

RETIREE news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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Labor Day

On September 7, 2024 Local 237 participated in the annual NYC Labor Day parade. As we marched in solidarity you could feel the extraordinary energy and the immense sense of pride we all felt. Though Labor Day has passed it is important to take a moment to express our deepest gratitude to all of you for your contributions to this great city of New York and the road maps you have paved for future generations to come.



**RETIRED FROM WORK
NOT FROM THE UNION**





by Gregory Floyd

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

There was a time, not long ago, when the Democratic Party was generally considered the political party of middle-class working families, and the Republican Party was associated more with big business and the wealthy corporate 1%. Yet lately, many political pundits and historians have written—citing polling data for factual backing—that there's been a change—which some would call a reversal of party ideology, identification and a shift in party affiliation. The Republican Party has been trending toward a multi-racial, working-class, blue-collar coalition, while the Democrats now have a larger share of followers among white college graduates. And another change: Union support for Democratic political candidates is no longer 100% assumed, assured, guaranteed or delivered.

Many wonder what conclusions can be drawn. Do we now have an establishment progressive party and an anti-establishment conservative party? Some would point to radical fringes on both sides. The question that now begs an answer: Are there so many factions in both parties that their previous, main-stream core beliefs and fundamental values are hard to define, or perhaps worse! They have dwindled to the point of uncertainty. They seem blurred, vague and ever-changing—causing alarms to go off. Many ask: "What do we really stand for?" Many worry: "Can obscurity be far behind?" Today, because it's not easy to explain where either party stands on certain issues, large numbers of voters are not affiliated with either party—no surprise there!

A Message From The President

The more things change...

They're turned off by both, causing some voters to show interest in having a choice that includes third party candidates.

All of this makes for a very interesting 2024 election season...one that also presents opportunities for union members and methods. So many factors—from big to small—all backed by countless surveys, focus groups and consultants brimming with fresh ideas and nuance-savvy advice to guide every aspect of a candidate's life, whether a first-time contender or a seasoned politician working to keep the win column. From the candidate's appearance to where they from and what they might say will all be researched, orchestrated, rehearsed and made spontaneity-free and politician-lite. The guidelines and guardrails will be installed; stump speeches created and memorized for televised rallies, (great for optics, but mostly "preaching to the choir") with snippets posted on social media platforms and worked into costly media ads.

With baby boomers and senior citizens, who until most recently served as the largest and politically savvy voting population starting to decline in number, and with the current push to entice younger, new voters to the polls, how to effectively reach voters has become the topic of the day. Surely, for such diverse voting populations and so many variables, a "one size fits all" solution will not work. But what medium to use? From TikTok to direct mail, audience demographics will be analyzed, scrutinized, tested and tested again to help predict who, what or where are the best influencers?

This is where the lessons learned, and methods used by union organizers can come in handy.

After years of declining numbers, union membership shows signs of making a comeback. Currently, there are many examples of workers in industries throughout the nation previously thought to be out of the possibility of unionizing. From Amazon to Starbucks to McDonalds—workers are slowly but surely signing-up. The method used is old fashion but tried and true... the union drive comes from within. Workers talking to their fellow workers. They know the problems. They see the solutions.

They wear the same uniforms. They are trusted as "one of us" and their co-workers listen. While the various social media platforms, catchy TV ads and high-profile interviews, oversized post cards and lawn signs have proven to reach millions of people with evidence of their individual and collective impact, directly talking to voters—shaking their hands—coming face-to-face with the candidate or a well-chosen surrogate and taking a selfie, has an important role in winning elections too.

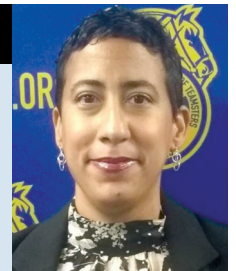
Gone are the "whistle-stop" campaigns, but the need to see the candidate—get a vibe—know that you saw him or her, but more importantly, feel like you were also seen, that has its place in winning elections as well. So, perhaps in this time of great change—this time of altered dictionary definitions and role reversals—labor unions, which have remained steadfast in who they represent and what they represent, are now presented with a newly created vacuum they can fill. We span all the demographics and political ideologies and have the outreach network and skills—new and old—to make impact. As the adage says: "The more things change, the more they remain the same." When applied to politics, labor unions have always been and still are today, great influencers. They provide a template for communication and action. The labor movement has endured union bashers, union busters, unfavorable court rulings and anti-labor appointees, but workers remain confident that we're on their side largely because we "see" one another and have never forgotten the value of the "human touch". That's our secret weapon. As many of our union brothers and sisters will no doubt get involved in the upcoming election—knocking on doors and making calls—political strategists, the campaign gurus and operatives at all levels should take a cue from us: Nothing replaces that human touch. Just ask Christian Smalls, a Staten Island Amazon worker, who would have his lunch or grab a smoke in the company's parking lot day after day all while talking up joining a union—a previously unthinkable achievement that was ultimately achieved. ■

A Message From The Director

Your voice matters

by Julie Kobi LMSW

Director of the Retiree Division



I remember as a child growing up, I couldn't wait until the day I turned 18 to finally vote. Voting for the first time was a nostalgic and a magical feeling to uphold my civic duty for my family, community and my country. It is never too late to become a registered voter. Maybe you have never voted, no judgment here. If you would like to register 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, contact your polling location, or you can visit <https://www.usa.gov/election-office>.

In 2024 General Election held on November 5, 2024, we will have the opportunity to vote for U.S. President, U.S. House of Representatives, and State/City Local Offices.

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

EARLY VOTING DAYS

Early voting for the 2024 General Election will take place October 26 to November 3. On Election Day, November 5, participating poll sites will be open from 6 AM to 9 PM. Voters who are in line by 9 PM can cast a ballot.

ABSENTEE BALLOT

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.



- Hospitalization

- Residency in a long-term care facility

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 absentee ballots by states please visit <https://www.usa.gov/absentee-voting>.

The [usa.gov](https://www.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>.

Voting is a personal decision with many important 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.

Visit <https://www.usa.gov/voting-and-elections> for more information about voting. ■

MEDICARE OPEN ENROLLMENT WHAT YOU NEED TO KNOW

The Medicare Open Enrollment Period, which occurs each year from **Oct. 15 to Dec. 7, 2024**, gives you the chance to review and make changes to your current Medicare coverage.

Commercial Managed Medicare companies will start heavy advertising on the weeks prior and during open enrollment. As a city retiree on Medicare, you are covered by the City of New York, Office of Labor Relations for your health insurance. If you make any changes and enroll in a commercial insurance, you will lose your city coverage.

The above is **NOT** related to the open enrollment offered by The Office of Labor Relations. City retirees will be notified by the office of Labor Relations about their open enrollment period.



Our Homes Are Our Castles, But Must They Cost As Much As Actual Castles?

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

Director of Local 237 Legal Services Plan

After retirement, when the rent keeps rising but the income does not, those castles can become too expensive to provide safe refuge. However, for retirees, there may be some programs available to you so you can continue to be the king and queen of your castle.

If you rent your apartment in New York City, you might be eligible for the Senior Citizen Rent Increase Exemption, and if you own your home, you might be eligible for Senior Citizen Homeowner Exemption.

Senior Citizen Rent Increase Exemption (SCRIE)

The Senior Citizen Rent Increase Exemption, (SCRIE), is a program that freezes your rent, so that you don't have to pay increases as long as you remain eligible and renew annually.

In New York City, rental apartments generally fall into 5 categories: Rent Stabilized, Rent Controlled, Public, Section 8, and Unregulated. SCRIE is only available to those rental tenants living in Rent Stabilized or Rent Controlled apartments. SCRIE is also available to Mitchell-Lama and Housing Development Fund Corporation (HDFC) shareholders.

***Rent Stabilized** is housing regulated by laws that provide protections for tenants. If your apartment is rent stabilized, your landlord cannot increase your rent by more than what the Rent Guidelines Board votes on each year.

***Rent Controlled** is often characterized by a long-term residency and no lease. Like Rent Stabilization, Rent Control also provides protections for tenants and limit how much the rent can be increased.

Public in New York is mainly New York City Housing Authority developments, which are subject to their own regulations, and are not eligible for the SCRIE program.

Section 8 is a program that limits the amount of rent a tenant pays, based on their income, and is subject to different regulations, as such, Section 8 recipients are not eligible for the SCRIE program.

Unregulated consists of apartments that can charge rent according to what the market will bear, have less protections for tenants, do not have to follow the Rent Guidelines Board increases, and are not eligible for the SCRIE program.

Additionally, there are the ***Mitchell-Lama** and ***HDFC** Cooperative Apartment Programs, where tenants can be shareholders in their building. These shareholders can be eligible for the SCRIE program.

Once you determine if the type of housing you live in is eligible for SCRIE, you can see if you are eligible for SCRIE. To be eligible, you must be at least 62 years of age, the head of household, the combined income of everyone in your household must be \$50,000 or less, and, you must spend more than 1/3 of your household income on rent.

To apply for SCRIE, fill out the application form and provide the required documents. You can apply online, or you can call 929-252-7242.

Senior Citizen Homeowners' Exemption (SCHE)

Senior Citizen Homeowners' Exemption (SCHE) is a program that provides senior citizens with a tax break if they own and live in a Co-Op or Condominium, or a 1, 2, or 3 Family Home. In order to be eligible for this program, you must be at least 65 years of age (if you own your home and live with a spouse or sibling who is 65 or older, but you are not yet 65, your household can still be eligible). Your combined household income cannot exceed \$58,399 and you have to have lived there for 12 consecutive months as your primary residence.

The application period for SCHE is September 15- March 15, and you can find the application online. ■

*Eligible for SCRIE

*A person's home is
their castle; their
safest refuge.*

*(Paraphrase of quote,
Sir Edward Coke, 1604)*



RETIREE BENEFIT REIMBURSEMENT SNAPSHOT

by **Diana Nappi**

Director of the Retiree Benefit Fund

EYEGLASSES AND EXAM

Once every 2 years, a \$150 benefit is available to retired members and their eligible dependents. Eligibility and Claim Forms can be obtained from vendors in the Comprehensive Professional Services, CPS Optical Network.

GENERAL VISION

Available for Retirees out of the NYC Metro Area

- Reimbursement for services: \$45 for exam, \$105 for materials or \$150 allowance for contact lenses.
- General Vision: Co-payment is required for the exam (\$10) and the purchase of the frames and lenses. (\$10) OUTSIDE OF NY ONLY.

CPS: www.cpsoptical.com (212) 675-5745

GVS: www.generalvision.com 800 VISION.1 (800) 847-4661

DENTAL

Annual maximum benefit of \$1250 per member and each eligible family member. There is no charge for services listed on the schedule of benefits when you use a participating dentist.

Reimbursements for services rendered by an out of network provider are paid at the allowable rate up to the annual maximum of \$1250.

If you need to utilize an out of network provider for services, please have your provider pre-certify services with United Healthcare so that you are informed of your out-of-pocket costs.

You can contact UHC directly for any questions regarding procedures and their allowable.

UHC: www.uhc.com 1-877-591-1789

HEARING AID

The Hearing Aid benefit has two options:

- Benefit is available once in a 5-year period.
- The in-network provider requires a voucher from the Retirees' Fund office.
- Using an out of network provider, the Fund will reimburse the member or family member \$1,000 for purchase or repair.
- You can contact the Fund Office for the necessary forms at 212-924-7220.

SUPPLEMENTAL MEDICAL

This benefit is provided when Medicare or your secondary insurer denies in whole or in part for the following. The following are a partial list of covered items; wheelchair, surgical stockings, orthopedic shoes, leg braces, hospital beds, oxygen equipment, blood, private duty nursing (in hospital only) and other durable medical devices or supplies. The annual cap is \$2,500 per family and benefit is paid at 80% of the reasonable and customary charges. ■

For further benefit information please call the Fund Office at:
(212) 924-7220

Our dedicated Member Services Department is available to assist you and address your concerns. This is strictly a guide to help you better understand your benefits as a Retiree.

RETIREE news & views

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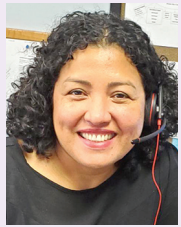
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The flu shot

Why it's important to get

by Edith Johnston, LCSW
Deputy Director, Retiree Division

The CDC recommends annual influenza vaccinations for everyone age 6 months or older. Although the annual influenza vaccine isn't 100% effective, the vaccine lowers the chances of having severe complications from infection. This is especially true for people who are at high risk for flu complications.

HIGH RISK GROUPS INCLUDE:

- Adults older than age 65.
- People in nursing homes or long-term care, as well as people who are in the hospital.
- Young children, especially those aged 12 months or younger.
- People who plan to be pregnant, are pregnant or recently gave birth during flu season.

OTHER GROUPS AT HIGH RISK FOR FLU COMPLICATIONS INCLUDE PEOPLE WITH:

- Weakened immune systems.
- A body mass index (BMI) of 40 or higher.
- Nervous system disorders or conditions that change how the brain processes information.
- People who have chronic illnesses, such as asthma, heart disease, kidney disease, liver disease and diabetes.
- People who have had a stroke.
- People who are younger than 20 years of age and are receiving long-term aspirin therapy.

CAN THE VACCINE GIVE ME THE FLU OR OTHER RESPIRATORY DISEASES?

No, the flu vaccine can't give you the flu. The flu vaccine also doesn't increase your risk of COVID-19. But you might develop flu-like symptoms despite getting a flu vaccine for many reasons, including:

- **Reaction to the vaccine.** Some people have muscle aches and a fever for a day or two after receiving a flu vaccine. This may be a side effect of your body's production of protective antibodies.
- **The two-week window.** It takes about two weeks for the flu shot to take full effect. If you're exposed to the influenza virus shortly before or during that time period, you might catch the flu.
- **Mismatched flu viruses.** In some years, the influenza viruses used for the vaccine don't match the viruses spreading during the flu season. If this occurs, your flu shot will be less effective. But it may still offer some protection.
- **Other illnesses.** Many other illnesses, such as the common cold, also have flu-like symptoms. So, you may think you have the flu when you don't.

WHAT KIND OF PROTECTION DOES THE FLU VACCINE OFFER?

How well the flu vaccine works to protect you from the flu can vary. The standard flu vaccine is generally more effective among people younger than 65. Some older people and people with certain medical conditions may develop less immunity after receiving a flu shot.

High-dose flu vaccines are a type of vaccine approved for people aged 65 and older. They can help people in this group have a stronger immune system response against flu viruses. Reviews of past studies have found that the flu vaccine lowers the risk of flu illness by 40% to 60% when the vaccine matches the spreading flu viruses.

Even when the vaccine doesn't completely prevent the flu, it may lessen the severity of your illness. It also may lower the risk of serious complications and serious illness needing hospital stays.

Flu vaccination is especially important because the flu and coronavirus disease 2019 (COVID-19) cause similar symptoms. Both COVID-19 and the flu may be spreading at the same time. Vaccination is the best way to protect against both.

And, if a COVID-19 vaccine or booster and a flu vaccination end up due at the same time, the CDC reports that you can get vaccinated for both in one visit.

For more information please visit the center for disease control <https://www.cdc.gov/flu/>. ■



Breast Cancer ... Get Involved... Get Screened

by Elaine Williams, LMSW
Assistant Director, Retiree Division



October is Breast Cancer Awareness Month, this is a month that we use to reflect on trends in breast cancer research, prevention measures and treatment options. According to the National Cancer Institute, approximately 310,720 women in United States will be diagnosed with breast cancer in 2024 and 42,250 will die of the disease. Although breast cancer is much more common in women, breast cancer affects men too. In 2024, the American cancer Society estimates that 2790 men in the United States will also be diagnosed with invasive breast cancer and 530 men will die from the disease. www.nationalbreastcancer.org. The most common type of breast cancer in men is called infiltrating ductal cancer, this is cancer that starts in the milk duct and spread to nearby tissues.

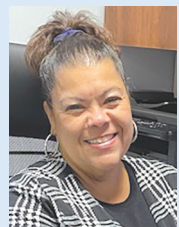
EARLY DETECTION

According to the American Cancer Society, when breast cancer is detected early and is in a localized stage, the 5-year relative survival rate is 99%. Early detection includes doing monthly breast self-exams, yearly mammograms, and learning more about breast self-examination to increase the chances of early detection. Any time an abnormality in the breast is discovered it should be investigated by a healthcare professional.

Always speak with a healthcare professional if you notice any of the following:

- Nipple tenderness or lump near the breast or underarm area.
- A lump in the breast (all lumps should be investigated, not all lumps are cancerous.)
- A change in the breast or nipple appearance eg. unexplained change in the size or shape of the breast, unexplained swelling of the breast, unexplained shrinkage of the breast, nipples that is turned slightly inward or inverted.
- Any nipple discharge: particularly clear or bloody discharge.

The key to good breast health is to commit to prioritizing your breast health on a daily basis, schedule your next breast cancer screening. ■



How to Pay Less for the MTA

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



The Metropolitan Transit System, better known to us as the MTA, offers two programs you can benefit from. Reduced fares are available for riders who are 65 or older or have a qualifying disability. The application is free — apply online, by mail or in person. **ONLINE:** Visit their website at www.mta.info. Complete the online application, upload a passport style photo 2" x 1.5", and a form of ID as listed on their page. Riders with disabilities will need to upload proof of their disability.

BY MAIL: For riders 65 and older, print the application and mail in a copy of your IDs, and your 2" x 1.5" passport photo. If applying due to a disability, include proof of your qualifying disability. An examiner will review your disability documentation and may contact you for more information. Mail the application and documents to MTA New York City Transit, Att: Reduced Fare Program, 130 Livingston St., Brooklyn, NY 11201-9625.

IN PERSON: Visit one of the Customer Service Centers in selected subway stations across the city. If you're 65 or over, you can sign up in person and receive your new Reduced-Fare MetroCard the same day. If you have a disability, you can receive in-person, individualized assistance from a station agent and get a temporary Reduced-Fare MetroCard to use while your application is processed. You can contact 511 to find locations, and you can also visit the Customer Service Center at 3 Stone Street, New York, NY 10004.

The documents accepted are valid driver's license (or legal equivalent) from any state, valid passport, birth Certificate + Photo ID, Medicare card + Photo ID or valid State Photo ID.

If you have disabilities that limit you from riding on public transportation, you may qualify to become a Paratransit customer. The MTA's Paratransit Access-A-Ride services are available to individuals who are proven to have needs that match the ADA's requirements. To find out whether you qualify for Paratransit services, call to schedule an appointment at an assessment center at 877-337-2017. After speaking with the MTA, you will receive an application with an appointment to attend your physical assessment. The MTA offers a Paratransit ride to and from your assessment. A decision on your qualification will be mailed to you. If you are eligible, all necessary information for booking rides on Access-A-Ride will be included.

If you need help or have questions call the MTA at 511. Say "MTA," then say, "Subway and Buses" and follow the prompts. So, if you're 65 and older, or have a disability, the MTA has options to keep you moving. ■

El trabajo de las personas esclavizadas en las zonas urbanas de Puerto Rico y del Caribe



Por Néstor Murray-Irizarry
Historiador y gestor cultural

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En Puerto Rico, al igual que en la mayoría del territorio caribeño, las personas esclavizadas que vivían en las zonas rurales de sus territorios, bien entrado el siglo XIX, contribuyeron de forma muy significativamente al desarrollo de muchos de los oficios y pequeños negocios, aun dentro de las normas y reglamentos de la propia esclavitud. Sus amos o dueños les permitían que se pudieran alquilar con otros amos que residían en los mismos barrios, o en lugares muy cercanos a sus propios barrios. De esta forma se fueron creando los múltiples oficios que todavía se ven en nuestras comunidades.

Si examinamos la obra imponente de tres de nuestros más importantes historiadores puertorriqueños, podemos comprender la magnitud del tema. Nos referimos a los doctores Raúl Mayo Santana, Mariano Negrón Portillo y Raúl Mayo López y a sus obras: "La esclavitud Urbana en San Juan"; "Cadenas de Esclavitud" y la "Esclavitud Menor".

De estas tres importantes publicaciones la que considero de mayor alcance se refiere a las Cadenas de esclavitud... y de solidaridad: Esclavos y libertos en San Juan, siglo XIX, Centro de Investigaciones Sociales, Universidad de Puerto Rico, recinto de Rio Piedras, 1997.

En las conclusiones del primer ensayo de este libro "La familia esclava en San Juan en el siglo XIX" de Raúl Mayo Santana y Mariano Negrón Portillo se describe la ciudad de San Juan y su ambiente social, de la siguiente forma:

"... a mediados del siglo XIX, la convivencia física y social era estrecha. Existían calles o sectores de calles donde se encontraban residencias, tanto de propietarios y profesionales blancos, como de trabajadores negros y mulatos. No era raro la presencia de libertos, o vecinos negros de origen africano, de distintos oficios y como propietarios de residencias. Numerosas familias acomodan en sus residencias a personas en calidad de agregados- planteándose la cuestión del rol social de los mismos. En el barrio de Santo Domingo encontramos un alto número de mujeres jefas de familia o residencia. Cuando estas mujeres eran "solteras", tendían a ser vecinas negras y pertenecientes a sectores populares. En los sectores medios o propietarios, sin embargo, la mayor parte de las mujeres jefas de residencias tendían a ser blancas y, con frecuencia, viudas."

"Como dato importante, los esclavos parecen que trabajaban en muchos de los oficios en que laboraban los trabajadores libres. Encontramos evidencia de la presencia de los esclavos "independientes", a los cuales se les otorga una mayor autonomía, tanto laboral como social." (Cadenas..., págs.47-48)

Los estudiosos Mayo Santana y Negrón Portillo señalan que "...en 1846, casi dos terceras partes de los esclavos con una mujer menor de 16 años vivían con una mujer que podía haber sido su madre biológica de crianza, mientras que 38 por ciento no se encontraba en esta situación. Treinta por ciento de estos esclavos residían con dos esclavos adultos que pudieran haber sido sus padres naturales o de crianza, mientras que el resto no."

"Más significativo es el dato de que el 71% de los esclavos menores de 11 años, vivían con una mujer que pudo haber sido su madre biológica o de crianza." (Cadenas..., pag. 48)

Como se podrá observar la vida social en este barrio de San Juan refleja lo que pudo haber pasado en otras comunidades de Puerto Rico y por extensión en muchas regiones del gran Caribe. También se puede inferir que la vida social de muchas de las personas esclavizadas tuvieron "la dicha" de llevar una vida muy distinta que las que llevaron otros hombres y mujeres esclavizados en las plantaciones de caña o de algodón. ■



(Financial) Times, Are They A-Changin'?

by David Bonington, CFP®

Financial Planner, Stacey Braun Associates, Inc.

I'm not sure I should admit this, but I recently went to a multi-class reunion with attendees who graduated from high school 50 and as many as 60 years ago – and, yes, it took a bit of effort to attend, but being at the low end of the age range gave me just enough courage.

It was actually great to see people, and see what they did or were still doing with their lives. The conversations were ranging, and reminiscing topics included novelties, objects, and events unique to earlier times (pranks played on classmates, tie-dyed shirts, Woodstock, pet rocks, TV sitcoms, sports moments, and the like).

One of the topics was music. In one serious discussion, people talked about how certain musicians chronicled both the times they lived in as well as change – and not only the change around them, but the change they introduced. Whether the songwriter was Pete Seeger, John Lennon, Bob Dylan (I borrowed from one of his songs to shape this title), Janis Joplin, Richie Havens, or Marvin Gaye, a message of its time was being memorialized.

Afterwards, I wondered whether and how some things I pay attention to for a living – broadly speaking, financial markets and investing principles - have changed over the years. Certainly, in this time of multi-channel, light-speed communication there is a blizzard of information to be received, sifted, and processed by any active investor. Bond and Stock prices react immediately, often forcefully, to almost any news. Although this was always the case, things seemed to change much more slowly while I was growing up. In these times, the upswings and (more scarily, the downturns) seem more sudden and unpredictable – with the downturns more unnerving and anxiety-producing than ever.

If this is not a new financial environment, it at least sure feels like one - and the apprehension that uncertain or changing financial times can cause for a retiree can be considerable. However, it's worthwhile keeping in mind things that are unlikely to change - such as your pension, which sets a "floor" of lifetime income, or the fact that Social Security has a Cost-of-Living Adjustment (COLA) feature to help keep pace with inflation.

Savings accounts are likewise secure and Federally insured. As I pointed out in an article a few issues back, it is also possible to earn meaningful interest on deposits. (Although rates might start to fall in the coming months, they continue to be at their highest levels in roughly 40 years.) Depending upon how it is invested, the thing at most risk is likely that deferred compensation retirement account – and with some information and attention even that can be properly managed.

So (as with the songwriters above) whether it is financial change you want to keep up with or change you want to create, remember that you have up to six (6) hours of annual benefit time with a Stacey Braun professional financial counselor. ■

Free, confidential telephone or Zoom sessions 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.

Each year, NYCERS makes a Cost of Living Adjustment (COLA) to the retirement allowance of eligible retirees. Here are three things you should know about COLA:

- COLA is an annual adjustment based on the Consumer Price Index.
- If eligible, your 2024 COLA payment is 1.8% of your Annual Maximum Retirement Allowance (AMRA) or \$18,000, whichever is less.
- Please read [COLA Fact Sheet #707](#), available at [nycers.org](https://www.nycers.org), for a list of eligible retirees who will receive COLA.

If you're eligible to receive COLA, it will be reflected in your **September 30, 2024** pension payment.

Go Paperless!

You can receive correspondence from NYCERS electronically! If you're already a registered MyNYCERS user, simply log in to your MyNYCERS account and update your Preferred Contact Method to "Email."

Don't have a MyNYCERS account? Register for one today at [nycers.org](https://www.nycers.org)! It takes 10 minutes, and it's the easiest way to manage your retirement and access NYCERS services!



on a personal note...
In Memoriam



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.

RETIREES CORNER

Congrats to a New Retiree!



Al Cannizzo (c) 31 years as a Bus Driver. He was a constant figure and well respected by all. Pictured with **Dee Tietjen** (l) Bus Drivers Liaison; and **Benny Carenza** (r) Local 237 Trustee and Director of the Long Island Division.

RETIREE news & views

216 West 14th Street
New York, NY 10011



Affiliate of



PERIODICALS
POSTAGE
PAID AT
NEW YORK,
NY

SEPTEMBER/OCTOBER 2024

IMPORTANT PHONE NUMBERS



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: 877-591-1789

AETNA RX/MEDICATION: 855-352-1599

CPS OPTICAL: 212-675-5745

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



Why it's important to tell us about changes when you get Social Security Benefits

by **Ravi Gopaul** Social Security Public Affairs Specialist

If you receive Social Security, you can help to make sure we pay you the right benefit each month. You can do that by telling us about relationship or other life changes that could affect your eligibility for retirement, survivors, or disability benefits – or the benefit amount.

You and your family may miss out on additional payments you may be due if you don't report changes to us in a timely manner. Or you may be overpaid benefits and have to pay us back.

What you need to tell us

To make sure you are paid correctly and receive the payments for which you are eligible, let us know right away if:

- You get married or divorced.
- Your spouse or former spouse dies.
- You become the parent of a child (including an adopted child).
- The child (or stepchild) who gets benefits on your record gets married.
- The child (or stepchild) who gets benefits on your record no longer lives with you. Note: We will need the name and address of the person with whom the child is living.

How to report changes

We offer several ways to report changes:

- Call us at 1-800-772-1213 (TTY 1-800-325-0778), Mon.- Fri., 8:00 a.m. to 7:00 p.m.
- Call your local Social Security office.



- Fax, mail, or deliver your updates to your local office.
- You can use our office locator at www.ssa.gov/locator to find your local office.

If you get retirement, survivors, or disability benefits and need to update your address, phone number, or direct deposit, it's easy to make those changes using your personal my Social Security account www.ssa.gov/myaccount. Or you can use our automated telephone services at www.ssa.gov/agency/contact/phone.

Get the right check, in the right amount, at the right time, by reporting changes right away! Please share this information with those who need it. ■