

RETIREE

news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

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Season's Greetings

There's a very popular song on the radio right now—"Debí tirar más fotos"—which translates to "I should have taken more photos." In that spirit, this camera roll is our way of sharing special photos and memories with all of you. Thank you for the many moments we've shared throughout 2025—from one-on-one consultations, to trips, events, and so much more. We are truly honored to serve you. We send our warmest thoughts and best wishes for a wonderful holiday season. May 2026 bring you good health, joy, laughter, and many more opportunities to join our Retiree Division activities. As we head into the New Year, please keep an eye out for upcoming programs—try a class, attend an educational workshop, or explore something new. A full calendar of events can be found on our website at www.local237.org.



More Retiree Photos Inside



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

"Are We There Yet?"

Did you ever take a long car ride with kids? Despite their iPads, cell phones and countless bags of Gummy Bears, eventually you'll be asked: "Are we there yet?" Your answer: "Soon," will only last a few minutes before the question is asked again... and again, and again.

"Are We There Yet?" is not a question only impatient little kids ask; we grown-ups ask it too. In so many instances, as we travel through, life we want to know if what we're expecting is coming soon, especially if it's something good. We want to know when will our wait be over? When will what's been promised — often with some hype and great anticipation built-in — finally arrive?

With New York City's recent elections, so much

has been already been written and so many pundits have already said — the obvious: "Elections have consequences." We know that! But with time left to go before there are new faces in City Hall, some folks are already wondering: "Are we here yet?"

The "Soon" answer will be met with eager anticipation for some, while for others, it would be hard to hide their trepidation.

For the next question on the minds of many, "Where we do go from here?" (...once "here," or "there," of course), maybe we should consider looking for advice from someone who, no doubt, has quelled riotous children successfully (from time to time) through the words of the great Grinch (who, of course, stole Christmas):

"Maybe Christmas doesn't come from a store; Maybe Christmas means a little more... Christmas Day will always be, As long as we have 'WE.'" (That is, of course, Dr. Seuss.)

We, is the American voter. That "We" understands that the principles of the American democracy derive from documents like the Constitution

and the Bill of Rights, and the hard-fought-for values of the American people. That is the we. And we is... almost "there, yet?"

In this recent election, locally and nationwide, millions of "we"s felt a sense of duty and the obligation to stand up for those values and make our opinions known. No, democracy is not a glitzy holiday gift. And it's so much more than a bumper sticker that peels off or a 30-second ad, almost immediately forgotten. It's a long road trip, bound to have its... annoyances... along the way and no, we're not there yet. But we'll always be — We the American people.

Dr. Martin Luther King, Jr. warned us about the negative consequences of not understanding that we're all interconnected and the power of being "WE" not just "me." To quote another "Doctor," this with far more accolades: "We must all learn to live together as brothers, or we will all perish together as fools. We are tied together in the single garment of destiny, caught in an inescapable network of mutuality. And whatever affects one directly affects all indirectly." ■

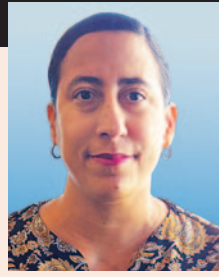


Retiree Cruise on the Hudson River



A MESSAGE FROM THE DIRECTOR

Retiree Division: A Year in Review - 2025



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

As 2025 comes to a close, I want to extend my heartfelt gratitude to all Local 237 retirees for trusting the Retiree Division staff with your important matters. Many of you reached out to us regarding benefits and other delicate situations, and we have learned so much from each of you. We look forward to continuing to build connections in the year ahead.

Here's a look back at what we accomplished together this year:

- **Growing Community:** The Retiree Division now supports **12,500 retirees across the United States**. We warmly welcome all new members to our extended family. This year, we responded to several hundred calls and emails covering topics such as Medicare eligibility, caregiver support, relocation, pension questions, health insurance, and community resources.
- **Pre-Retirement Seminars:** Held twice virtually this year, our online seminars have allowed us to reach more members than ever before. Attendees can now access vital retirement information comfortably from home.
- **Events and Programs:** Our retirees enjoyed a wide range of programs, including: Martin Luther King Jr., Black History, Women's History, Veteran's programs, Community groups, caregiver workshops, walking groups, and multicultural events, Social hour and a lunch cruise overlooking the Hudson River and Participation in The Alzheimer's Association Walk, raising over **\$10,000** for research and caregiver resources.
- **Classes and Learning Opportunities:** Spring and fall classes included Introduction to Drawing, Community Crochet, Tai Chi, Afro Fit, Salsa, and Online Poetry. All classes were well attended, and retirees are excited to return next year.

These events provided opportunities to reconnect with old friends and make new ones. We are truly honored and proud to have worked with so many retirees and their families this year. I encourage everyone to join one of our events in 2026 and connect with the Retiree Division staff. Social connections play a vital role in supporting mental and emotional well-being, helping to combat loneliness and promote joy in later years.

For information about upcoming classes and activities, please visit our website at www.local237.org.

Wishing you and your families a happy and healthy holiday season. Here's to a joyful 2026! ■



by **Diana Nappi**
Director of Welfare Funds



Coming January 1, 2026

The Local 237 Retirees' Fund is working on prescription plan improvements for our Medicare retirees and their Medicare eligible dependents. The plan is available to retirees from Local 237's Citywide and Housing Divisions. The Plan will remain non-contributory by Retirees. *Please note: All of your other Local 237 benefits remain unchanged.* We are located on the 3rd Floor and can be reached at 212-924-7220 if you have any questions regarding your ancillary benefits. ■



SCAN TO VIEW
PRESCRIPTION PLAN

Local 237 Retiree Division Veterans Day Program

The Retiree Division held its annual Veterans Program on November 21st, honoring the courage of those who served and the unwavering support of their families.



RETIREE news & views

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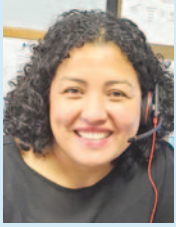
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Understanding Winter Blues and Seasonal Depression

by Edith Johnston, LCSW

Deputy Director, Retiree Division

As the days grow shorter and temperatures drop, many people notice a subtle shift in their mood and energy. It is not unusual to feel a bit more sluggish, less motivated, or more inclined to sleep during the darker months of the year. These experiences, commonly referred to as the *winter blues*, are familiar to many and typically mild. However, for some individuals, the seasonal change triggers something more significant: Seasonal Affective Disorder (SAD), a form of clinical depression that follows a predictable seasonal pattern. Understanding the difference between the winter blues and SAD—and knowing what can help—can make the darkest months feel far more manageable.

The winter blues, though uncomfortable, are not considered a medical condition. Instead, they are characterized by temporary dips in mood as daylight decreases. People may experience lower energy, mild sadness or irritability, difficulty waking in the morning, increased cravings for comfort foods, or reduced interest in social activities. Despite these challenges, the winter blues are often manageable and tend to improve naturally as the season progresses.

Seasonal Affective Disorder, on the other hand, is a recognized subtype of depression. It typically emerges in late fall or early winter and improves as spring or early summer approaches. Unlike the winter blues, SAD can significantly interfere with daily functioning. Those affected may experience persistent sadness or hopelessness, loss of interest in once-enjoyed activities, marked fatigue, oversleeping, increased appetite—particularly for carbohydrates—difficulty concentrating, and a strong desire to withdraw socially. Researchers attribute SAD to reduced light exposure, which disrupts the body's internal clock and affects hormone levels such as melatonin and serotonin, both of which play crucial roles in mood and sleep regulation.

There are several factors that explain why winter has such a profound impact on mood. Reduced sunlight is one of the most influential contributors, as shorter days mean less natural light reaching the eyes, leading to drops in serotonin and a higher risk of depression-like symptoms. Likewise, the reduced sunlight results in lower vitamin D production, a nutrient important for mood regulation. The shifting daylight hours can also disrupt the circadian rhythm, the body's internal clock that governs sleep and energy patterns. Additionally, winter often brings lifestyle changes such as spending less time outdoors and engaging in fewer social or physical activities—changes that can further impact mental well-being.

While anyone can experience mood changes during the winter, certain groups are more susceptible to SAD. Women, individuals who live farther from the equator, those who have a personal or family history of depression, and people with low exposure to sunlight are all at greater risk. Recognizing these patterns can help individuals and healthcare providers identify symptoms earlier and seek appropriate support.

The encouraging news is that both winter blues and SAD are treatable, and many people find relief through simple lifestyle changes or professional care. Spending time outdoors, even for short periods and especially in the morning, can help regulate circadian rhythms. Regular physical activity boosts mood-enhancing chemicals in the brain and increases overall energy. Maintaining a consistent sleep schedule also supports mental and physical stability. Social interaction, though sometimes difficult when motivation is low, remains a powerful source of emotional support. For those experiencing more severe or persistent symptoms, professional help may be essential. Treatments such as therapy, medication, or a combination of both can be highly effective in managing SAD.

It is important to seek help when feelings of low mood, hopelessness, or lack of motivation begin to interfere with work, school, relationships, or basic daily tasks. Seasonal Affective Disorder is a legitimate medical condition—not a sign of laziness or personal weakness—and appropriate treatment can make a significant difference.

Although winter inevitably brings shorter days and colder weather, it does not have to bring suffering. With awareness, support, and effective coping strategies, the darker season can become not only manageable but even enjoyable. Understanding the nature of winter blues and SAD empowers individuals to take proactive steps toward protecting their mental health and finding light, even in the year's darkest months. ■



When the Holidays Hurt: Finding Joy Amid Grief While Navigating the Holiday

by Elaine Williams, LMSW

Assistant Director, Retiree Division

“The changing of the season marks our journey through life, embracing and learning from each experience.”

— (unknown author)



Celebrating holidays with family fosters unity, strengthens bonds and creates lasting memories through traditions like sharing meals, helping with decorations and playing games. These gatherings also provide emotional benefits, such as increased feelings of belonging and joy, and can improve relationships through shared experiences and communication.

The holidays can often also be a bittersweet time when the thought of not having a particular loved one around during this celebration becomes overwhelming, joyless, and packed with hurt and sadness, the hurt usually comes from accepting the fact that you will never be able to share these holidays with that person again.

Finding joy during loss involves giving yourself permission to grieve while embracing small moments of happiness. It's important to acknowledge that grief and joy can coexist and that allowing yourself to experience mixed emotions is a natural and healthy part of the healing process.

Honor the one you're grieving: There is always uncertainty in knowing just how much to let go of and how much to hold on to when it applies to the person you are grieving. There is a delicate balance between holding onto memories and not allowing yourself to live a life without the person. Find ways to honor your loved one, such as, donating a gift in their name, sharing their favorite stories or incorporating something that person loved doing into your holiday traditions. This could well be trying to replicate their favorite recipe or drink, or simply just hanging the person keepsake ornaments unto your Christmas tree. Putting time aside to remember the person and all their behavior and quirks that would surface during this time of celebration is important.

Acknowledge mixed emotions: It's normal to feel happy and sad at the same time. Accepting these mixed emotions can help you cope with grief and adversity.

Continue or create traditions: Keep some old traditions to find comfort and normalcy but also feel free to create new ones that reflect your current journey.

Connect with others: Spend time with supportive friends and family. Being vulnerable and sharing your feeling with trusted people can help you feel less alone and begin to heal.

Set boundaries: It's okay to say “no” to activities that feel overwhelming. Setting boundaries is a key part of self-care and allows you the space to grieve.

If grief feels overwhelming, don't hesitate to seek guidance from a therapist or a counselor. After all “life is like a season with its magic. Each season is a sign that you are not stuck, and even though you will lose some things, you are still strong enough to keep going after you think you can't.” ■



Teamsters Local 237 Legal Services Plan and Retirement

“You retire from work, but you never retire from the Union!”
– Nancy True



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

One of the truly great things about being a Local 237 member, is that when you retire, you keep your Legal Services Plan benefits!

If you spend your golden years in one of the covered counties (New York, Kings, Queens, Richmond, Bronx, Suffolk, Nassau, Westchester, Rockland, Orange, Putnam), you continue to be eligible for the Legal Services Plan to represent you in your case, provided it is a covered matter, just as when you were working.

This means, for example, that you can still get your prenuptial agreement if you find love and want to keep separate the assets you earned before finding your love. You can still do your simple wills, health care proxies and powers of attorney. You can still have an attorney represent you in the purchase or sale of your home, or, in defense of a foreclosure action. You are still eligible for these, and many other, legal services, after you retire. The benefit remains the same, with the same deductible – you pay \$150.00 towards any filing fees or other litigation expenses that your type of case may incur, which then entitles you to an additional \$500 benefit for additional litigation expenses. You do not have to pay for your Local 237 Legal Services Attorneys fees, if you live in a covered county, with a covered legal matter.

If you decide you want to spend your golden years soaking up the sun in Florida, or perhaps marveling at the glaciers in Alaska, you are no longer entitled to have the Legal Services Plan represent you, free of charge. However, you are entitled to a partial reimbursement for Legal Fees you have paid to hire an attorney to represent you in a case that would have been covered by the Legal Services Plan if you still lived in a covered county.

This means that if you finally decide to make a will in Florida, and you hire an attorney, you can get a reimbursement form from the Teamsters Local 237 Legal Services Office and fill it out, send it in, and get a check for a portion of your attorneys fees. If you find yourself overextended in Alaska and want the fresh start that a bankruptcy can offer, you can hire a bankruptcy attorney and request a reimbursement form and get some money back on your legal fees.

So enjoy your retirement wherever it takes you, easy in the knowledge that your union may still be able to help you out with at least some of your legal fees. ■



Holiday Snacking for people with Diabetes

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

November is the start of the holiday season. Individuals living with diabetes have special challenges during this time. This is a time when most people’s blood sugar goes on a wild ride that doesn’t stop until New Year’s Day.

There are many culprits to blame from holiday-themed sweet treats to high carb meals and drinks everywhere. From a festive gingerbread, cakes, cookies and “coquito”. Let’s not forget the large carb portions of Spanish rice, lasagna, macaroni & cheese and the yams!

According to AARP, “Sweets and other carbs are notoriously bad for people with type 2 diabetes, a disease characterized by elevated levels of sugar (glucose) in the blood. High blood glucose, or hyperglycemia, are caused by an inability to properly make or use insulin, the hormone that allows your cells to turn glucose into energy. Sugary foods and simple carbohydrates are broken down into glucose more quickly than protein or fats, so they have a larger impact on blood sugar.”

Grace Derocha, a registered dietitian, certified diabetes educator and spokesperson for the Academy of Nutrition and Dietetics advises a few well-planned snacks can be key to getting you through the holidays without crazy blood sugar surges or weight gain. The right snacks at the right times can help slow down digestion, keep blood glucose levels steady, and prevent the kind

of hunger that leads to overeating,” says Derocha. “When you have type 2 diabetes, it’s especially important to eat regularly for steady energy.” Ideally, she says, someone with type 2 diabetes will want to eat every three to six hours for optimal blood sugar management.

Here are a few suggestions for healthy snacking during the holidays:

Hardboiled eggs. Not only are they a great source of protein, which keeps you full longer, they make a great base for so many other flavors. Try deviled eggs with toppings such as guacamole, salsa or pesto.

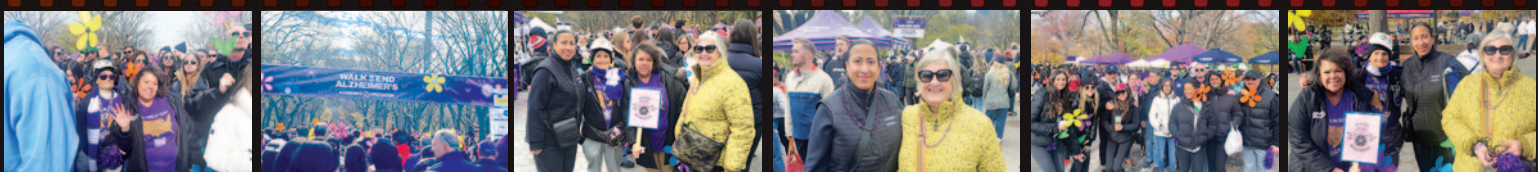
Sweet potato toast. These orange root veggies are in season, and full of vitamins C and A. Derocha likes to slice a sweet potato into quarter-inch (or thinner) planks, toast them until crunchy, and top them like toast. Use cheese, nut butter or mashed avocado.

Want a salty treat? Try some nuts such as pistachios. One ounce, or just under 50 nuts, provides protein, fiber and healthy fats. Reach for a pickle and pair it with cheese, olives and cornichons. How about some prosciutto-wrapped fruit? “Spice on fruit is a fun flavor profile,” says Derocha. Sprinkle with chili powder or cayenne and wrap in a single slice of prosciutto around mango, melons or apples for a flavorful kick. Finally, create some sweet dips using nut butters mixed with Greek yogurt and sprinkled with cinnamon.

The holidays can be joyous and delicious. Plan out your foods, take your medications, stay active and hydrated. You will be grateful in January! ■



Retiree Division attends the Walk to End Alzheimer’s



5 ...▷5A 6 ...▷6A 3 ...▷3A 4 ...▷4A 5 ...▷5A 6 ...▷6A



Navidad, tertulia y alegría, y la ñapa

por Néstor Murray-Irizarry
Historiador y gestor cultural

La guitarra

Por Luis Lloréns Torres (puertorriqueño)

¡Que alegre es la guitarra!

Sus cuerdas se estremecen
y vibran y difunden
suspiros de mujer...

Destemplarse sus cuerdas:
sus notas vacilantes
semejan carcajadas
de impúdicas bacantes
ansias de placer...

! Que triste es la guitarra!
Sus lánguidos rumores
se extinguen en las sombras,
se duermen en las flores,
se alejan del hogar...

Sus cuerdas se estremecen:
sus notas son querellas
y lágrimas y besos
de madres y doncellas
cansadas de llorar.

(Al pie de la Alhambra, Julio de 1899)



Introducción:

La época navideña es tiempo de reflexión, bondad, cariño y mucha alegría. También es tiempo para bailar, amar y para mejor entender a las personas que amamos. Además, es tiempo para reflexionar- acompañados de una dulce melodía surgida de las notas de una buena interpretación en una guitarra- comunicarnos, para tertuliar, para hablar, dialogar. pero, ¿qué es una buena tertulia?

El concepto de tertulia...

Néstor Luján y Fernández (1922- 1995) fue un periodista, escritor y gastrónomo español. Publicó en 1993 dos volúmenes del libro titulado Cuentos de cuentos: Origen y Aventura de ciertas palabras y frases proverbiales, Ediciones Folio, 1993.

"Licenciado en Filosofía y Letras el 24 de septiembre de 1943, obtuvo nueve años más tarde el título de periodista en 1952 en la Escuela Oficial de Periodismo, donde más tarde hizo de profesor. Se dedicó desde muy joven al periodismo, en el que realizó una variada y gran labor. Publicó el primer artículo en el semanario Destino, la publicación que marcó su trayectoria profesional. Empezó como ayudante del redactor jefe Eugenio Nadal y el 1946 redacta la primera columna Al doblar la esquina, que tuvo una gran reputación."

Según, Luján tertulia, de acuerdo con el Diccionario de la Real Academia Española, una "reunión de gente para discutir o conversar ". La palabra tiene una etimología incierta: es posible que se diera a los espectadores más cultos por la pedantesca costumbre de citar a Tertuliano, el padre de la Iglesia, en los sermones y cenáculos del siglo XVII y de ahí proviene el nombre de tertulia. Pero, por otra parte, en el siglo XVII, la tertulia era una parte donde se sentaban los espectadores. Venga de donde viniera, lo cierto es que esta voz, en el sentido de reunión, es una palabra bien castiza y castellana, que paso al portugués, sal Catalán e incluye al francés. Tertulia forma parte del léxico erudite y algo pedante que se puso de moda en el siglo XVIII. Y nadie puede negar que este vocablo ha sido una de las claves sociales de los siglos XVII y XIX .Y, a la vez, las tertulias en las casa de la nobleza y de la burguesía escandalizaban a todos los moralistas mojigatos en los últimos años del siglo XVIII que se caracterizan por celos ante las tertulias".(pág.230)

La ñapa de hoy consiste en una receta de 1859:

Pastel de arroz

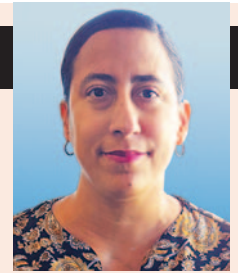
"Se cuece libra y media de papas al vapor, o se asan al rescoldo, en Ceniza. Se pelan y reducen a masa. Se le agregan seis yemas de huevos por libra de masa y cuatro onzas de azúcar en polvo. Se amasa todo junto. Se le agrega el zumo de un limón y las claras de huevos. Hecho todo esto se pone en una tartera untada de mantequilla. Se le hace formar la corteza y tomar color en el horno. Luego se polvorea con azúcar y canela." (Tomada del libro El cocinero puertorriqueño, San Juan: Imprenta Acosta, 1890.170.) ■

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MENSAJE DE LA DIRECTORA

División de Jubilados: Resumen del año- 2025



por Julie Kobi LMSW
Directora de la División Jubilados

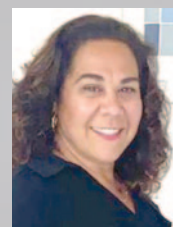
Al finalizar el año 2025, quiero expresar mi más sincero agradecimiento a todos los jubilados del Local 237 por confiar en el personal de la División de Jubilados para sus asuntos importantes. Muchos de ustedes se comunicaron con nosotros para consultar sobre beneficios y otras situaciones delicadas, y hemos aprendido mucho de cada uno de ustedes. Esperamos seguir fortaleciendo nuestros lazos en el próximo año.

A continuación, un resumen de lo que logramos juntos este año:

- Comunidad en crecimiento: La División de Jubilados ahora brinda apoyo a 12.500 jubilados en todo Estados Unidos. Damos una cálida bienvenida a todos los nuevos miembros a nuestra gran familia. Este año, respondimos a cientos de llamadas y correos electrónicos sobre temas como la elegibilidad para Medicare, apoyo para cuidadores, reubicación, preguntas sobre pensiones, seguro médico y recursos comunitarios.
- Seminarios de preparación para la jubilación: Realizados virtualmente en dos ocasiones este año, nuestros seminarios en línea nos han permitido llegar a más miembros que nunca. Los participantes ahora pueden acceder a información vital sobre la jubilación cómodamente desde sus hogares.
- Eventos y programas: Nuestros jubilados disfrutaron de una amplia gama de programas, que incluyeron: Programas sobre Martin Luther King Jr., Historia Afroamericana, Historia de la Mujer, programas para veteranos, grupos comunitarios, talleres para cuidadores, grupos de caminata y eventos multiculturales, hora social y un crucero con almuerzo con vistas al río Hudson, y participación en la Caminata de la Asociación de Alzheimer, recaudando más de \$10,000 para investigación y recursos para cuidadores.
- Clases y oportunidades de aprendizaje: Las clases de primavera y otoño incluyeron Introducción al Dibujo, Crochet Comunitario, Tai Chi, Afro Fit, Salsa y Poesía en línea. Todas las clases tuvieron una gran asistencia y los jubilados están entusiasmados por regresar el próximo año.

Estos eventos brindaron oportunidades para reencontrarse con viejos amigos y hacer nuevos. Nos sentimos verdaderamente honrados y orgullosos de haber trabajado con tantos jubilados y sus familias este año. Los animo a todos a unirse a uno de nuestros eventos en 2026 y a conectarse con el personal de la División de Jubilados. Las conexiones sociales desempeñan un papel vital en el apoyo al bienestar mental y emocional, ayudando a combatir la soledad y promoviendo la alegría en la tercera edad. Para obtener información sobre las próximas clases y actividades, visite nuestro sitio web en www.local237.org.

Les deseamos a ustedes y a sus familias una feliz y saludable temporada navideña. ¡Por un feliz 2026! ■



por Diana Nappi
Director de Fondos
de Bienestar



A partir del 1 de enero de 2026

El Fondo de Jubilados del Local 237 está trabajando en mejoras al plan de medicamentos recetados para nuestros jubilados con Medicare y sus dependientes elegibles para Medicare. El plan está disponible para los jubilados de las Divisiones Municipal y de Vivienda del Local 237. El plan seguirá siendo sin costo para los jubilados. Tenga en cuenta: Todos sus demás beneficios del Local 237 permanecen sin cambios. Estamos ubicados en el tercer piso y puede comunicarse con nosotros al 212-924-7220 si tiene alguna pregunta sobre sus beneficios complementarios.



ESCANEE PARA
VER PLAN DE
MEDICAMENTOS
RECETADOS



Plan de Servicios Legales y Jubilación del Sindicato Teamsters Local 237

por **Jennifer Hudson** Abog.
Directora del Plan de Servicios Legales, Local 237

“¡Te jubilas del trabajo, pero nunca del sindicato!”
– Nancy True



Una de las grandes ventajas de ser miembro del Local 237 es que, al jubilarte, ¡conservas los beneficios del Plan de Servicios Legales!

Si pasas tus años de jubilación en alguno de los condados cubiertos (Nueva York, Kings, Queens, Richmond, Bronx, Suffolk, Nassau, Westchester, Rockland, Orange, Putnam), sigues teniendo derecho a que el Plan de Servicios Legales te represente en tu caso, siempre que se trate de un asunto cubierto, al igual que cuando estabas trabajando.

Esto significa, por ejemplo, que aún puede obtener un acuerdo prenupcial si encuentra el amor y desea mantener separados los bienes que adquirió antes de conocer a su pareja. También puede tramitar testamentos sencillos, designar representantes para la toma de decisiones médicas y otorgar poderes notariales. Además, puede contar con un abogado que lo represente en la compra o venta de su vivienda, o en la defensa contra un procedimiento de ejecución hipotecaria. Usted sigue teniendo derecho a estos y muchos otros servicios legales después de jubilarse. El beneficio se mantiene igual, con la misma franquicia: usted paga \$150.00 para cubrir los gastos de presentación de documentos u otros gastos de litigio que su caso pueda generar, lo que le da derecho a un beneficio adicional de \$500 para otros gastos de litigio. No tendrá que pagar los honorarios de los abogados de Servicios Legales del Sindicato Local 237 si reside en un con-

dado cubierto y su asunto legal está incluido en la cobertura.

Si decide pasar sus años de jubilación disfrutando del sol en Florida o contemplando los glaciares en Alaska, ya no tendrá derecho a que el Plan de Servicios Legales le represente de forma gratuita. Sin embargo, si tendrá derecho a un reembolso parcial de los honorarios legales que haya pagado por contratar a un abogado para que le represente en un caso que habría estado cubierto por el Plan de Servicios Legales si aún residiera en un condado incluido en dicho plan.

Esto significa que, si finalmente decides hacer un testamento en Florida y contratas a un abogado, puedes obtener un formulario de reembolso en la Oficina de Servicios Legales del Sindicato Teamsters Local 237, completarlo, enviarlo y recibir un cheque por una parte de los honorarios de tu abogado. Si te encuentras con dificultades financieras en Alaska y deseas empezar de nuevo mediante una declaración de bancarrota, puedes contratar a un abogado especializado en bancarrota, solicitar un formulario de reembolso y recuperar parte del dinero de tus honorarios legales.

Así que, disfrute de su jubilación allá donde le lleve, con la tranquilidad de saber que su sindicato aún podrá ayudarle con al menos una parte de sus gastos legales. ■



Aperitivos navideños para personas con diabetes

por **Luz Nieves-Carty** MPA
Asistente del Director, División de Jubilados

Noviembre marca el inicio de la temporada navideña. Las personas con diabetes enfrentan desafíos especiales durante esta época. Es un período en el que los niveles de azúcar en la sangre de la mayoría de las personas se disparan y no se normalizan hasta el Día de Año Nuevo.

Hay muchos factores que contribuyen a esto, desde los dulces típicos de la temporada hasta las comidas y bebidas ricas en carbohidratos que se encuentran por todas partes. Desde el tradicional pan de jengibre, pasteles, galletas y el coquito. ¡Sin olvidar las grandes porciones de arroz, lasaña, macarrones con queso y batatas!

Según AARP, «Los dulces y otros carbohidratos son especialmente perjudiciales para las personas con diabetes tipo 2, una enfermedad caracterizada por niveles elevados de azúcar (glucosa) en la sangre. La hiperglucemia, o niveles altos de glucosa en la sangre, se produce por la incapacidad de producir o utilizar correctamente la insulina, la hormona que permite que las células conviertan la glucosa en energía. Los alimentos azucarados y los carbohidratos simples se descomponen en glucosa más rápidamente que las proteínas o las grasas, por lo que tienen un mayor impacto en los niveles de azúcar en la sangre».

Grace Derocha, dietista registrada, educadora certificada en diabetes y portavoz de la Academia de Nutrición y Dietética, recomienda que algunos tentempiés bien planificados pueden ser clave para sobrellevar las fiestas sin grandes fluctuaciones de azúcar en la sangre ni aumento de peso. "Los tentempiés adecuados en el momento oportuno pueden ayudar a ralentizar la digestión, mantener estables los niveles de glucosa en sangre y prevenir el tipo de hambre que lleva a comer en exceso", afirma Derocha. "Cuando se tiene

diabetes tipo 2, es especialmente importante comer con regularidad para mantener una energía constante". Lo ideal, según ella, es que una persona con diabetes tipo 2 coma cada tres a seis horas para un control óptimo del azúcar en la sangre.

Aquí tienes algunas sugerencias para picar de forma saludable durante las fiestas:

Huevos duros. No solo son una excelente fuente de proteínas, que te mantienen saciado por más tiempo, sino que también son una base ideal para muchos otros sabores. Prueba los huevos rellenos con aderezos como guacamole, salsa o pesto.

Tostadas de batata. Estas hortalizas de raíz anaranjadas están de temporada y son ricas en vitaminas C y A. A Derocha le gusta cortar una batata en láminas de un cuarto de pulgada (o más finas), tostarlas hasta que queden crujientes y cubrir las como si fueran tostadas normales. Puedes usar queso, mantequilla de frutos secos o aguacate triturado.

¿Te apetece algo salado? Prueba algunos frutos secos, como los pistachos. Una onza, o poco menos de 50 pistachos, proporciona proteínas, fibra y grasas saludables. También puedes comer pepinillos en vinagre y acompañarlos con queso, aceitunas y pepinillos pequeños. ¿Qué tal un poco de fruta envuelta en prosciutto? "Las especias en la fruta crean una combinación de sabores interesante", dice Derocha. Espolvorea con chile en polvo o pimienta de cayena y envuelve una rodaja de prosciutto alrededor de mango, melón o manzana para darle un toque de sabor. Por último, prepara algunas salsas dulces mezclando mantequilla de frutos secos con yogur griego y espolvoreando con canela.

Las fiestas pueden ser alegres y deliciosas. Planifica tus comidas, toma tus medicamentos, mantente activo e hidratado. ¡Lo agradecerás en enero! ■



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 this year.
Our thoughts and prayers are
with their families and friends.
Gone but never forgotten.*



We are deeply saddened to announce the passing of **Blanche Peltonbusch** on August 11, 2025.

She was a strong advocate in her role of Shop Steward. We offer our condolences to the family.

Correction: In our previous edition, we misspelled the name of Blanche Peltonbusch. We apologize for the error.

RETIRES CORNER

Congratulations



Staten Island Command congratulates recent retirees on their new journeys. Thank you for your dedication to a job well done.

RETIREE news & views

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NOVEMBER/DECEMBER 2025



A Free Gift for the Holidays

Stacey Braun ASSOCIATES, INC. 



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

Once upon a time, several decades ago, I took a creative writing class. I don't believe anything I wrote was particularly memorable, but one of the things that has stayed with me after all this time was the way the instructor urged students to eliminate oxymorons and redundancies in stories they were writing. With very rare exceptions, she felt they cluttered and cheapened what could otherwise be good and even powerful work.

As you know, an oxymoron is a figure of speech where one word (usually an adjective) paired with another (usually a noun) is contradictory - sometimes laughably so, as in "jumbo shrimp." There are others if you look: "open secret," "alone together," and "meteoric rise" are three more. Meanwhile, a redundancy - a figure of speech where a word adds no meaning - are also plentiful if one is sensitized: "past experience," "unexpected surprises," and (my favorite) the double redundancy when, reading from the script, Metro-North/LIRR conductors remind passengers to take "your personal belongings" off the train - when "belongings," all by itself, would be enough.

But I'll summon one of today's common redundancies - the Free Gift - to describe a benefit available to you which really is Free and which very often becomes a Gift, too. Each of you can schedule no-cost, confidential, one-on-one meetings with a Certified Financial Planner® from Stacey Braun Associates. The program is covered by the Welfare Fund, and allows you to get professional, objective advice and information on financial topics like debt and credit management, budgeting, investing, taxes, and estate planning.

There is no sales pressure in these sessions because the Planners don't sell any products. The goal of every meeting is solely to address topics of most concern to the member by providing information, ideas, and suggestions.

It is a great time of year to take advantage of Stacey Braun's financial counseling benefit. And this year, it can be very important. Why? With July's changes to the tax code - many of them effective for 2025, and some only effective until 2028 - a great reason for a meeting would be to sort out how these changes will affect and very possibly be of benefit to you.

A final, wonderful feature of the benefit is its transferability. You can actually give a family member - a spouse/partner, parent, or child - the Gift of one of your hours. With the Holidays approaching, it's the time of year to reflect, relax, recharge, and rejuvenate. If a Stacey Braun Planner can provide you or a family member with financial advice or information which contributes to peace of mind at year-end, I would encourage you to schedule a meeting.

In the meantime, my best wishes to all readers for a safe, healthy, and happy Holiday Season. ■

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.

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.