

RETIREE

news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

VOL. 31, NO. 2, MARCH/APRIL 2025

Welcome New Retirees!

Hola

Hello



New Retiree Orientation



Bronx Borough President, Vanessa L. Gibson



Long Island Community Group

The Local 237 Retiree Division would like to congratulate all new retirees on their retirement. You worked hard and deserve a moment to celebrate all of your contributions to the City of New York. You join the Local 237 Retiree Division Family with over 12,500 retirees and counting. The Retiree Division staff are here to assist, support, and guide you through this new chapter of your life.

Retirement comes with benefits as a member of Teamsters Local 237. To assist with the transition into retirement life, we offer new retiree orientation, classes, educational workshops, outings and so much more. We also hold community groups in Manhattan, Bronx, Queens, Brooklyn and on Long Island, which is a great way to obtain information right near where you live. As our motto says: "Retired from work, not from the union" ■



Bronx Community Group with Bronx BP Vanessa L. Gibson (center).



Queens Community Group

MARCH WAS WOMEN'S HISTORY MONTH

In acknowledgment of the struggles and accomplishments of women, there were countless events throughout our nation. At Teamsters Local 237, we had our own very special celebration. We had been given a unique opportunity to see a preview showing of a new movie "Lilly", the story of Lilly Ledbetter, a 20-year employee of Goodyear Tires, who upon retirement, found an anonymous note in her locker alerting her to the fact that for all that time working, she was receiving significantly less pay than her male counter parts. She took on Goodyear – suffering great abuse and disappointment along the way—but was ultimately victorious. She became a national icon for equal pay and dignity in the workplace. Retirees expressed how meaningful and impactful the movies was to them, noting that although much has changed, inequality in various sectors remains ongoing. The struggle continues and we thankful for Ms. Lilly Ledbetter and other women in history who have paved the way for change. ■

LILLY THE MOVIE





by **Gregory Floyd**

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

A MESSAGE FROM THE PRESIDENT

Black History Month

It's not about validation, it's about involvement – it's about action.

February was Black History Month. It's a time to celebrate and educate. It's a time to acknowledge the accomplishments, delight in a rich heritage and retell the history of a people too often forgotten, mistreated, and misunderstood. The originators of the idea for a Black history celebration were historians Dr. Carter Godwin Woodson, and his associate, Jesse E. Moorland. They created the Association for the Study of Negro Life and History in 1915, to promote Black history and recognize achievements of African Americans. But they knew that was not enough. As Woodson argued, "If a race has no history, it has no worthwhile tradition; it is a negligible factor in the thoughts of the world and stands in danger of being exterminated." So, in 1926, they launched "Negro History Week", on the second week of February, because both President Abraham Lincoln's and abolitionist Frederick Douglass' birthdays coincided. But it took 50 years for the week to become a month when President Gerald Ford

created Black History Month in 1976.

Today, Black History Month is not without controversy. To some critics, the argument goes that empowerment is not accomplished by one month of recognition. Some find it outdated, only symbolic, not necessary, and even separatist. For me, there is no controversy. Black History Month is not about validation, it's about involvement; it's about action. It's both a time of recognition and a call to duty. In labor unions, there's an important organizing principle used to increase our numbers, demonstrate power and harvest our next generation of unionists—which is applicable here. Especially in order to grow a cadre of potential leaders who will take us to the next plateau, we must inspire and excite young people. We must also remember and thank those who have led the way with words and actions that changed history. Surely, there is tremendous wisdom in the words of Winston Churchill, who said: "Those that fail to learn from history are doomed to repeat it."

The celebration of February as Black History Month should not be about avoiding mistakes, but instead, about creating more accomplishments, breaking more barriers, and earning the respect of all people. And, in keeping with the tradition of February as the month for acknowledging "The Best" in many categories—from the Super Bowl to the Grammy Awards—let's use the occasion to honor our own list of "Best In Class" and work to add more names to it. For sure, the list is already long with many giants and "firsts" past and present, including among them Dr. King, President Barack Obama, Justice of the Supreme Court Ketanji Brown Jackson, and Congressman and Chairman of the Democratic Caucus, Hakeem Jeffries. But Black History Month—which remembers the past, celebrates the present and looks to the future—should also be a time that helps to motivate, mentor, and nurture our next generation of champions in the struggle for social and labor justice. ■

A MESSAGE FROM THE DIRECTOR

Why take a class with the Retiree Division?

As we age, it becomes increasingly important to maintain an active and engaged social life. Regular socialization provides older adults with numerous benefits, from improving mental well-being and physical health, to fostering a sense of belonging and purpose. At Local 237's Retiree Division we offered classes two times a year for a duration of ten weeks. Classes include: Introduction to Painting, Community Crochet, Tai Chi, Salsa, Afro-fit and an online poetry class. Classes offer retirees an opportunity to explore new interests, enjoy more leisure time, and invest in personal well-being.

BENEFITS OF TAKING A CLASS:

Social and Recreational: from Tai Chi to painting to Salsa dance class, these activities encourage friendship and can help reduce loneliness and isolation. Regular activities can further friendships, maintain a purpose and being a part of a collective environment. Peer support can uplift mental health and reduce stress.

Wellness and Fitness: Gentle exercise classes like Tai Chi or dance classes can promote physical well-being and contribute to your overall wellness. Being part of a class can uplift mental health and reduce stress. Our instructors modify classes to adjust to everyone's fitness level.

Educational: Retirees can explore new interests, pick up a new hobby, learn different techniques. The instructors are experts in their area of practice with many years of experience.

In general, whatever you like to do, keep at it! Maintain those important connections, go to your local senior center or gym, take a class here at the Retiree Division. *Just keep moving!* ■



by **Julie Kobi LMSW**
Director of the Retiree Division



Retiree Division Painting Class with instructor Carmen Paulino.

RETIREE DIVISION CLASS EXPO

May 16 at 11am
at the Local 237 Union Hall

Talk to instructors, see class demos, and find out what retirees are up to.

Please RSVP for the CLASS EXPO by contacting the Retiree Division at 212-807-0555 or via email at retirees2@local237.org



Spring Cleaning Home Maintenance That Can Save You Money

by Elaine Williams, LMSW
Assistant Director, Retiree Division

Spring is in the air, it's that time when the sun shines longer, the grass gets greener and (oh!) there are some home maintenance that need to be done. It's easy to overlook home maintenance when everything around the house is working fine. But just like preventative healthcare, doing some routine tasks now, can avoid big problems later according to www.aarp.org. For example:

TRIMMING TREES

We have all read in the news recently about trees appearing to be healthy but are not, falling on homes or parked vehicles costing tens of thousands of dollars in damages to the person involved. Mature trees add curb appeal and shade, but when they fall during a storm, they can damage the roof and siding of homes according to www.aarp.org, getting your trees inspected and pruned can cost anywhere from \$270-\$1,800 on average. There are instances where the City may be responsible for the trimming of the trees even if they are overhanging on your property. Call 311 or contact your City Council Member for guidance on who is responsible for the trimming of a particular tree.



CLEAN GUTTERS

Clogged gutters can lead to water overflowing and damaging your homes' foundation, siding and landscaping. Proper drainage from clean gutters can help to maintain the lifespan of your roof. It's always advisable to get a pro to do this job, as an amateur and a ladder may not be a good combination.

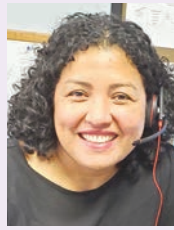


TUNE UP THE AIR CONDITIONING

EnergySage reports that the average household spends \$2,364 per year on electricity for air conditioning. Changing your filter which typically costs \$15-\$20 and should be done on a regular basis as one way of ensuring the efficiency of your system, diminishing the likelihood of clogged filter and saving 5-20% electricity cost, especially if you have a dog or a cat, because a clogged filter makes the motor work harder to pull air.



Overall, your home is your castle. Spending some time to really look around your property to see what needs your attention can save you thousands of dollars if attended to in a timely manner. Don't ignore the small things. ■



Sexuality and Intimacy

by Edith Johnston, LCSW
Deputy Director, Retiree Division



In my many years of practicing social work I have counseled people around different topics and I have become aware that some topics are considered taboo. In this article I would like to address one of these topics:

Sexuality and intimacy. Even though it's not addressed often it remains an important aspect of well-being in later life, and many older adults continue to enjoy active sex lives, although the frequency and nature of sexual activity may change. It is important to be aware that age-related changes and medical conditions can affect sexual function. Open communication with a partner and healthcare provider is crucial.

Unlike some myths suggest, sex isn't just for the young. Many seniors still enjoy their sexuality into their 80s and beyond. A healthy sex life is both fulfilling and good for other parts of your life too — such as your physical health and self-esteem.

PHYSICAL HEALTH BENEFITS

- **Cardiovascular Health:** Sexual activity can help improve circulation and cardiovascular health. It's a form of exercise that raises the heart rate and engages muscles, which can be beneficial for overall fitness.
- **Hormonal Balance:** Regular sexual activity helps maintain hormone levels, such as testosterone in men and estrogen in women, which are important for maintaining muscle mass, bone density, and mood.
- **Pain Relief:** Sexual activity can release endorphins, which are natural pain relievers, and may also reduce stress, anxiety, and depression.

EMOTIONAL AND PSYCHOLOGICAL BENEFITS

- **Connection and Intimacy:** As people age, maintaining emotional and physical intimacy with a partner can provide a sense of closeness and connection. This can reduce feelings of loneliness and improving overall life satisfaction
- **Self-Esteem and Confidence:** Sexual activity, along with desiring or feeling desired by a partner, can boost self-esteem and contribute to a positive body image, which is important at any age.
- **Mental Health:** Sexual activity can have a positive impact on mental health by lowering stress and promoting relaxation. Positive sexual experiences can increase the release of dopamine and oxytocin, which enhance feelings of happiness and bonding.

QUALITY OF LIFE

- **Sexual Desire and Satisfaction:** Maintaining a healthy sexual relationship in later years can improve quality of life and prevent the feeling of loss associated with aging. The ability to express and enjoy sexuality can lead to a greater sense of vitality and enjoyment in life.
- **Stress Relief:** Sexual activity provides a natural release of stress, and maintaining a healthy sex life can contribute to coping better with the challenges and stressors that come with aging.

MAINTAINING A STRONG PARTNERSHIP

- **Relationship Strength:** For couples, maintaining a healthy sexual relationship in later years can foster better communication, intimacy, and understanding. This can strengthen their emotional bond and lead to a more fulfilling relationship.
- **Nurturing Affection:** Affection, including sexual intimacy, helps maintain emotional closeness, which is particularly important as couples age and face new challenges together.

CHALLENGES

- **Health Issues:** Certain health conditions (e.g., arthritis, diabetes, heart disease) or medications can affect sexual function and desire. It's important to talk openly with healthcare providers about these issues and explore solutions that can help.
- **Changes in Desire:** As people age, they may experience shifts in sexual desire or function. These changes are natural, but open communication with a partner and a focus on other forms of intimacy and pleasure can help maintain a satisfying sex life.

In conclusion, sex can be an important aspect of well-being as people age, benefiting physical, emotional, and psychological health. It is crucial, however, to adjust expectations and communication is necessary to ensure that both partners are comfortable and satisfied. ■

RETIREE news & views

Retiree News & Views (USPS 013028) is published Bi-Monthly by the Retiree Division of Local 237, International Brotherhood of Teamsters. Periodicals Postage is paid at New York, NY. **POSTMASTER:** Send address changes to Retiree News & Views at 216 West 14th Street, New York, NY 10011-7296. 212-807-0555, retirees2@local237.org, www.local237.org

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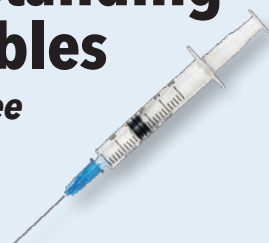




Understanding Injectables

Under Retiree Benefits

by **Diana Nappi**
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, we hope to explain what is covered and what is not covered by the Local 237 drug plans.

PRE-MEDICARE RETIREES

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.

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

MEDICARE RETIREES

Medicare eligible retiree injectable coverage is different from 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 cover immunization agents such as Flu shots, Hepatitis B shots, RSV, Pneumococcal shots and the Shingles vaccine.

Contact your Medicare Plan to inquire about the Flu shots, Hepatitis B, RSV, Pneumococcal and the Single Vaccine or refer to the publication "Medicare and You" for further information about your Medicare Benefits.

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.

Our Fund Office is open to assist you, Monday through Friday and can be reached at 212-924-7220 should you have any questions. The staff of the Retirees' Benefit Fund are here to help.

Your Union 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. ■

Pre-Medicare retirees are covered for injectable drugs by the city plan called PICA.

Medicare eligible retiree injectable coverage is different from Pre-Medicare Retirees.



Can We Be Friends?

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



Do you remember how we could as children easily make friends? It seems as we get older this becomes a bit more challenging. According to the magazine "Psychology Today", friendships are a key predictor of both happiness and longevity as we age. By contrast, social, isolation and loneliness are linked to higher risk of dementia, heart disease, depression, and other harms to mental and physical health.



When we retire, we experience separation from coworkers and familiar communities. As we age, we experience losses, and our circle of friends begins to shrink. Here are a few tips for making friends as older adults. You don't need a lot of friends but building a few meaningful friendships can help with loneliness, boredom and make life fun!



- 1 Decide that friendship is important to you and why. Would you like someone to attend events with, travel, take classes, etc. Tell yourself that your life can be better with friends.
- 2 Accept that making friends requires deliberate effort. Friendships don't just happen by magic. You have to be intentional, that is, to make a deliberate effort to engage with people, to show interest in potential friends.
- 3 Take the initiative for organizing a get together. Arrange to do something—lunch, coffee—with your friend. There are no guarantees that your target friend is interested in exploring a friendship with you, but you'll never know unless you try.
- 4 Don't take it personally if a friendship doesn't blossom. Remember, your potential friend may be overwhelmed with life challenges right now, so perhaps next time.
- 5 Reconnect with old friends, coworkers or classmates. Attend reunions, connect on Facebook, or visit an old neighborhood.
- 6 Join a group that meets regularly. Check your public library for organizations that offer classes, community events, support groups, etc. This is a great way to meet people of different ages, backgrounds and interests.



Remember to value both your activity friends, and your intimate friends. Accept that a friend doesn't have to be a "best" friend. I personally have friends for different activities such as movies, concerts, church, and community events. Another great place to make friends is by attending Retiree Division events, activities and community meetings. There may be a fellow retiree just waiting to be your friend! ■



Are you REAL ID ready?



Scan QR code for more information

If your New York State license or ID does not have a star or a flag on it, then you do not have a **REAL ID-compliant document.**

A **REAL ID** is a federally compliant DMV-issued driver license, learner permit, or non-driver ID that will be required to board a domestic flight (within the U.S.) or enter certain federal buildings starting **May 7, 2025**, unless you have a valid passport.





What You Should Do If Served Legal Papers

by **Jennifer Hudson, Esq.**
Director of Local 237 Legal Services Plan

**First, call your Teamsters Local 237
Legal Services Plan at
212-924-1220**

Our Civil Legal System allows anyone to bring you to court (sue you) for any reason, and it is up to you to go to court and show why that person shouldn't win the case against you. If you don't, the person or entity suing you automatically wins, even if the case isn't a good one.

What counts as "being served"?

You can be served by someone handing you papers personally, or handing someone in your household papers for you, and mailing a copy of the papers, or, by taping the papers to your house or apartment door, and mailing a copy of the papers.

If you receive court papers, you should note down the day, time, and method that you receive those papers.

Once you are served with court papers, even if you did not get them in any of the ways described above, you must go to court.

"Answering"

Your response to the papers you received is called your "Answer" and this is the document used to tell the court your defense. You have a short time to respond so it is crucial that you go to court and present your "Answer" as soon as possible, even if you don't know your defense and just indicate "general denial". If you don't answer on time, or go to the court date, the person/entity suing you could win the case by default just because you didn't answer in time.

What happens when you "default" on a case?

When you don't go to court to defend against a lawsuit, the person/entity suing you wins the case by default. You must attend every court appearance or a default judgment against you will result if you are not there. The person/entity will win because you didn't show up (defaulted) and will get a judgment against you for whatever they are seeking, most often money or eviction.

What is a "judgment"?

When a person/entity suing you gets a judgment against you, it means they case is won. A money judgment is good for 20 years. The person/entity who sued you and got a judgment can hire a marshal to evict you, or, collect on a money judgment for the next 20 years. 10% of your gross amount (before taxes) of every paycheck you receive can be taken until the full amount of the judgment (with interest) is collected or it will be taken directly out of your bank account.

If you go to court and defend yourself, you might still end up with a judgment against you, unless you decide to settle, or prove their case over your defense.

Because you are a Teamsters Local 237 member, you have a free attorney to help you with all of this. Remember to call us if you are served with court papers. ■



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Hold On To... Well, Everything!

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

If you remember (or missed) the last issue, my most recent article ("Hold On To Your Hat!") suggested holding on to one's hat as a whimsical proxy for taking steps to protect wealth from taxation. It suggested that new and possibly strong tax winds in 2026 and beyond could be something to prepare for later this year.

As I write this, I'm seeing snow flurries and winter-quality gusts outside that don't care that it's Spring — and thinking about the tariff-driven storm which has recently roiled the U.S. stock market. In addition to a hat, the financial storm has made me think of three other things for a retiree with investments to hold on to.

First, hold on to *perspective*. If you have a Deferred Comp, IRA, or other account, it is harrowing to see days where securities lose 5% of their value — followed by more misfortune a day later. The value of S&P 500 stocks (aka the Fortune 500 — that is, stocks of the largest U.S. corporations) has dropped 15% in a matter of days. But it is not as if the market has snatched back years of growth. The value of these stocks at this writing is about the same as in Spring 2024, when they were on the way up. In other words, if you own these stocks your position is no worse off than it was last year at this time.

Secondly, hold on to *historical context*. This is not the first time markets have been shaken. In the 100 years since U.S. markets were organized, there has been a Great Depression, a World War, a Cuban Missile Crisis, Watergate, a dot.com bust, terrorism, a Great Recession, and a Pandemic. You have also lived through periods like the 1970s, when high interest rates, high unemployment, inflation, and two separate worldwide oil embargoes led to two-hour lines for a tank of gas. In each case, stocks were badly buffeted for a time but regrouped and eventually resumed a pattern of long-term growth.

Third, hold on to *your judgment* and keep investing-related impulses in check. In nasty, uncertain times, it is very easy for apprehension to become dread and for a sudden, emotional "sell it all" decision to eventually be regretted (and prove expensive).

None of this is to say that the storm has done its worst and is abating: things could get worse. My advice for the moment is to hold on to your hat, these three things, and anything else which offers investment philosophy stability. However, if a session or two with a Stacey Braun counselor would help you review and hold on to investing guidelines for troubled times, or assist with a portfolio stitch here or a tweak there which would give you a little more peace of mind, by all means make an appointment! ■

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.

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

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All are
welcome**



**Scan the QR code to see
the Retiree Division
upcoming events
and classes**



RESUMEN DEL LIBRO:

Angélica Morales: Historia de Una Pianista Mexicana

Autora: María Teresa Castrillón

Consejo Nacional Para La Cultura y Las Artes
Dirección General de Publicaciones Impreso y hecho en México. 2007



por Néstor Murray-Irizarry
Historiador y gestor cultural

Una ojeada superficial de este tomo nos podría llevar a entender que contiene la historia de una niña prodigio nacida en Gurabo, Puerto Rico, que luego se convirtió en una excelentísima pianista, recorrió el mundo, arrebató a las audiencias más cultas y exigentes, y terminó su vida en un poblado casi desconocido del estado de Kansas, en los Estados Unidos.

Otra mirada, más profunda, nos exige pensar acerca de lo que significa ser puertorriqueño; acerca de la influencia de la suerte y el contexto en el que nace una persona a la hora de encauzarle y permitirle transformarse en toda una personalidad del mundo artístico internacional; acerca de si deberían o no los padres (y, en general, los adultos) tener el derecho a sustituir, en la vida de sus críos, los goces de la infancia por el afán de la perfección artística; acerca del por qué las madres son por lo común mucho mejores tutores que los padres (y mucho más valientes); acerca de lo que constituye –o debiera constituir– una vida verdaderamente plena y feliz...

Angélica Morales nació, como ya sabemos, en Gurabo, el 22 de enero de 1911. Como bien se indica, nació allí «por casualidad», pues su madre (Lolita) era nativa de la pequeña ciudad de Aguascalientes, en el centro de México, y su padre (Ángel), aunque nacido en la isla, desde muy joven viajaba al exterior.

A los diez años, Angélica dio su primer recital, y el programa casi lo dice todo, pues incluía obras de Bach, Beethoven, Schumann, Schubert, Chopin, Haendel, Lisadov, Scarlatti y del propio Cortázar. La ejecución de la niña encantó a todos, causó una auténtica sensación, y se le pegó, como hierro a un imán, el calificativo de «niña-prodigio». Lo era.

Desde aquel recital en adelante, la vida de Angélica tomó un rumbo definido, y para hacerla realidad Lolita desplegó la misma energía y firmeza que una mamá osa defendiendo a sus cachorros. El primer músico extranjero a quien Lolita llevó a Angélica para que conocieran de sus dotes musicales fue Josef Lhevinne (1874-1944), y este quedó tan complacido y asombrado, que al instante ofreció llevarse a Angélica para su casa en Chicago, y atender personalmente su formación como pianista sin cobrar un solo centavo.

A los tres años y medio bajo la tutela del célebre pianista Egon Petri, Angélica se licenció como pianista, obtuvo su diploma, y a partir de ahí despegó su carrera como intérprete de piano. Su hermana, Estela, mientras tanto estudiaba ballet.

A pesar de que Petri tenía como norma no permitir que sus alumnos tocaran en público, en el caso de la «niña-prodigio» hizo no una, sino varias excepciones. Al año de la relación maestro-alumna la dejó tocar una pieza de Mozart en un concierto en la sala del teatro de la Staaliche Hochschule für Musik, de Berlín; y accedió a que tocara con la orquesta filarmónica de Dresde durante la celebración de una semana hispano-mexicana. Angélica tenía entonces once años. En 1924, a los trece, se presentó con la orquesta filarmónica de Berlín, en un concierto estaba patrocinado

por el gobierno de México, y, dado el éxito de este, tocó de nuevo en la misma sala unos meses más tarde. La crítica sólo hablaba de las montañas de «virtuosismo, talento, técnica, fluidez y sensibilidad...».

Von Sauer fue, desde el mismo inicio, importantísimo en su vida. El gusto por la música clásica le vino de la parte de la madre, y desde muy temprano mostró habilidades especiales para sentirla y ejecutarla, y con unos quince años fue a parar al conservatorio de Moscú, donde permaneció varios años, bajo la tutela de uno de los mejores pedagogos del mundo, Nicolai Rubinstein, uno de los más firmes partidarios de la crítica abierta, sincera y despiadada. Pero certera. Rubinstein murió antes de poder graduarse, y abandonó la escuela para comenzar a dar conciertos dondequiera que podía.

En 1942, ya en plena guerra, murió Sauer. Angélica tenía entonces sólo treinta y dos años, y le había nacido otro hijo, Franz, entonces de dos meses de edad. La academia de música donde Sauer había sido profesor ofreció a Angélica el puesto de su marido. Con muchas dificultades en lo material –todo escaseaba, menos las bombas– Angélica siguió dando clases y ofreciendo conciertos, tanto en la misma Alemania, como en Austria, Polonia y Suiza.

En 1994 fue invitada por una amiga a pasar unos días en Suiza. Luego, ya de regreso en Kansas, murió Franz, luego de una enfermedad del hígado. En 1995 tuvo, sin embargo, una gran alegría: se inauguró en México el Concurso Angélica Morales.

Al año siguiente, un 17 de abril, falleció en Kansas. ■

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UN MENSAJE DE LA DIRECTORA

¿Por qué tomar una clase con la División de Jubilados?

A medida que envejecemos, se vuelve cada vez más importante mantener una vida social activa. Relacionarse regularmente brinda a los adultos mayores numerosos beneficios, desde mejorar el bienestar mental y la salud física hasta fomentar un sentido de compromiso y propósito. En la División de Jubilados del Local 237, ofrecemos clases dos veces al año con una duración de diez semanas. Las clases incluyen: Introducción a la pintura, crochet, taichí, salsa, afro-fit y una clase de poesía en línea. Las clases ofrecen a los jubilados la oportunidad de explorar nuevos intereses, disfrutar más del tiempo libre e invertir en su bienestar personal.

BENEFICIOS DE TOMAR UNA CLASE:

Social y recreativo: Desde taichí hasta pintura y clases de salsa, estas actividades fomentan la amistad y pueden ayudar a reducir la soledad y el aislamiento. Las actividades regulares pueden fortalecer las amistades, mantener un propósito y formar parte de un grupo. El apoyo común puede mejorar la salud mental y reducir el estrés.

Bienestar y condición física: Las clases de ejercicio leve como el taichí o las clases de baile pueden promover el bienestar físico y contribuir a su bienestar general. Participar en una clase puede mejorar la salud mental y reducir el estrés. Nuestros instructores adaptan las clases a cualquier nivel físico.

Educativo: Los jubilados pueden explorar nuevos intereses, aprender un nuevo pasatiempo y explorar diferentes actividades. Los instructores son expertos y tienen muchos años de experiencia.

En general, ¡sigue practicando lo que te guste! Mantén esas conexiones importantes, visita tu centro para personas mayores o gimnasio local, toma una clase aquí en la división de jubilados. ¡Sigue adelante! ■



by Julie Kobi LMSW
Directora de la División Jubilados

EXPOSICION DE CLASES PARA LOS JUBILADOS

16 De Mayo, a las 11:00 am

En el Sindicato -Local 237

Tendrán la oportunidad de hablar
con los instructores y ver las clases
que la Union ofrece a los jubilados.

Por favor, confirme su asistencia a la exposición de clases comunicándose con la División de Jubilados al 212-807-0555 o por correo electrónico a retirees2@local237.org



Aprendiendo de los Beneficios de las Inyecciones y Vacunas de los Jubilados

Por **Diana Nappi**

Directora del Fondo de Beneficios para Jubilados

El personal del Fondo para Jubilados ha recibido numerosas llamadas y cartas sobre medicamentos inyectables y vacunas (como la vacuna contra la culebrilla, el VSR, la neumonía y la gripe). El beneficio funciona de manera diferente para los miembros jubilados elegibles para Pre-Medicare y Medicare. En esta columna, esperamos explicar qué cubre y qué no cubre el plan de medicamentos de Local 237.

JUBILADO PRE-MEDICARE

Los jubilados pre-Medicare tienen cobertura para medicamentos inyectables a través del plan municipal llamado PICA. PICA significa Psicotrópico, Inyectable, Cáncer y Asma. Originalmente, el programa PICA cubría las cuatro categorías de medicamentos para todos los jubilados activos y pre-Medicare. Alrededor de 2002, el plan se modificó y actualmente solo cubre las secciones de Inyectable y Cáncer. Las secciones de Psicotrópico y Asma están cubiertas por los planes de medicamentos del Fondo de Bienestar de la Unión o del Fondo de Jubilados.

La insulina y ciertas vacunas, como la vacuna contra la gripe, la neumonía y la culebrilla, así como otras vacunas, están cubiertas por su seguro médico. El Fondo de Jubilados NO cubre medicamentos inyectables para jubilados pre-Medicare en ninguna circunstancia.

JUBILADO CON MEDICARE

La cobertura inyectable para jubilados elegibles de Medicare es diferente a la de los jubilados pre-Medicare. Según el Centro de Servicios de Medicare, la cobertura de medicamentos recetados de Medicare (Parte D) puede cubrir insulina, ciertos suministros médicos utilizados para inyectar insulina (como jeringas) y algunos medicamentos orales para la diabetes. El plan de medicamentos equivalentes de Medicare de Teamsters cubre suministros para la diabetes. Estos suministros incluyen insulina, jeringas, tiras reactivas y otros artículos relacionados con la diabetes.

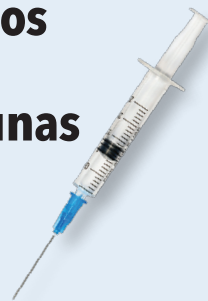
El Fondo no cubre agentes de inmunización como las vacunas contra la gripe, la hepatitis B, el VSR, el neumococo y la culebrilla.

Comuníquese con su plan de Medicare para obtener información sobre las vacunas contra la gripe, la hepatitis B, el VSR, el neumococo y la vacuna única, o consulte la publicación Medicare y usted para obtener más información sobre sus beneficios de Medicare.

Si recibe sus medicamentos recetados a través de su plan de seguro médico Medicare Advantage (por ejemplo, HIP/VIP), las normas de ese plan se aplican a su cobertura.

Nuestra Oficina del Fondo está abierta para atenderle de Lunes a Viernes. Si tiene alguna pregunta, puede comunicarse con nosotros al 212-924-7220. El personal del Fondo de Beneficios para Jubilados está aquí para ayudarle.

Su presidente, **Gregory Floyd**, y la Junta Ejecutiva del Local 237 se comprometen a garantizar que nuestro lema: "**Jubilados del trabajo, no del sindicato**" se refleje en la prestación de servicios de calidad a nuestros afiliados jubilados. ■



Qué debe hacer si recibe una notificación legal

Por **Jennifer Hudson Abog.**

Directora del Plan de Servicios Legales, Local 237

Primero, llamar a su Plan de Servicios Legales de Teamsters Local 237 al 212-924-1220.

Nuestro sistema civil legal permite que cualquier persona lo demande por cualquier motivo, y usted debe presentar la demanda y demostrar por qué no deberían ganar el caso. Si no lo hace, la persona o entidad que lo demande ganará automáticamente, incluso si no tiene un buen caso.

¿Qué se considera "notificar"?

Puede recibir la notificación personalmente, o entregarle los documentos a alguien que viva en su hogar y enviarle una copia por correo, o pegarlos con cinta adhesiva en la puerta de su casa o apartamento y enviarle una copia por correo.

Si recibe documentos judiciales, debe anotar el día, la hora y el método de entrega. Una vez que le hayan entregado los documentos judiciales, incluso si no los recibió de ninguna de las formas descritas anteriormente, debe acudir a la corte.

Respuesta

Su respuesta a los documentos que recibió se llama "Contestación" y es el documento que se utiliza para presentar sus defensas ante el tribunal. Tiene poco tiempo para responder, por lo que es crucial que acuda al tribunal y presente su "Contestación" lo antes posible, incluso si desconoce su defensa y simplemente escribe "negación general". Si no responde a tiempo o no se presenta a la audiencia, la persona o entidad que lo demanda podría ganar el caso por incomparecencia, simplemente porque usted no respondió a tiempo.

¿Qué sucede cuando usted "incumple" un caso?

Cuando no acude al tribunal para defenderse de una demanda, la persona o entidad que lo demanda gana el caso por incomparecencia. Debe asistir a todas las comparecencias ante el tribunal o podrían obtener una sentencia por incomparecencia en su contra por su ausencia. La persona o entidad ganará porque usted no se presentó (incumplió) y obtendrá una sentencia en su contra por lo que esté reclamando, generalmente dinero o el desalojo.

¿Qué es una "sentencia"?

Cuando una persona o entidad que lo demanda obtiene una sentencia en su contra, significa que ganó el caso. Una sentencia monetaria tiene una vigencia de 20 años. La persona o entidad que lo demandó y obtuvo la sentencia puede contratar a un alguacil para desalojarlo o cobrar la sentencia monetaria cuando lo desee durante los próximos 20 años. Pueden tomar el 10% del monto bruto (antes de impuestos) de cada cheque de pago que reciba hasta obtener el monto total de la sentencia con intereses, o pueden embargar su cuenta bancaria y simplemente sacarlo de su cuenta.

Si acude a los tribunales y se defiende, aún podría recibir una sentencia en su contra, pero solo si decide llegar a un acuerdo con ellos o si prueban su caso sobre sus defensas.

Como miembro de Teamsters Local 237, tiene un grupo de abogados totalmente gratuito para ayudarle con el proceso. ¡Llámenos a la primera señal de documentos judiciales! ■

SI SU NÚMERO DE TELÉFONO O DIRECCIÓN HA CAMBIADO LLAME AL 212-924-7220



Además de notificar al sindicato, comuníquese con la Administración del Seguro Social, con su sistema de pensiones y con la Oficina de Relaciones Laborales. Seguro que no querrá perderse información importante.

In Memoriam



**We pause to honor
retirees we have lost.**

*Our thoughts and prayers
are with their families
and friends.*

**Gone but
never forgotten.**

RETIREE news & views

216 West 14th Street
New York, NY 10011



Affiliate of



MARCH/APRIL 2025

WE WOULD LOVE TO HEAR FROM YOU

Whatever your needs are reach out to the Retiree Division for guidance.

CALL: 212-807-0555 EMAIL: retirees2@local237.org

RETIREES CORNER

*Congrats to
New Retiree!*



Congratulations to **Michael De Leo**, Supervisor, Bricklayer, 35 years on the job. Pictured with **Gregory Floyd** (l), Local 237 President and **Donald Arnold** (r), Local 237 Executive Board Secretary-Treasurer and the Director of the Citywide Division.



Representative Payees Help You Manage Your Social Security

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

Some people who receive monthly Social Security benefits or Supplemental Security Income (SSI) payments may need help managing their money. When we receive information that indicates you need help, we'll work with you to find the most suitable representative payee to manage your benefits. A representative payee is someone who receives your monthly benefit payment on your behalf and must use the money to pay for your current needs, including:

- Food
- Clothing
- Personal care items.
- Housing and utilities.
- Medical and dental expenses.
- Rehabilitation expenses (if you have a disability).

If you need help managing your benefits, tell a Social Security representative that there is someone you want to be your representative payee. Your representative payee should be someone you trust and interact with often, and who clearly understands your needs. Social service agencies, nursing homes, or other organizations are also qualified to be a representative payee. Ask them to contact us.

You can write to us within 60 days of being assigned a representative payee if you don't agree that you need one or if you want a different representative payee.

We also offer Advance Designation, which allows you to name up to three people who could serve as a representative payee for you if the need ever arises. There may come a time when you can no longer make your own financial decisions. You and your family will have peace of mind knowing that someone you trust may be appointed to manage your benefits for you.

You can submit your Advance Designation request when you apply for benefits or after you are already receiving benefits. You may also do so through your personal my Social Security account at www.ssa.gov/myaccount or by calling and speaking to a Social Security representative.

You can find more information at www.ssa.gov/payee. ■



REMINDER

IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED CALL 212-924-7220

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.