

RETIREE

news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

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A Season to Reconnect: The Beauty of Spring



Spring is here, and there's nothing quite like it. Birds return from their migrations, flowers begin to bloom, and fresh green peeks through the last traces of snow. It's truly a beautiful time of year.

At the Retiree Division, we feel that same sense of renewal. After a long, cold winter, our retirees begin to return for classes. The union hall fills once again with laughter, friendly conversations, and the joy of reconnecting—almost as if no time has passed at all. It's a wonderful feeling to in which to be a part.



**We would like to invite you to the
Retiree Division Class Expo on May 22, 2026 at 11:00am
at the Union Hall 216 West 14th Street New York, NY 10011**



**REGISTER FOR
THE RETIREE
DIVISION
CLASS EXPO**



It's a get way to connect with other retirees and see what sparks your interest. Looking forward to seeing you.



Retirees participating in Sit and Fit, Crochet, Tai Chi, Poetry, Painting and Salsa/Afrofit classes.

The Local 237 Retiree Division Celebrates Women's History Month

On March 20, 2026 the Retiree Division celebrated Women's History Month. The theme was a celebration honoring the creativity, strength, and lasting impact of women throughout history. We gathered not only to celebrate the present, but to reflect on the journeys, achievements, and resilience of the women who have shaped our communities and paved the way for future generations.



Retirees engage in a Flamenco workshop.



Xianix Barrera Flamenco Dance performed.



Instructor Carmen Paulino sharing the history of crochet.



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

A Day for Mothers

The heart of your family, the soul of a union

With Mother's Day approaching, there will be countless tributes and remembrances dedicated to the first person who welcomed us into the world after a 9-month wait. Over the years, some acknowledgments have been happy, some, unfortunately sad, but all make an important statement of fact: "Mom made a difference in my life."

Maya Angelou said: "There is no influence as powerful as that of a mother." Former President Barack Obama credits his mother with "What is best in me I owe to her." Michael Jordan called his mother "his root, my foundation", while Stevie Wonder said, "Mama was my greatest teacher, a teacher of compassion, love and fearlessness."

Clearly, we know that mothers have a huge impact not only on their own children, but also on other peoples' kids as well. Throughout history, mothers-worldwide-have played roles from warrior to waitress for their offsprings and others. In our country, from protesting our involvement in Vietnam, to drunk-driving, to Black Lives Matter — and so many more issues — mothers have led the marches and held the banners: Mothers Against Drunk Driving; Moms Demand Action; Moms United for Black Lives; Mothers for Peace; Wall of Moms and Harlem Mothers S.A.V.E., to name just a few. In each, mothers made a difference for the better, fueled by their personal pain and instinctive empathy.

The same is true of the labor movement. Over the past decade, about 60 percent of newly organizing workers have been women. Women now are also the faces of some of the largest labor movements in years. For example, after the death of AFL-CIO president and prominent national union leader Richard Trumka in 2021, longtime labor leader and supporter of "Moms Rising Together", Liz Shuler, took over as president—marking the first time a woman took the helm of the largest and most powerful federation of labor unions in the country.

The pandemic had created an opportunity for new movements in industries that haven't organized before — movements also led by women. Back in 2021, the gender gap in union representation narrowed. About 10.6 percent of men are members of a union, compared with 9.9 percent of women, a proximity not achieved since statistics were recorded in the 1980s. Among the factors contributing to this narrowing gap is that unions can be a route to equal pay. Especially with approximately 25% of households nationwide now headed by a single parent—

80% of whom are women, and 21% of children living primarily with a single mother, unions provide the much-needed pathway to worker safeguards and benefits that are of particular concern to women, such as maternity leave, childcare accommodations, paid vacations and so much more. In fact, studies have found that unionization tends to benefit women more than men, especially in eliminating pay disparity.

Trying to fight the fight without strong union backing can be a most exhausting, costly and disappointing struggle. Just ask another hard-working Alabama mom, Lilly Ledbetter, who unbeknownst to her, worked for over two decades in a Goodyear tire factory for lower wages than those doing similar work because of her gender. It was only when she was cleaning out her locker upon retirement that she discovered she wasn't being paid equally, thanks to an anonymous note slipped into her locker. Lilly went on to fight the battle for pay equality for years, first filing a formal complaint with the Equal Employment Opportunity Commission and later initiating a lawsuit under Title VII of the Civil Rights Act of 1964 and the Equal Pay Act of 1963. Although a jury initially awarded her compensation, Goodyear appealed the decision to the U.S. Supreme Court, which overturned the ruling on the grounds that her claim was filed too late — outside of the 180 days from first being employed as required by law. She

received nothing. But Lilly persisted, and in 2009 President Obama, just nine days after being sworn into office, signed into law his first piece of legislation, the Lilly Ledbetter Fair Pay Act.

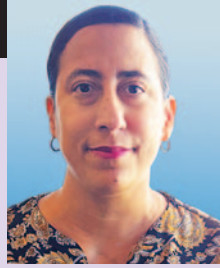
In our own union, Local 237, we fought and won an historic gender-based class action lawsuit too. We filed against New York City on behalf of School Safety Agents — 70% of whom are women, mostly Blacks and Latinas — performing similar duties as peace officers working for other City agencies — 70% of whom are men—but earning approximately \$7,000 more per year than their counterparts working in public schools. Our union may have brought the legal action against the City but it was three School Safety Agents—**Patricia Williams, Bernice Christopher** and the late **Corinthians Andrews** — all mothers — who made personal sacrifices and persevered throughout years of court wrangling that resulted in equal pay for not only their co-workers, but for the retirees as well.

So, as we remember mom on her big day, let's also think about the contributions that all moms make to help the world become a better place both inside and outside of their own family. Especially within the labor movement, mothers will always hold a special place. They are the soul. It's the Sisterhood alongside the Brotherhood working in partnership for all families helping not just to survive but to thrive. ■



A MESSAGE FROM THE DIRECTOR

Beware of Scams Targeting Older Adults



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

We are living in a time where scammers are getting better and more savvy than ever before. Older adults are often the target of scams. Scammers are smart and convincing, and their scams are designed to catch people off guard. Don't be ashamed if you think you or someone you know has been a victim of a scam — it can happen to anyone.



The National Institute of the aging reports: Common scams aimed at older adults include:

- **GOVERNMENT IMPERSONATOR SCAMS**, such as someone posing as a Medicare representative asking for account information, IRS, Social Security etc.
- **FAKE PRIZE, SWEEPSTAKES, AND LOTTERY SCAMS**, in which you are asked to pay money or provide account information to claim winnings
- **COMPUTER TECH SUPPORT SCAMS**, in which a scammer tells you that your computer has a problem and wants you to pay for support services to fix it
- **THE GRANDPARENT SCAM**, in which a caller pretends to be a grandchild or other relative in distress

What can you do?

Here are a few steps you can take to help protect yourself and your loved ones from scams:

- Don't give out sensitive personal information over the phone or in response to an email, social media post, or text message. Sensitive information includes your Social Security number, bank account information, credit card numbers, PINs, and passwords. *Just a note, social security or Medicare will not call you. If information is needed, the government entities will usually send a letter requesting a response.*
- Always Check incoming bills, including utility bills and credit card statements, for charges that you do not recognize. Contact the provider, credit card company, or bank if you see any charges you don't recognize.
- Protect your electronic accounts by keeping the security software on your computer and smartphone up to date whenever possible.
- If someone is trying to scam you, they may threaten you or pressure you to act immediately. If this happens to you, don't panic. Slow down and think about what the person is saying. If you suspect it's a scam, end the call and talk to someone you trust.

One reason that scammers target older adults is that they are less likely to report suspected fraud. If you think that you or someone in your life has been the target of a scam, contact the National Elder Fraud Hotline at 833-372-8311. You can also contact your local police department. ■



Local 237, Retiree Fund How Can We Help You?

by **Diana Nappi**
Director of Welfare Funds

Retirement is a major milestone — but staying connected to your union benefits is just as important as ever. At the Teamsters Local 237 Retiree Fund, we are proud to continue serving our retired members with the same commitment, care, and support you counted on throughout your working years. The Welfare Fund offers a wide range of services designed specifically for retirees. Whether you have a question about coverage, need help understanding a benefit, or simply want guidance on what is available to you, our team is here to help.

WE'RE HERE FOR YOU

Our dedicated Member Services Team is available to assist with questions or concerns regarding many retiree benefits, including:

- **Dental**
- **Optical**
- **Prescription**
- **Drug Reimbursement**
- **Hearing Aid Voucher**
- **Death Benefit**

If you are a new retiree navigating your benefits, it can feel overwhelming at first. Retiree coverage can differ from active member benefits, and understanding those changes is important. That's why we encourage you to reach out and speak with one of our specialized Member Service Representatives, who can walk you through your coverage and answer any questions you may have.

STAY CONNECTED

Have you moved recently? Don't forget to update your address with us.

Keeping your contact information current ensures that you continue receiving important notices, updates, and vital mailings about your benefits.

To update your records, simply email us at WelfareFund@local237.org. You can also contact us by phone at 212-924-7220 or stop by and visit us on the 3rd floor.

WE LOOK FORWARD TO HEARING FROM YOU

Your union remains an important resource in retirement, and we want every retiree to feel informed, supported, and connected.

At Teamsters Local 237 Retiree Fund, we are here to help you make the most of the benefits you've earned.

Call 212-924-7220, email WelfareFund@local237.org, or stop by and visit us at 216 W 14th Street, 3rd Floor. ■

RETIREE news & views

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What Benefits Undocumented Immigrants are Entitled to Receive

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

I have been a social worker for over 20 years and have worked with different populations throughout my career. I became a social worker because I wanted to help people, especially when it comes to benefits because it can be very confusing when you don't know how to apply for benefits and entitlements. I have helped thousands of people get the services and benefits they need to stay safe at home and in their communities. In recent months I have heard a misconception regarding undocumented immigrants and how they are hurting the economy. In this article I want to make some clarification about what undocumented immigrants are entitled to receive. As an immigrant myself I find it very painful and disrespectful when people blame the undocumented immigrants for what is happening in the country instead of looking at the bigger picture. Immigrants, documented or not, are some of the hardest-working people I have met.

The question of what public benefits undocumented immigrants can receive in the United States is often surrounded by confusion and misinformation. In reality, federal law sharply limits access to most major public assistance programs. Undocumented immigrants are not eligible for federal benefits such as Medicaid, Medicare, SNAP, Temporary Assistance for Needy Families, Supplemental Security Income, or Affordable Care Act health insurance subsidies. These exclusions were largely established by the 1996 federal welfare reform law, which created strict immigration-based eligibility rules for nearly all federal means-tested programs.

Despite these restrictions, undocumented immigrants are entitled to a small number of essential services. Federal law requires hospitals to provide emergency medical treatment to anyone experiencing a life-threatening condition, and Emergency Medicaid may cover the cost of stabilizing care. Programs aimed at protecting children and public health also remain accessible. The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is open to eligible families regardless of immigration status, and children can receive free or reduced-price school meals without disclosing a Social Security number. Community health centers, known as Federally Qualified Health Centers, also provide primary and preventive care to all patients, including the undocumented.

Beyond these federal exceptions, states have the authority to use their own funds to offer additional support. As a result, access to benefits varies widely across the country. Some states extend health coverage to undocumented children or pregnant women, while others provide state-funded cash or food assistance. These programs reflect local policy choices rather than federal entitlements.

One area where the law is unequivocal is education: all children in the United States, regardless of immigration status, have a constitutional right to attend public K-12 schools. This principle ensures that undocumented children are not excluded from basic educational opportunities.

Overall, the benefits available to undocumented immigrants are far more limited than commonly assumed. Federal law restricts access to nearly all major public programs, allowing only emergency services and a few targeted supports. While some states choose to fill the gaps with their own resources, these programs vary and are not guaranteed. Understanding these distinctions is essential for an informed discussion about immigration policy and public benefits in the United States. ■



Reconnecting With Friends as the Season Changes

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

There is a portion of The Girl Scout song that says, "Make new friends, but keep the old, one is silver, the other is gold. A circle is round, it has no end, that's how long I'll be your friends." It's interesting to note, the words of the song resonate deeper as you age and are now also retired.

The AARP states, in 2023, according to the University of Michigan National Poll 1 in 3 adults age 50-80 reported feeling isolated from others in the past year, and more than 1 in 3 adults reported feeling a lack of companionship. Social isolation is more than feeling lonely. It's the result of feeling disconnected from support groups of family, friends and community. This feeling can have a negative impact on your physical and emotional health.

The good news is, just like you plant new flowers in the spring and prune the old ones that are already in the ground, so too you can take this time of the year to reconnect with friends and loved ones that you have not been in contact with for some time. Research consistently shows that having social connections can help you experience fewer mental and physical health issues.

What are some ways I can reconnect with friends during this season

- 1. Start Small:** Begin with a short phone call, rather than a big stressful meeting.
- 2. Send a "Thinking of You Message:** Send a simple text, a funny meme, or an old photo that reminds you of the person you are trying to reconnect with. This gesture will usually open the door to dialogue.
- 3. Reach out via US Postal Service:** Send a handwritten card or a small care package with favorite treat. (I recently did this to a friend that I had not spoken to in months, which once it was received, I got a phone call which lasted for almost 2 hours of catching up).

Reconnecting and staying connected with friends throughout the seasons require intentional effort. As the season changes and we move through the various challenges in life, it is important that we do not rely solely on others to initiate contact, but to utilize the season's energy to engage and reawaken your spirit of friendship that was previously developed. ■

The Local 237 Retiree Division Community March Meetings

Community groups are held in all the boroughs four times a year. They are a great way to learn information about your union benefits as well as learning about resources in your neighborhood.



Retirees obtaining important information through the community groups.



(l-r) **Edith Johnston**, Deputy Director of the Retiree Division; **George Wade**, Retired Assistant Director of Citywide; and **Julie Kobi**, Director of the Retiree Division.



Buyers Beware: Changes to Buyers' Broker Commissions

by **Rebecca Engel**

Deputy Director of Local 237 Legal Services Plan

In August 2024, a class action settlement by National Association of Realtors took effect. The lawsuit's goal: Create transparency and negotiation of buyers' broker fees. The purpose — eliminate buyers being steered towards properties with higher commission rates.

The key points: Buyers are now required to sign a written commission agreement determining what their broker gets paid at closing. Sellers are no longer required to pay buyers' broker fees, and the MLS system is no longer allowed to advertise the commission amount or percentage a seller is willing to pay to buyer's broker.

In January 2025, the Real Estate Board of NY added NYC requirements making it mandatory for buyers to sign written agreements, and agents must state that commissions are not set by law and are fully negotiable.

Reflecting on the last 1-1/2 years since this change, the Local 237's Legal Services Plan has seen that instead of driving realtor fees down and fostering transparency and negotiation, broker commissions have increased and buyers have signed unfavorable commissions agreements, prior to making an offer.

HOW CAN BUYERS PROTECT THEMSELVES?

- 1) Brokers should never ask a buyer for a nonrefundable deposit upon signing. This is not standard; buyers should not agree to this.
- 2) Buyers should negotiate with broker before signing a commission agreement for broker to be paid no more than 2% at closing (less if possible). We have seen 3% since the law change, inflating what buyers' brokers received prior to the change.
- 3) Buyers should be clear about the "exclusive duration window" before signing. Buyers will be asked to commit to working exclusively with their broker for a period of time; typically up to 6 months.
- 4) Finally, buyers need to understand their finances and closing expenses to best negotiate with the seller up front regarding payment of their broker fees. Prior to the law change, sellers typically paid all of buyers' broker fees in NY. As this must now be negotiated as part of your offer, it is important to discuss with your broker to ensure your offer clarifies who is paying buyer broker fees. Your offer should include clear language regarding whether seller is paying all broker fees; buyer and seller are splitting buyer broker fees, including amount each is paying; or buyer is paying all buyer broker fees.

For example: If buyer has an accepted offer to purchase home for \$800,000 and is paying their own broker fees of 2%, this will increase buyer's closing costs by \$16,000 – a lot of money. Increasing the offer to \$816,000 and having the seller pay the fees allows Buyer to finance most of the increased cost, rather than paying out of pocket at closing. Negotiating for a seller closing credit which, depending on amount, could reduce or eliminate extra closing costs of Buyer paying their own broker fees.

The Legal Services Plan is available to you to offer suggestions and information regarding your exciting journey to home ownership. Contact our office: 212-924-1220. ■



**The Local 237 Retiree Division is ready to answer your questions.
Call (212) 807-0555 or email retirees2@local237.org**



Caring For Your Skin The Golden Years

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

Did you know the largest organ of our body is our skin? As we age, our skin changes, and how we care for it should change. The American Academy of Dermatology Association offers several recommendations for healthy skin.

Bathing relieves dry skin. They suggest you wash with a gentle, fragrance-free, moisturizing bar soap, cleanser, or body wash. Use warm (not hot) water, and a soft cloth to wash your skin. A buff puff or bath brush can irritate your skin. Keep your bath or shower short, for about 5-10 minutes. When drying off, pat the water gently but leave a bit of water on your skin. Finish with a creamy, fragrance-free moisturizer formulated for dry skin within 3 minutes of bathing and throughout the day. Moisturizing helps ease the dryness and restore your skin's protective barrier.

Indoors, regulate the air by using a humidifier when the air feels dry. Heating and air conditioning can strip humidity from the air. Dry air can make your skin feel dry and itchy. Also, wear gloves while doing housework and gardening

Outdoors, protect your skin from the sun. If you see more wrinkles, age spots, bruises, and blotches of discolored skin, you may wonder if you still need to protect your skin from the sun. Stay in shaded areas, and wear clothing that protects your skin from the sun. If skin is exposed, apply a broad-spectrum, water-resistant sunscreen with SPF 30 or higher.

Examine your skin for signs of skin cancer. Around 50 years of age, your risk of developing skin cancer and pre-cancerous growths increases. When skin cancer is found early and removed, that's often the only treatment you'll need. If the cancer spreads, treatment becomes more difficult. Learning how to examine your skin for signs of skin cancer can help you to find skin cancer early. If you notice a spot that is different from others, or that changes, itches, or bleeds, you should make an appointment to see a board-certified dermatologist.

Taking simple steps will keep your skin healthy and it's a reflection of your beauty on the inside. For more information visit www.aad.org. ■





ENTRE TELAS

(UN RESUMEN DE LA HISTORIA DE LAS MUJERES TRABAJADORAS DE LA INDUSTRIA DE LA AGUJA EN PUERTO RICO)

por **Néstor Murray-Irizarry**
Historiador y gestor cultural

Lydia Milagros González García es una de las pioneras en la investigación y estudio de las mujeres trabajadoras puertorriqueñas. Ha estudiado, como pocas estudiadas en nuestro país, la historia de las abnegadas mujeres, que, a fuerza del sudor de su frente, ha publicado una cantidad de libros relacionados con el tema que nos ocupa. Uno de estos valiosos libros se titula “*Una puntada en el tiempo (1900-1929)*”, editado por CEREP/CIPAP, 1990, 139 páginas. Una ojeada rápida a este gran estudio nos ofrecerá una visión panorámica que realizaron las mujeres del enorme sacrificio que realizaron las mujeres boricuas, en ese periodo de tiempo.

Esta industria fue la que empleó la cantidad mayor de mujeres en la década de 1920-1939, y fue la segunda en mujeres en las décadas de 1920 -1939, y fue la segunda en importancia económica ha alegado era mica para Puerto Rico durante los años treinta.

Esta industria, que muchas veces se ha alegado era

autóctona, no fue otra cosa que la extensión de la industria de la manufactura de ropa en los EE.UU. Fueron millares de mujeres con sus familias, trabajando a domicilio, quienes sostuvieron esta producción. Fue el grupo de trabajadoras a domicilio el más numeroso y sobre ellas descansó el peso de la producción. En cambio, las trabajadoras en los talleres, aunque numéricamente fueron menos, comenzaron a desarrollar una incipiente conciencia de clase, cuya expresión más clara se dio en las huelgas y protestas que caracterizaron la década de 1930, específicamente desde el 1931 a 1937. Sabemos que la participación en estas huelgas, solidarias algunas de ellas, estuvo sustentado por nutridos grupos de estas mujeres obreras en los grandes y medianos talleres. Sin embargo, las trabajadoras a domicilio permanecieron al margen de estos procesos, aunque constituían la espina dorsal de la industria.

La magnitud de esta experiencia (en 1935 hubo

alrededor de cien mil mujeres trabajadoras trabajando en su casa con sus familias) se dio en un periodo de tiempo en que se van transformando aspectos importantes de la economía en todo el país. Muy conocido es que la crisis de los años treinta en Puerto Rico asumió a nuestra población en la más desesperante pobreza, pero significativamente esta será la época de auge de esta industria.

A pesar de estos datos escuetos ya nos indican que nos encontramos ante una situación que impactó significativamente a nivel social, económico y político., pocos trabajos, en esa época en que se publicó ese estudio, que rindieran cuenta de esta historia.

De la compleja trama de fábricas, talleres, agencias y trabajo a domicilio que, entre otros elementos, conforman esta industria, durante la década de los años veinte y treinta, este trabajo enfoca su atención sobre un segmento específico de la industria. Este estudio de González García trata de analizar aquella parte que estuvo dedicada a producir distintas piezas de ropa, para mujeres, niños, o para el hogar, parcial o totalmente a mano; caracterizada por una mano de obra domiciliada. Esta industria tuvo sus inicios en los comienzos del siglo XX y su contradictorio apogeo y ambiguo final, en la década de 1930; y tenía como único mercado el de los EE.UU. que a su vez origina la producción. ■

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¡Compradores, estén atentos! Cambios en las comisiones de los corredores de los compradores

por **Rebecca Engel**
Subdirectora del Plan de
Servicios Legales del Local 237

En agosto de 2024, entró en vigor un acuerdo de demanda colectiva alcanzado con la Asociación Nacional de Agentes Inmobiliarios (National Association of Realtors). El objetivo de la demanda era: crear transparencia y fomentar la negociación de las tarifas de los corredores que representan a los compradores. El propósito: evitar que se dirija a los compradores hacia propiedades que ofrecen tasas de comisión más altas.

Los puntos clave son los siguientes: ahora se exige a los compradores firmar un acuerdo de comisión por escrito que determine la remuneración que recibirá su corredor al momento del cierre de la operación. Los vendedores ya no están obligados a pagar las tarifas de los corredores de los compradores, y el sistema MLS ya no tiene permitido publicar el monto o porcentaje de la comisión que un vendedor está dispuesto a pagar al corredor del comprador.

En enero de 2025, la Junta Inmobiliaria de Nueva York (Real Estate Board of NY) incorporó requisitos específicos para la ciudad, haciendo obligatorio que los compradores firmen acuerdos por escrito; asimismo, los agentes deben declarar explícitamente que las comisiones no están fijadas por ley y que son totalmente negociables.

Al reflexionar sobre el último año y medio transcurrido desde la implementación de este cambio, el Plan de Servicios Legales del Local 237 ha observado que, en lugar de lograr una reducción en las tarifas de los agentes inmobiliarios y de fomentar la transparencia y la negociación, las comisiones de los corredores han aumentado y los compradores han terminado firmando acuerdos de comisión desfavorables antes siquiera de presentar una oferta.

¿CÓMO PUEDEN PROTEGERSE LOS COMPRADORES?

- 1) Los corredores nunca deben solicitar al comprador un depósito no reembolsable en el momento de la firma del acuerdo. Esta práctica no es habitual ni estándar; por lo tanto, los compradores no deben acceder a ella.
- 2) Los compradores deben negociar con el corredor antes de firmar un acuerdo de comisión, con el fin de asegurar que este no reciba más del 2% al momento del cierre (o menos, si es posible). Hemos observado que esta cifra ha ascendido al 3% desde el cambio legislativo, lo cual ha inflado los honorarios que percibían los corredores de los compradores con anterioridad a dicha modificación.
- 3) Los compradores deben tener total claridad respecto al "periodo de exclusividad" antes de firmar cualquier documento. Se solicitará a los compradores que se comprometan a trabajar de manera exclusiva con su corredor durante un lapso determinado; por lo general, este periodo abarca hasta 6 meses.
- 4) Por último, es fundamental que los compradores comprendan a fondo su situación financiera y los gastos asociados al cierre de la operación, para así poder negociar de la mejor manera posible –y desde el inicio– con el vendedor en lo referente al pago de los honorarios de su propio corredor. Antes de la modificación legal, en el estado de Nueva York era práctica habitual que los vendedores asumieran la totalidad de los honorarios del corredor del comprador. Dado que ahora este aspecto debe negociarse como parte integrante de su oferta de compra, resulta imprescindible dialogar con su corredor para garantizar que la oferta especifique con total claridad quién se hará cargo del pago de dichos honorarios. Su oferta debe contener una redacción inequívoca que estipule si es el vendedor quien asume la totalidad de los honorarios de los corredores; si el comprador y el vendedor se reparten el pago de los honorarios del corredor del comprador (indicando el monto exacto que corresponde a cada parte); o si es el comprador quien asume la totalidad de los honorarios de su propio corredor.

Por ejemplo: si un comprador presenta una oferta de compra por una vivienda –la cual resulta aceptada– por un valor de \$800,000, y asume por su cuenta el pago de los honorarios de su corredor (equivalentes al 2%), esto incrementará sus gastos de cierre en \$16,000; una suma considerable de dinero. No obstante, si el comprador decide aumentar el monto de su oferta a \$816,000 y logra que sea el vendedor quien asuma el pago de dichos honorarios, esto le permitirá financiar la mayor parte de ese costo adicional a través del préstamo hipotecario, evitando así tener que desembolsar dicha suma de su propio bolsillo al momento del cierre. Otra estrategia consiste en negociar con el vendedor la concesión de un crédito para gastos de cierre; dependiendo del monto de dicho crédito, este podría reducir –o incluso eliminar por completo– los gastos adicionales en los que incurriría el comprador al tener que asumir por su cuenta los honorarios de su corredor.

El Plan de Servicios Legales se encuentra a su entera disposición para ofrecerle sugerencias e información que le serán de gran utilidad en esta emocionante travesía hacia la adquisición de su propia vivienda. Póngase en contacto con nuestra oficina llamando al: 212-924-1220. ■



MENSAJE DE LA DIRECTORA

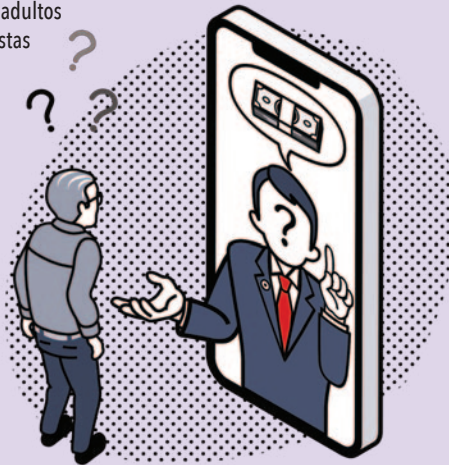
Cuidado con las estafas dirigidas a los adultos mayores



por Julie Kobi LMSW
Directora de la División Jubilados

Vivimos en una época en la que los estafadores son cada vez más astutos y sofisticados. Los adultos mayores suelen ser el blanco de estas estafas. Los estafadores son inteligentes y convincentes, y sus engaños están diseñados para tomar a las personas desprevenidas. No sienta vergüenza si cree que usted, o alguien que conoce, ha sido víctima de una estafa; esto le puede ocurrir a cualquiera.

El Instituto Nacional sobre el Envejecimiento (National Institute on Aging) informa lo siguiente:



Entre las estafas más comunes dirigidas a los adultos mayores se incluyen:

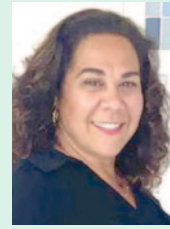
- **ESTAFAS DE SUPLANTACIÓN DE IDENTIDAD GUBERNAMENTAL:** alguien se hace pasar por un representante de Medicare para solicitar información de su cuenta, o finge ser del IRS (Servicio de Impuestos Internos), del Seguro Social, etc.
- **ESTAFAS DE PREMIOS FALSOS, SORTEOS Y LOTERÍAS:** se le pide que pague una suma de dinero o que proporcione información de su cuenta para reclamar supuestos premios o ganancias.
- **ESTAFAS DE SOPORTE TÉCNICO INFORMÁTICO:** un estafador le informa que su computadora tiene un problema y le exige pagar por servicios de soporte para solucionarlo.
- **LA «ESTAFA DEL NIETO»:** una persona que llama por teléfono finge ser un nieto u otro familiar que se encuentra en una situación de emergencia o peligro.

¿Qué puede hacer usted?

A continuación, le presentamos algunos pasos que puede seguir para ayudar a protegerse a sí mismo y a sus seres queridos contra las estafas:

- No proporcione información personal confidencial por teléfono ni en respuesta a un correo electrónico, una publicación en redes sociales o un mensaje de texto. La información confidencial incluye su número de Seguro Social, datos de su cuenta bancaria, números de tarjetas de crédito, números PIN y contraseñas. Cabe destacar que el Seguro Social o Medicare no lo llamarán por teléfono. Si necesitan alguna información, las entidades gubernamentales generalmente enviarán una carta solicitando una respuesta.
- Revise siempre las facturas que reciba –incluyendo las facturas de servicios públicos y los estados de cuenta de tarjetas de crédito– para detectar cargos que no reconozca. Comuníquese con el proveedor, la compañía de tarjetas de crédito o el banco si observa algún cargo que no identifique.
- Proteja sus cuentas electrónicas manteniendo actualizado el software de seguridad de su computadora y teléfono inteligente siempre que sea posible.
- Si alguien intenta estafarlo, es posible que lo amenace o lo presione para que actúe de inmediato. Si esto le sucede, no entre en pánico. Tómese su tiempo y analice lo que la persona le está diciendo. Si sospecha que se trata de una estafa, termine la llamada y hable con alguien de su confianza.

Una de las razones por las que los estafadores se dirigen a los adultos mayores es que estos son menos propensos a denunciar un posible fraude. Si cree que usted, o alguien de su entorno, ha sido víctima de una estafa, comuníquese con la Línea Nacional de Fraudes contra Personas Mayores (National Elder Fraud Hotline) al 833-372-8311. También puede comunicarse con el departamento de policía local. ■



Local 237, Fondo de Jubilados ¿Cómo podemos ayudarle?

por Diana Nappi
Director de Fondos de Bienestar

La jubilación es una decisión importante; sin embargo, mantenerse conectado con los beneficios de su sindicato sigue siendo tan importante como siempre. En el Fondo de Jubilados del Local 237 de los Teamsters, nos enorgullece seguir sirviendo a nuestros miembros jubilados con el mismo compromiso, atención y apoyo con los que usted contó a lo largo de sus años de vida laboral. El Fondo de Bienestar ofrece una amplia gama de servicios diseñados específicamente para los jubilados. Ya sea que tenga alguna pregunta sobre su cobertura, necesite ayuda para comprender algún beneficio o simplemente desee orientación sobre los recursos que tiene a su disposición, nuestro equipo está aquí para ayudarle.

ESTAMOS AQUÍ PARA USTED

Nuestro dedicado Equipo de Servicios al Miembro está disponible para ayudarle con preguntas o inquietudes relacionadas con diversos beneficios para jubilados, incluyendo:

- **Dental**
- **Oftalmológico**
- **Medicamentos con receta**
- **Reembolso de medicamentos**
- **Vales para audífonos**
- **Beneficios por fallecimiento**

Si usted es un jubilado reciente y se encuentra explorando sus beneficios, la experiencia puede parecer abrumadora al principio. La cobertura para jubilados puede diferir de los beneficios para miembros activos, y es importante comprender esos cambios. Por ello, le invitamos a comunicarse con nosotros y hablar con uno de nuestros Representantes especializados en Servicios al Miembro, quienes podrán guiarle a través de su cobertura y responder cualquier pregunta que pueda tener.

MANTÉNGASE CONECTADO

¿Se ha mudado recientemente? No olvide actualizar su dirección con nosotros.

Mantener actualizada su información de contacto garantiza que continúe recibiendo avisos importantes, actualizaciones y correspondencia vital sobre sus beneficios.

Para actualizar sus datos, simplemente envíenos un correo electrónico a WelfareFund@local237.org. También puede comunicarse con nosotros por teléfono al 212-924-7220 o visitarnos personalmente en el 3.er piso.

ESPERAMOS TENER NOTICIAS SUYAS

Su sindicato sigue siendo un recurso importante durante la jubilación, y queremos que cada jubilado se sienta informado, respaldado y conectado.

En el Fondo de Jubilados de Teamsters Local 237, estamos aquí para ayudarle a aprovechar al máximo los beneficios que se ha ganado.

Llame al 212-924-7220, envíe un correo electrónico a WelfareFund@local237.org o visítenos en 216 W 14th Street, 3.er piso. ■

La División de Jubilados de la Local 237 está lista para responder a sus preguntas.

**Llame al (212) 807-0555
o envíe un correo electrónico a
retirees2@local237.org**



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

RETIREE'S CORNER

Retiree Performed at the Local 237 Women's History Event



Nancy Simmons, retiree, played violin at the 2026 Women's History Celebration. A proud retiree, she filled the room with music on her violin – proof that passion only grows brighter with time.

In Nancy's words: "I am a CODA 'Child of a Deaf Adult', my parents are deaf. Although they couldn't hear they noticed how much I loved music. I started playing at 12 years old at PS 92. When I was in the 5th grade, the teachers from other classes used to pull me from my class to sing as part of their plays, programs, etc. Once I got to 6th grade, I began to play the violin. The teacher, Ms. Stratford, pushed me to continue the years. We stayed in touch until she passed away at the age of 100. While working at Harlem Hospital, I participated at an employees appreciation event and have been performing over the years. My colleagues and I had a trio group which would be called to participate for events such as Nurses Week and Black History Month. Unexpectedly, I was tricked into playing at my own Retirement Party on the job. Presently, I've been the Minister of Music for my church as pianist and choir director over 20+ years."

Nancy is pictured below with famous string players.



(l-r) Regina Carter (jazz violinist), Akua Dixon (Cellist), Nicole Yarling (violinist), and **Nancy Simmons** (violinist).

RETIREE news & views

216 West 14th Street
New York, NY 10011



Affiliate of



MARCH/APRIL 2026



Spring in a Client's Step – And Mine!

by **David Bonington, CFP®**

Financial Planner, Stacey Braun Associates, Inc.



In keeping with the spirit of Spring, the Editor of Newline - the Local 237 newsletter for active members - recently requested articles from contributors that would include examples of new beginnings, freshness, enlightenment, and revival – while emphasizing not only work they have performed, but work they expect to perform in 2026 with new energy and inspiration.

Naturally, I obliged...and then realized I could include a similar article for News & Views.

This version involves a Winter meeting with a Local 237 retiree who had noticed my article on 2025 changes to personal income tax laws. Naturally, I can't mention his name, but after reading the article he — let's call him Jesse — thought I might be able to help identify ways he could save some income tax, and we started the meeting with this topic.

It helped that Jesse was organized. He had been preparing his own taxes for years, but was not convinced he was taking advantage of all features and wanted to make sure he was correctly understanding the nature, timing, and amounts of 2025's changes. He described his family composition (he and wife Mary, who were "empty nesters"), talked about his last 3-4 years of tax experience (ugh - payments every April!), and provided other detail about sources and amounts of income (which included still-working Mary's wages).

We reviewed two things which would reduce income tax for the couple, and which would provide future

benefit – not only to them, but to three children and two grandchildren as well. We then discussed some specific opportunities created by the new law, including the ability to shield Mary's overtime pay from tax, the ability of a married couple to deduct up to \$2,000 in charitable gifts, and a new age-based deduction available to Jesse.

After finishing with taxes, we had time to discuss estate planning issues and review the asset allocation in his retirement plan. As we covered each topic, Jesse asked for a moment to make notes, and kept remarking how his confusion was being replaced by a clarity that was going to help him conserve taxes, better provide for his family, and help him make other informed decisions.

His end-of-meeting thank you was a sincere, heartfelt one, and I could tell how refreshed and empowered he felt.

After the session, I think I was as happy as Jesse was. I thought to myself, "Now, how great is it to have a job where this is possible – where, metaphorically, in an hour I can help turn a day which started with "morning fog" into a clear, Spring-like afternoon?" Meetings like this one revitalize the planner as much as the client - and when they happen, I remember why I run to work. ■

Happy 96th Birthday!



Retiree **Mr. David Rodriguez**, who served as an Assistant Bridge Operator with the Department of Transportation for 42 years, celebrated his 96th birthday with his family on February 25, 2026.

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.