp.org/magazine](http://aarp.org/magazine) <https://www.myfico.com>



## NYC Parks, more than just trees

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



The nice weather is here. Do you feel like you need to get more exercise? Do you want to learn swimming, dancing or just want to make friends? Before enrolling in a popular gym, consider that the New York City Department of Parks and Recreation offers a variety of programs for older adults to keep active, healthy, social and engaged in their community. From sports to nature walks, from dancing under the stars to laps in the pool, older adults can continue to lead physically active lives through sports, fitness, and outdoor adventure.

There are recreation centers throughout the 5 boroughs. These centers offer many facilities and programs for active seniors. Resources include fitness rooms, indoor pools, indoor tracks, access to computers, media

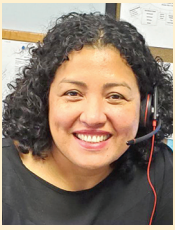
education, and a variety of exercise classes.

Membership includes access to facilities, and many centers include pools. A dozen indoor pools around NYC provide the opportunity for you to swim all year round. Indoor pools have regular lap swim hours and aquatics programming, all for just \$25 a year for seniors. The Adapted Aquatics exercise program offers a complete body workout that ranges from gentle walking in water to high-energy exercise. There are also fitness programs designed specifically for people with limited mobility, from wheelchair aerobics to adaptive tennis.

There are several membership packages available. Adults 25 – 61 years of age pay \$150 annually for access to all centers throughout the city. Seniors 62 years old and older pay ONLY \$25 a year for all access. Veterans, and people with disabilities also pay \$25 annually.

For more information, or to download an application, visit their website [www.nycgovparks.org](http://www.nycgovparks.org), or call 311. ■





## Thinking about Relocating? A few steps to take before you do.

by **Edith Johnston, LCSW**  
Deputy Director, Retiree Division

**Y**ou are finally retired! It's time to think about what you would like to do next. Retirement gives you a sense of freedom that you never had before. Many people plan to relocate when they retire, but before you take that step it's important to think about a few things that will make your life easier in your new community.

### LOOK AT THE COSTS OF LIVING & HOUSING

You may want to move to a more affordable part of the country. Depending on where you live now you may want to look for a smaller house, or a retirement community where you will get more services and be able to live a more relaxed life.

### THINK ABOUT DOING A TRIAL RUN

Before committing to a new city or community, you may want to visit first, spend a weekend. If you like the area, you might return for a few weeks and speak to people who have lived in the area for a while. You may get a good idea of your budget if you spend as you normally spend and then compare the cost of living.

Moving is a big commitment. It can be very expensive, time-consuming, and physically draining.

### ASK OTHERS ABOUT THEIR EXPERIENCE

Ask other retirees who moved recently about their experience. They may have good advice to share about their moving experience.

### THINK ABOUT HEALTH CARE

If you have a health condition that needs regular monitoring, you need to make sure that you will have a health care provider near you. Your current doctor may be able to give you a recommendation. Make sure you have the appropriate health insurance to cover you in your new area. It will be important to check with the union or the Office of Labor Relations to make sure your insurance will work for you and your family.

### EVALUATE YOUR RETIREMENT GOALS

If you keep a list of the things to do like traveling, visiting with family, or taking up a new hobby, you want to make sure that you will be able to do those things once you move. For example, if traveling is a priority for you, you don't want to be too far from an airport.

### MAKE A LIST OF PROS AND CONS

Last, but not least, make a list of pros and cons. This will be very helpful to make your decision. Make a list of the things that you like and don't like about your current residence and your potential future residence and neighborhood. Once you are done with your two lists compare them and plan. ■



## Planning for the Unexpected and the Inevitable

by **Mary E. Sheridan, Esq.**

Director of Local 237 Legal Services Plan

**T**here is often confusion surrounding the terminology we hear when discussing estate planning and end of life decisions. Below is a brief glossary of common terms retirees have asked about.

### GLOSSARY OF COMMON TERMS IN ESTATE PLANNING

**Advance Care Planning:** Advance Care Planning is the general term for discussing and preparing for future decisions about your medical care if you become seriously ill or unable to communicate your wishes. Many people also choose to put their preferences in writing by completing legal documents called advance directives.

**Advance Directives:** Advance Directives are legal documents that provide instructions for medical care and only go into effect if you cannot communicate your own wishes. The two most common advance directives are a Health Care Proxy (also called a Durable Power of Attorney for Healthcare, in some states) and a Living Will.

- **Health Care Proxy:** A Health Care Proxy is a legal document naming someone to make medical treatment and care decisions in the event you are unable to communicate your own wishes. Everyone should have a Health Care Proxy. In this document you do not state specific treatment decisions, rather, you simply name the person who you wish to make those decisions if you cannot. If you wish to name specific treatment or care decisions, you should have a Living Will along with your Health Care Proxy document.

- **Living Will:** A Living Will is a legal document that tells doctors how you want to be treated if you cannot make your own decisions about medical treatment. In a Living Will, you can say which common medical treatments or care you would want, which ones you would want to avoid, and under which conditions each of your choices applies. Common treatments to consider involve end-of-life treatments such as: CPR, Pacemakers, Artificial Nutrition and Hydration, Ventilators, and Pain Relief Medications even if they shorten your life.

**Durable Power of Attorney:** A Durable Power of Attorney (often just called Power of Attorney) is a legal document wherein you give someone of your choosing the authority to make legal and financial decisions for you. That person is called your "agent", and you can also name a "successor agent" to act if your "agent" is unable to do so. A person must be mentally competent to execute a Power of Attorney form, and it goes into effect when it is signed, and it stays in effect even if the person later loses capacity, such as with dementia. If you do not have a Power of Attorney and you lose your mental competency, you will have no say about who makes legal and financial decisions for you.

**Trusts:** A Trust is a legal document that gives the power to hold and manage your money to you, another person, or an institution, for your benefit, or someone else's benefit. Whatever you put into a Trust does not have to go through the Probate process. There are different types of Trusts; Living Trusts, which go into effect while you are alive, and Testamentary Trusts, which go into effect after you die. There are Trusts for specific purposes, such as a Supplemental Needs Trust (a/k/a Special Needs Trust) or a Spendthrift Trust. A Supplemental Needs Trust is one in which a person sets up a Trust for someone with mental or physical disabilities that allows that person to still receive Medicaid or other public assistance. A Spendthrift Trust is one in which a person sets up a Trust limiting the funds for someone who does not manage their money well, or has a lot of debt.

**Wills:** A Will is a legal document that describes what you would like to have happen with your money and property when you die. If you do not have a Will or a Trust, then your assets get assigned to people according to the laws of intestacy.

**Probate:** Probate is the proceeding that happens after you die if you have a Will. Your executor files a petition in Surrogate's Court and presents your Will to the court, where a Judge approves your Will and your assets, property and possessions are distributed to your beneficiaries, after your debts are paid off.

Although the Legal Services Plan does not draft Trusts, other than Testamentary trust, we do prepare Wills, Powers of Attorney, Health Care Proxies and Living Wills for retirees and members residing in New York. If you are living outside of the covered New York State area, you are entitled to some legal fees reimbursement for these matters. If you have any questions, please call us at (212) 924-1220. ■

## RETIREES CORNER

*Congrats  
to a New  
Retiree!*



(l-r) Alvin Duncan and Business Agent  
Norberto Luna Jr.



## Injectable Drug Coverage

by Mitch Goldberg

Director of the Retiree Benefit Fund

The Retirees' Fund staff have received many calls and letters regarding injectable drugs and immunization agents (such as the shingles shot, RSV, pneumonia shot and flu shots). The benefit works differently for Pre-Medicare and Medicare Eligible retired members. Through this column, I hope to explain what is covered and what is not covered by the Local 237 drug plans.

Pre-Medicare retirees are covered for injectable drugs by the city plan called PICA. PICA is short for Psychotropic, Injectable, Cancer and Asthma. Originally the PICA program covered all four categories of drugs for all Active and Pre-Medicare retirees. Around 2002 the plan was changed and currently only the Injectable and Cancer portions are covered under the PICA program. The Psychotropic and Asthma portions are covered by the Union Welfare or Retirees' Fund drug plans.

Pre-Medicare retirees are covered by their Medical Insurance for Insulin and certain immunization agents such as the flu shot, pneumonia shot and the shingles vaccine as well as other immunization agents. The Retirees' Fund does NOT cover injectable drugs for Pre-Medicare retirees under any circumstance.

Medicare eligible retiree injectable coverage is different from coverage for pre-Medicare retirees. According to the Center for Medicare Services, Medicare prescription drug coverage (Part D) may cover insulin, certain medical supplies used to inject insulin (like syringes), and some oral diabetes drugs. The Teamsters Medicare equivalent drug plan covers diabetic supplies. These supplies include: insulin, syringes, test strips and other diabetes related items.

*The Fund does not provide benefits for immunization agents such as Flu shots, Hepatitis B shots, RSV, Pneumococcal shots and the Shingles vaccine.*

**FLU SHOTS:** Medicare normally covers one flu shot per flu season. You pay nothing for the flu shot if the doctor or other qualified health care provider accepts assignment for giving the shot.

**HEPATITIS B SHOTS:** Medicare covers these shots for people at medium or high risk for Hepatitis B. Some risk factors include hemophilia, End-Stage Renal Disease (ESRD), diabetes, if you live with someone who has Hepatitis B, or if you're a health care worker and have frequent contact with blood or body fluids. Check with your doctor to see if you're at medium or high risk for Hepatitis B. You pay nothing for the shot if the doctor or other qualified health care provider accepts assignment.

**PNEUMOCOCCAL SHOT:** Medicare covers a pneumococcal shot to help prevent pneumococcal infections (like certain types of pneumonia). Medicare also covers a second shot if it's given one year (or later) after the first shot. Talk with your doctor or other health care provider to see if you need one or both of the pneumococcal shots. You pay nothing for these shots if the doctor or other qualified health care provider accepts assignment for giving the shot.

**SHINGLES VACCINE:** while covered by some Part-D plans the Retirees' Fund does NOT cover this vaccine nor does Medicare under Part B.

This article represents a truncated explanation of your Medicare benefits regarding injectable drugs. Please refer to the publication **Medicare and You** for a complete explanation.

Most retired members use their pharmacy benefit without difficulty. However, if you do experience any issue with your pharmacy benefit, please call the Fund office and let our staff assist you. The Fund office receives calls from 9:00 A.M. until 5:00 P.M. Monday thru Friday. The phone number for assistance is (212) 924-7220.

If you receive your prescription drug through your Medicare Advantage Health Insurance Plan (for example HIP/VIP) – the rules of that plan apply to your coverage.

Your President, Gregory Floyd and the Local 237 Executive Board are committed to ensuring that our slogan: *"Retired from Work, Not from the Union"* is reflected in the delivery of quality services to our retired members. The staff of the Retirees' Benefit Fund are here to help. ■

## La primavera, la tierra y las mujeres

Por Néstor Murray-Irizarry

Historiador y gestor cultural

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I - La primavera es sin duda la estación más hermosa del año. En los países tropicales, como en Puerto Rico, la belleza exuberante del paisaje es testigo de uno de los acontecimientos más brillantes de todos los tiempos. Es una belleza inexplicable por su complejidad y armonía, no tan solo por sus colores, si no tan bien por sus olores y luces naturales. La primavera es la alegría de nuestra tierra. En lugares de abundancia agrícola, la cosecha se puede comparar con el parto. Parir generalmente es un acto de amor y sobrevivencia. Parir es una reafirmación del amor de las mujeres por su genuino amor por la vida. El mejor ejemplo, es asociar el amor y el placer con el cultivo y la cosecha. Cultivar también es amar. Es un amor infinito, es un legado infinito. La tierra se cultiva y nos regala su fruto. El fruto es un hijo de la tierra, al igual que un hijo es el fruto, casi siempre, del amor infinito de dos seres humanos.

II - En el Diccionario de Símbolos, Editorial Herder, 1991, se expresa con bastante claridad que

*"La gleba y la mujer son a menudo asimiladas en las literaturas: surcos sembrados, tierra labrada, parto y mies, trabajo agrícola y acto generador, cosecha de frutos y lactancia, reja del arado. En el África como en el Asia, según ciertas creencias, las mujeres estériles corren el riesgo de tornar la tierra estéril y su marido puede repudiarlas por esta razón. Si la mujer embarazada arroja las semillas a los surcos, enriquecerá las cosechas, pues ella es fuente de fecundidad: Vuestras mujeres, dice el Corán, son para vosotros como los campos. Es en surco sembrado que, por primavera, Jason se une a Deméter (diosa de la fecundidad)."*

III - La necesidad de conocer y difundir la vida y obra de nuestras mujeres es de vital importancia. Puerto Rico ha producido una cantidad increíble de mujeres en la música y en la literatura. Muchas de ellas desconocidas por un grupo muy significativo de personas. La mayoría de los casos son las propias mujeres. La lista es muy larga, sin embargo, deseamos compartir solo un grupo de mujeres destacadas, que nacieron o se desarrollaron en Puerto Rico: Genoveva de Arteaga de Dalmau (Ponce, 1898-Gran Manzano, 1987) Fue pianista de grandes méritos. Fundo en San Juan una importante Academia de Música; Monserrate Deliz Méndez (Aguadilla, 1892- Santurce, 1962). Se destacó como pianista maestra, compositora y estudiosa del folclore; Carmen Delia Dipini Pinero (Naguabo, 1927-Toa Baja, 1998) Descolló como intérprete de canciones románticas; Monserrate Ferrer Otero (San Juan 1885-1966), pianista y compositora; Isabel P. Flores de García ( San Juan, 1927 -1986) fue compositora, improvisadora e intérprete de música típica puertorriqueña; Aida Irizarry Andújar (Mayagüez, 1927-Arecibo, 1974), fue una muy conocida cantante de dúo; María Luisa Muñoz Santaella ( Arecibo, -2000) , Sobresalió como concertista , maestra de música y escritora Myrta (Silva) Blanca Oliveras ( Arecibo, 1927-Rio Piedras, 1987), cantante, compositora y animadora de programas de radio y televisión; Ana Otero Hernández (Humacao, 1861-San Juan, 1905), Una de nuestras grandes pianistas; Amalia Paoli y Marcano (Ponce, 1861- San Juan, 1942, cantante operística, pianista y maestra; entre otras.

La obra del rescate y divulgación de nuestras grandes mujeres destacadas en la música y en la literatura se acerca. Debemos acoger y aceptar a nuestros valores culturales tal y como lo conocemos. Ante la falta de una pléyade de otras figuras femeninas conocidas o por descubrir, debemos acelerar nuestro lento paso y agitar a nuestros investigadores y divulgadores de nuestra historia cultural. ■

*We pause to honor retirees we have lost this year. Our thoughts and prayers are with their families and friends. Gone but never forgotten.*



**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 important information.

## RETIREE news & views

216 West 14th Street  
New York, NY 10011



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NEW YORK,  
NY

MARCH/APRIL 2024



### TEAMSTERS LOCAL 237

216 West 14th St., 3rd Fl.  
New York, NY 10011

Welfare Fund Number  
212-924-7220

Fax Number  
212-675-7861

UNITED HEALTHCARE/DENTAL: 877-816-3596

AETNA RX/MEDICATION: 855-352-1599

CPS OPTICAL: 212-675-7861

GVS OPTICAL - ONLY OUTSIDE THE NYC TRISTATE:  
800-847-4661

OFFICE OF LABOR RELATIONS: 212-513-0470

NYCERS PENSION: 347-643-3000

BOARD OF EDUCATION RETIREMENT: 929-305-3800



## How you can protect yourself from identity thieves

by Ravi Gopaul Social Security Public Affairs Specialist

Identity theft is when someone uses your personal information to impersonate you or steal from you. These crimes can impact your physical, mental, and emotional health and lead to lost opportunities that are often hard to measure. Learning more about identity theft can help you keep your personal information safe.

### TYPES OF IDENTITY THEFT

There are 2 types of identity theft you should be aware of:

- Thieves stealing your data, physically or digitally, without contacting you directly.
- Thieves contacting you directly and convincing you to provide sensitive information.

In these instances, you may never know how the thief got your information.

### HOW IDENTITY THIEVES USE YOUR INFORMATION

Identity thieves steal personal information like your name, address, credit card or bank account numbers, Social Security number (SSN), and medical insurance account numbers. They use this information to:

- Buy items with your credit cards or bank accounts.
- Obtain new credit cards or accounts in your name.
- Use your SSN to get a job.
- Open phone or utility accounts in your name.
- Steal your tax refund.
- Use your health insurance to obtain medical care.
- Pretend to be you if they are arrested.

### HOW TO SPOT IDENTITY THEFT

To spot identity theft:

- Keep track of your mail for missing bills or other documents.
- Review your credit card and bank statements for unauthorized transactions.

- Obtain and review your credit reports regularly to make sure they do not include accounts you have not opened.

### WAYS TO PREVENT IDENTITY THEFT

While no plan is perfect, taking the precautions below can help you better protect your personal information:

- Protect documents that have personal information.
- Ask questions before giving out your SSN.
- Protect your personal information online and on your phone by using a strong password and adding multi-factor authentication when offered.
- Safeguard your information on social networks.

### WHAT TO DO IF YOU BELIEVE SOMEONE HAS STOLEN YOUR IDENTITY

- Report fraud to the company where it occurred.
- Contact a credit bureau to place a fraud alert on your credit report.
- File a complaint with the Federal Trade Commission at [www.identitytheft.gov](http://www.identitytheft.gov).
- File a police report.

For more information about how to protect your SSN from identity thieves, read our publication, *Identity Theft and Your Social Security Number* at [www.ssa.gov/pubs/EN-05-10064.pdf](http://www.ssa.gov/pubs/EN-05-10064.pdf). Please report suspected Social Security imposter scams — on the Office of Inspector General's website at [www.oig.ssa.gov/report](http://www.oig.ssa.gov/report).

It's important to protect yourself against identity theft because it can damage your credit status. Repairing this damage can cost you a great deal of time and money. Please share this information with your family and friends. ■