# RETIRES OF LOCAL 237 RETIREE DIVISION VOL 24, NO. 4, JULY/AUG. 2018

# Solidarity Forever!

"When the union's inspiration thru the worker's blood shall run, there can be no power greater anywhere beneath the sun, yet what force on earth is weaker than the feeble strength of one, but the union makes us strong. Solidarity forever, solidarity forever, for the union makes us strong.

They have taken untold millions that thy never toiled to earn, But without our brain and muscle not a single wheel could turn. We can break their haughty power and gain our freedom when we learn That the union makes us strong.

In our hands is placed a power greater than their hoarded gold, Greater than the might of armies magnified a hundred fold.

We can bring to earth a new world from the ashes of old,

For the union makes us strong."













ven though Ralph Chaplin wrote the song, "Solidarity Forever" in 1915 for the Industrial Workers of World War I, its message is as relevant and important today as it was more than 100 years ago. And, Local 237 retirees continually show their understanding and support of the sentiments expressed in the song through their activism. Their unwavering adherence to our motto: "retired from work not the union" also underscores the opinion of another great advocate of labor unions, President John F. Kennedy, who said: "Our labor unions are not narrow, self-seeking groups. They have raised wages, shortened hours and provided supplemental benefits. Through collective bargaining and grievance procedures, they have brought justice and democracy to the shop floor."

We recently celebrated Labor Day with a parade along Fifth Avenue. As always, Local 237 retirees participated with enthusiasm demonstrating solidarity with their union brothers and sisters. But we know that in this political climate, parades are not enough. Teamsters Local 237 President, Gregory Floyd, delivered that message as the keynote speaker at the annual conference of the Texas Teamster's Black Caucus. "Today, in America, union membership is an endangered species. But, unlike pandas or dolphins, union members still have opportunity and resources to fight back. I say this, standing in a state with union membership at only 4.7% and where, for 6 decades, the falsely named, 'Right to Work Law' has been in effect, making it one of the first in the nation. Luckily, in my home state of New York, where we have the highest percentage of union workers in the nation—we're at 25%--our Governor, Andrew Cuomo, took pre-emptive measures way back in April, before the Janus decision became a reality, and signed into law safeguards to lessen the blow from the Supreme Court's disastrous, anti-union vote. Makes you think, why is there such a difference in attitude toward unions among the states? I think it boils down to this: Labor leaders in New York have made it crystal clear to our elected officials and wanna-bees, that we are not the enemy! We use every opportunity to remind them that union workers built the middle class in America. We just want to make sure that there will be a place in it for our own children and grandchildren. Plus, we still have a powerful voice and millions of votes. That always seems to get their attention! And one additional thing: There is a sense that whether we're in public or private unions, it doesn't matter, we're all in the same family. An assault on one is an assault on all of us, although public sector unions like Local 237 are more directly affected by the Janus decision. We also had a recent drive in New York to convene a Constitutional Convention, which would have had a devastating effect on public sector pensions and other benefits the Constitution guaranteed. But the proposal was overwhelmingly defeated because all unions got together to defeat it. We also sought and received the help of non-union groups who saw the push to lessen the role of labor unions for what it really is: An assault on democracy perpetrated by the special interests of the well-funded corporate 1%. So, here's my message to you: Extinction is forever. But, if we remain united and focused, we can avoid the fate of the once powerful dinosaur. As union members, now is the time that we must stand our ground and fight back or we will wind up in the museum, just like him."

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#### by Gregory Floyd

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

ew York is the most unionized state in the nation with nearly two million union workers. Although private sector unions make up the largest number of those workers—17% compared to 6% nationwide—the real power of New York's organized labor comes from the public sector, where nearly 70% are union members.

Clearly, New York's unionized labor force gets it right: They know that membership has its advantages. In fact, last year, union membership actually grew by 75,000. They have found that annual wages of union members, on average, are \$11,000 more than their nonunion counterparts. Union members are also far more likely to have job-provided health insurance and guaranteed pensions. And, in the misleadingly named "Right to Work States" like Wisconsin, where required union membership is prohibited, workers' wages

### a message from the president

# Two million workers can't be wrong

are 12% lower and poverty rates are 15.3% higher than in the non-right-to-work states.

It's no wonder that public approval of unions is also at its highest level since 2003, at 61 %. This fact, however, is troubling to some people. Here's why: A strong unionized labor force means a strong voice for principles that are repulsive to right-wing conservatives, who view unions as enablers of Democratic Party candidates and the progressive causes they overwhelmingly support. Recently, conservatives on the Supreme Court, by a 5 to 4 vote, overturned a 40-year-old precedent by ruling that compelling a worker to pay collective bargaining fees was unconstitutional and a violation of the First Amendment right of the plaintiff, AFSCME worker, Mark Janus. Justice Elena Kagan, writing on behalf of the dissenting Justices, said: "There's no sugarcoating today's opinion. The majority overthrows a decision entrenched in this nation's law...(and) prevents the American people...from making important choices about their workplace governance." She further criticized the ruling as "weaponizing the First Amendment". With this ruling, it would appear that free-loaders could now get all the services provided by unions without paying their fair share.

But wait, not so fast: In New York State, Governor Andrew Cuomo already took pre-emptive measures in April by signing into law safeguards to lessen the blow that the Janus decision could have to weaken unions. Among the features of the new law is that only dues-paying members are entitled to union representation in grievance hearings and disciplinary arbitration. Anyone considering opting out of union dues might think first of the cost of hiring legal counsel if they get into trouble or have a gripe with their employer. I was there when the Governor signed the bill and thought at the time that anyone who thinks that the 40-hour workweek, health benefits, vacation days and job safety requirements were always in place just doesn't know history. Unions fought for these benefits and continue the struggle for worker fairness and dignity. We built the middle class in America and now big money interest groups want to steal it from our children. Workers need to decide who they are with: Management or Labor. And we need to fight back. ■



by Nancy B. True
Director of the
Retiree Division

Il winter long, we dream of summer when we won't need our winter coats, hats and boots. As the snow comes down, we long for sunny days in the park, at the beach or simply being WARM! Even for those living in warm weather climes, summer promises a slower pace. The allure of summer goes back to days of childhood when summer meant vacation from school and more time to play with friends.

Summer is a delightful time, more relaxed and conducive to spending time with family and friends. Vacations, trips to the beach, family reunions and more are part of the season. However, increasingly summer can bring extreme

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# Summertime, when the living is easy... and the weather can be very hot.

heat that can be dangerous and sometimes life threatening. Although there are some who would debate climate change, no one can debate that this has been a very hot summer in most parts of the country and abroad.

Older adults and children are amongst those most vulnerable to heat waves. According to the American Red Cross, a heat wave is a prolonged period of excessive heat, generally 10 degrees or more above average, often combined with excessive humidity. Weather forecasters will use these terms when a heat wave is predicted in your community.

Heat related illnesses are often the result of over-exertion and not taking heat warnings seriously. While extreme cold can also be dangerous, heat waves become life threatening very quickly if precautions are not taken.

Here are some steps, suggested by the American Red Cross, to prevent heat wave danger:

- Be certain your air conditioners are properly installed – seal any cracks and insulate them, if necessary
- Clean air conditioner filters and be sure they are properly installed
- Install blinds or light colored drapes and keep them closed during the day to keep sunlight and heat out.

- Make sure your first aid kit is up to date and check the contents of your emergency disaster kit in case a power outage occurs.
- Be aware of weather forecasts and upcoming temperature changes.
- Stay inside during the hottest part of the day (10 am 4 pm) and limit time in the sun.
- If air-conditioning is not available, stay in a well ventilated area with fans.
- Drink lots of water even if you aren't thirsty. Avoid alcohol, sugary soda or drinks or caffeinated beverages.
- If your home is not air- conditioned, go to the movies, or the mall, your local library or another air-conditioned public space.

At Local 237 we are family. During the summer, we travel together – with the Retiree Division and with union friends. We plan activities together– El Comite Latino and the Italian Heritage Committee are already meeting to plan their celebrations of culture for the Fall. We also look out for each other. So, if you know of a retired member who lives alone, summertime is a good time to check in and say hello. Should you need it, the Retiree Division staff is available to help. We can be reached at 212-807-0555. Enjoy your summer and be safe.

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## The World's First Vietnam Veterans Memorial and the Men who erected it.



28OCT1968, Cha Rang Valley, II Corps area (kneeling) Bill Atkeison, Jim Fox, Wayne Wylie (standing) Eddie Ledden, Dave Behrens, Larry Trusty, Will Padgett < hidden >, Gus Teague, Bob Gorse, Chuck Bennett Jim Carwell (behind the camera)

We served our Time in Vietnam with the US Army. While we were doing that, we erected what we believe to be the World's First Vietnam Veterans Memorial... erected in-country by US Servicemen. Placed on the vertical piece was a brass plaque attesting to the fact that this memorial was "in honor of the US Servicemen" who had fought in Vietnam.

The plaque was dated "280CT1968"

And we're proud of it participants were...

AMERICAN SOLDIERS WHO STEVED IN VICTURE. Bill Atkeison, now living in Semmes, Alabama Larry Trusty, now living in Dayton, Ohio Eddie Ledden, now living in Largo, Florida Jim Carwell, now living in South Carolina Wayne Wylie, now living in St. Paul Minnesota

Gus Teague, deceased, 6NOV2013, in Fairfield, Ohio

Bob Gorse, deceased, 10SEPT2016 in Pittsburg, Pennsylvania

Jim Fox, deceased, in Little Rock, Arkansas

Dave Behrens, deceased, 2010, in Milwaukee, Wisconsin

Will Padgett, does landscaping in Goose Creek, South Carolina

Chuck Bennett, whereabouts unknown, possibly somewhere in Michigan

TO WHOM IT MAY CONCERD,

MY NAME IS EDWARD J. LEDDEN,

I worker For NYCHA From 1970 To

I STARTED AS A ELEVATOR HECHANIC HELPER

IN 1970 THEN MECHANIC IN 1985, FN

1994 I BECAME AN ELEVATOR FASPECTUR

FOR THE VIOLATIONS DIVISION, 7 JUST

OCTUBER 28, 1968, THIS CROSS CAN

A PICTURE OF ME EFECTING THE FIRST

Be seen From Alighway 19 COMING AND GOING. A PROJE MOMENT FOR AND ALL

WANTED TO SHAPE WITH MY ELEVATOR BRUTHERS,

VIETNAM WAR MEMORIAL IN A PLACE CALLED

VALLEY , CENTRAL HIGH LANDS

Edward I. Sedelm RETIRED Electron Mechanic

PECENBER Z9, 2000 WHEN I PETIPED,

## Calling all Veterans



Charter members of the Veteran's Committee of the Retiree Division (I-r) Wilfredo Velez, Rocco Brienza, Anthony Cottone and James Spicer.

The Retiree Division, under the leadership of Deputy Director Hector L. Cotto, is forming a Veteran's Committee of retired Local 237 members. This committee will plan annual events celebrating Veteran's Day and will work to establish other events and programs for retired military personnel from all branches of the military.

The Division has established a relationship with the U.S. Department of Veteran's Affairs and hopes to better inform veterans of veterans of benefits for which they may be eligible.

If you are interested in becoming a part of this new committee, please call **212-807-0555** or email hcotto@loal237.org

Kudos to retired NYCHA HPT James Spicer for inspiring the Division to go forward with this project.



6/22/18



A great time was had by all at the Retiree Division's annual picnic at Krucker's

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#### **Teamsters Local 237 Oral History Project**

#### Oral History Project in Puerto Rico

#### **Ramiro Alvarez**

HHC, Retired Cook (Goldwater Hospital) Currently living in Moca, Puerto Rico

#### In his own words:

"God Bless everyone. My name is Ramiro Alvarez. I am a retiree now living in Puerto Rico. My dream was always to finish school and move to New York City. I finished my 12th grade of school at Dorado High School in Puerto Rico.

After I received my diploma, I started to save money to buy my ticket to NYC. My uncle was living in New York. I asked him if I could go live with him and share the apartment. He said yes. I came to New York City in 1967. I started working in factories because I did not speak English very well. My cousins were helpful in teaching me to speak English more fluently. I was very young then. I was determined and learned enough to under-stand. I wanted to have a better future for myself.
My uncle was working at

Goldwater Memorial Hospital. I asked him to take me there to apply for a new job. Once he said 'yes' I knew that was my first step toward my future

dream.

I was hired at Goldwater Memorial Hospital in 1971 as a Dietary Aide. I got to work in many departments until I reached the main kitchen. met so many good cooks that later they became friends. knew then that I wanted to be

My dream came true on July 5, 1985, when I successfully completed the course in Commercial Cooking and Catering at the New York Food Hotel Management School., I became an official cook and a member of Teamsters Local 237!

I worked with Health and Hospitals Corporation (Goldwater Memorial Hospital) for 35 years. I thank God for the wonderful time there, I thank Local 237 for its support and for still being with me.

I love New York, love my wife and my children but my heart is always in Puerto Rico. That is the reason I decided to move back after retirement. This is my beautiful piece of land. I was born here, so let me die here. I have wonderful friends here in Puerto Rico. There are many retirees from our union Local 237 living here. We get together for our regular meetings. We have fun.
God bless you all."

#### Momento de la Alegría -Parte 1 Proyecto de Historia Oral



#### por Nestor Murray-Irizarry, PhDc.

historiador y gestor cultural

#### Introducción:

''Esta nueva serie de artículos sobre el contenido de algunas de las entrevistas, que realicé a un nutrido grupo de buenos miembros retirados de la Local 237, pretende dar a conocer las experiencias de muchos de sus miembros y contribuir al conocimiento general de los unionados del sacrificio llevado a cabo por muchos puertorriqueños y hermanos latinoamericanos dentro del amplio mundo de la inmigración. Para muchos la inmigración fue como un buche de café prieto y puya, amargo y desagradable ...pero luego se convirtió en caña de azúcar, dulce y agradable, refrescante como el guarapo de caña. Para otros fue como un baño de melao que le dió lo mismo quedarse allá o regresar a su país. Sin embargo, considero que el momento de la alegría para nuestros jubilados lo constituyó el regreso a la patria amada, que no es otra cosa que el sueño de volver a pasar por el corazón de la tierra que nos llama. De la tierra que nos habita porque nosotros somos de tierra.

La primera entrevista que publicamos esta inspirada en las experiencias que tuvo en Nueva York Enrique Salgado Concepción de 63 años de edad de Vega Baja quien actualmente vive allí con su esposa, sus hijos y su hermana.

#### Primera entrevista de esta serie:



**Enrique Salgado Concep**ción y Carmen Salgado Vega Baja, Puerto Rico 19 de marzo de 2018 Nació: En el Fanguito, Santurce el 14 de marzo de 1955.

Padre: Mercedes (Marcelo)Salgado Silva. En ese tiempo los niños nacían en las casas y los registraban en el pueblo y un amigo de mi abuelo registró a mi padre como Mercedes en vez de. Marcelo.

Era agrícultor, nació en Toa Baja y emigró a Santurce al área metropolitana y trabajó en una base militar y duró ahí 23 años. Él sabía trabajar la tierra y aquí en casa hizo un huerto y la gente le compraba. los productos que cosechaba.

Madre : Ana Concepción Salgado, nació en Toa Alta y también emigró al área metropolitana. También trabajaba la tierra. Se conocieron en Santurce, en la casa donde ella trabajaba. Vivieron muchos años en el Fanguito hasta que se mudaron a a vivir a la casa donde hoy reside en el sector Arenales de Vega Baja. La casa en el Fanguito era de madera que estaba hecha en unos postes enterrados en el babote o terreno resbaloso o baboso . Cuando Luis Muños Marín era gobernador de Puerto Rico, rellenaron con tosca las calles y cubrieron el babote.

Nació en el Fanguito y estuvo allí hasta los seis años que se mudaron a vivir a la parcela en Arenales. Cuando llegó a este lugar encontró un maravilloso campo donde se sembraba caña y otros frutos menores; se enamoró de un río limpio que cruzaba la parcela. Allí no había luz ni

agua. Se entretenía bañándome en el río todos los días y comiendo caña y piña, donde estuvo viviendo hasta los ocho años, momento en que su hermana mayor decidió casarse e invitó a su madre y a su padre a Nueva York para que la entregaran y participaran de la boda. Su hermano mayor no quería ir para allá porque en Vega Baja tenía una novia. El padre se quedó con él y a Enriquez lo montaron en el avión con su madre. Fue en 1964.

¿Qué pasó cuando llegaste a Nueva York? Olí a través del aire el cemento y no me gustaba. Me adapté. Entré a la escuela, aprendí el inglés a las malas, era molestado por otros niños porque no hablaba inglés. Tuve la suerte de hacer amistad con un afroamericano que se llamaba William, quien me defendía. En menos de seis meses aprendí inglés y me hice amigo de todos esos muchachos que se burlaban de mí. Estudié en escuela pública de la Ciudad de Nueva York. Terminé la escuela Superior y me ofrecieron una beca para seguir estudiando. En 1973 me aceptaron

en la Universidad de la Ciudad de Nueva

York. Allí estudié Ciencias Políticas, Histo-

¿En dónde empezaste a trabajar?

ria y Economía. Me gradué en 1979.

Tuve dificultades para encontrar trabajo. Estuve desempleado por más de ocho meses. Comencé a trabajar en la New York City Public Library como asistente para archivar y mover documentos de institución a institución. Trabajé en YMCA, como director de un centro comunal. Trabajé en un Centro Comunal en Harlem, dábamos almuerzo y tutoría a jóvenes después del horario regular de la escuela. El director del Centro Comunal del Condado de Manhattan, Gary Goldman me vio trabajando y me invitó a trabajar para la Ciudad de Nueva York. En 1988 comencé a trabajar como asistente de la comunidad para la Ciudad de Nueva York en el condado de Manhattan y entré también a la Unión, a la Local 237.

¿Cuántos centros dirigías? Yo era director de uno de los centros

#### ¿En dónde vivías entonces?

En Manhattan, iba en guagua y en tren para llegar a mi trabajo en 45 minutos. Me levantaba bien temprano aunque mi trabajo comenzaba después de las tres. El horario era de 9:00 de la mañana a 5:00 de la tarde pero tenía que estar disponible hasta que el programa se terminara. Oficialmente mi horario era de 3:00 de la tarde a 9:00 de la noche.

#### ¿Descríbeme un día de trabajo?

Llegaba antes de las tres y yo preparaba mi trabajo con anticipación. Los estudiantes salían de la escuela y teníamos que ofrecerles almuerzos y ayudarlos a hacer el trabajo escolar. Yo tenía dos personas a las que supervisaba, prep traba actividades como charlas y de recreación. Había 25 niños entre 8 y 17 años de edad. Teníamos una hora de almuerzo que lo tomábamos alternado. Me pagaban como \$500 dólares quincenal. Estuve allí dos años.

#### ¿Qué pasó entonces?

Llegaron del Departamento de Vivienda de la Ciudad de Nueva York a buscar personal en los proyectos o caseríos, cogí el examen y me quedé a trabajar. Mi título era Housing Assistant para el condado de Manhattan en la 125 en el Barrio. Fue una experiencia bien buena aunque me pasó un incidente. Me confundieron con otra persona y me dieron un golpe y me lastimaron la auijada. Estuve más de un mes con la boca cerrada, me alimentaba con sorbeto. Gracias a la Unión me dieron el mejor tratamiento médico y los beneficios que me correspondían.

#### ¿Qué pasó después?

Escuché que el programa de Sección 8 estaba reclutando nuevo personal y yo estaba buscando nuevas experiencias. Así que para finales de los '90 entré a trabajar ahí como inspector de los apartamentos en el Bronx. Recibí solicitudes de posibles inquilinos y de dueños de casas y anualmente hacía inspecciones.

#### ¿Te aumentaban el sueldo?

Sí me lo aumentaban paulatinamente. Terminé ganando como 62,000 dólares anuales

¿Qué tareas realizabas en ese empleo?

Al día inspeccionaba de 20 a 25 lugares en el Bronx. Mi horario era de 8:00 de la mañana a 3:00 de la tarde. Trabajé allí alrededor de diez años. Después trabajé en la oficina Central de Housing. Era una oficina moderna, con computadoras. Venían a nosotros dueños e inquilinos a solicitar servicios, los atendíamos a través del programa Servicio al Cliente. Atendíamos cualquier tipo de asunto. Ahí estuve tres años hasta que me retiré a los 55 años.

#### ¿Te dieron orientación?

Sí, me orientó Nancy B. True. Ella me indicó que podía retirarme con los beneficios a que tuviera derecho. Decidí regresar a vivir a Puerto Rico.

#### ¿Qué pasó después?

Me fui a República Dominicana y ahí conocí a mi esposa.

#### ¿Tienes hijos?

Sí un niño y una niña

#### ¿Qué tareas especiales realizas como jubilado?

Me dedico a arreglar la casa que me dejaron mis padres. Estoy fortaleciendo a mi familia y buscando oportunidades para unirme a gente que quiera mejorar Puerto Rico. En República Dominicana hay muchas oportunidades. Yo voy y vengo, me faltan muchas cosas por hacer.

Continuará...

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# Prescription Drug Coverage

for Pre-Medicare Retirees

#### by Mitch Goldberg

Director of the Retiree Benefit Fund

he Retirees' Benefit Fund (3rd Floor) and the Retiree Division (8th Floor) receive many calls from retired or retiring members about their prescription Benefit coverage.

Many calls are from non-Medicare retirees whose spouse or domestic partner is Medicare eligible. For pre-Medicare retirees, the Retirees' Fund prescription benefit is \$2500 per family per year. Determination of eligibility for the two prescription plans (pre-Medicare or Medicare eligible) is based on the member's Medicare eligibility. The \$2500.00 dollar non-Medicare benefit is considered Non-Creditable coverage by the Center for Medicare Services (CMS). Therefore the retired member's Medicare eligible spouse must enroll in a Medicare Part D prescription plan. When the retired member becomes Medicare eligible, the spouse can drop the outside D plan and re-enroll in the Retirees' Fund plan which is considered to be creditable coverage. Federal law requires that all Medicare eligible individuals be enrolled in a Part D plan or in a plan such as Local 237's that is considered to be "creditable coverage."

Medicare offers prescription drug coverage to everyone with Medicare. The prescription drug portion of Medicare is called Medicare Part D. If you decide not to join a Medicare Part D plan when you're first eligible, and you don't have other creditable prescription drug coverage you will pay a late enrollment penalty if you join a plan later. Generally, you will have to pay this

penalty for as long as you have Medicare prescription drug coverage. To enroll for Medicare prescription drug coverage, you must join a plan approved by Medicare. Each plan can vary in cost and specific drugs covered. Visit the Medicare Plan Finder at Medicare.gov find-a-plan for more information about how to enroll in a plan.

When you become Medicare eligible if your spouse is not Medicare eligible, the Teamsters Retiree plan will cover your spouse under your creditable coverage plan. As a reminder Medicare eligible retirees are only allowed to have one drug plan under Federal law.

The actual cost of your drug purchase usually isn't on your mind when you go to the pharmacy. Most members are only concerned about their copay for their medication. Depending on the type of medication the actual cost can be a few dollars or thousands of dollars. No doubt you remember the commercial where Mr. Sy Syms says "An educated consumer is our best customer", for those who have a limited benefit whether that be \$2500 or \$8500 per year and depending on your utilization and needs you should be concerned about the actual cost. This cost can vary from pharmacy to pharmacy. An extremely helpful tool I have used for myself and to help Teamster members and retirees is the website GoodRx, www.goodrx.com. Good Rx allows you to compare prices at local pharmacies, provides coupons for discounts as well as providing the lowest price available. There are other websites that provide similar information as well. As you may be aware drug costs are rising faster than ever and that includes generic drugs. While Aetna has an agreement with CVS to provide discounts to Teamsters. This may not always be the lowest cost available to you. You may want to have a discussion with your pharmacist about the cost of your purchase, especially if you have done your homework at GoodRx or elsewhere prior to filling your prescription.

Understanding pharmacy benefits can be complicated. If you experience any issue with your pharmacy benefit, please call the Fund office and our staff will assist you. The Fund office receives calls from 8:30 A.M. until 5:00 P.M. Monday thru Friday. The phone number for assistance is (212) 924-7220. ■



### Exercise and Aging

by Susan Milisits
Assistant Director,
Retiree Division

ou've heard it before: physical activity and exercise are good for you. Yet, we all have resistance to doing it.

There are countless studies that show the important health benefits associated with aging and exercising. As we age, exercise becomes increasingly important. It can help improve mental and physical health, both of which enhance our independence.

A recent study found that exercise was the number one contributor to adding years to your life – even if you did not start exercising until your senior years. With exercise you will look better, you'll have more energy and experience a greater sense of wellbeing.

Exercise can help you lose or maintain your weight because it helps increase metabolism which slows as we age. People who exercise tend to have improved immune and digestive function, better blood pressure and bone density and a lower risk of Alzheimer's disease, diabetes, obesity, heart disease, osteoporosis, and certain cancers.

Because exercise improves your strength, flexibility and posture, this will help with balance, coordination. It can also reduce the risk of falls. Strength training also helps with chronic conditions such as arthritis.

Exercise will help you fall asleep more quickly, sleep more deeply and wake up feeling more energetic and refreshed. It is important for your health to get a good night's rest.

Getting exercise helps increase endorphins and can reduce feelings of sadness, depression, or anxiety. Being active and feeling strong helps you feel more confident.

Sudoku or crossword puzzles can help to keep your brain active. However, the benefits of exercise on the brain are far greater. Exercise helps brain functions such as multitasking and creativity and can help prevent memory loss, cognitive decline, and dementia. Getting active may even help slow the progression of Alzheimer's disease.

You are never too old to start exercising and improve your health. For those who live in the New York City area, why not take the Salsa and T'ai Chi classes? **Before you begin any exercise regimen it is important to consult with your physician.** 

#### **NYCERS COLA PAYMENT FOR 2018**

NYCERS retirees and beneficiaries who are eligible for a Cost-of-Living-Adjustment (COLA) will be receiving an increase in their September 2018 pension check. NYCERS will notify each eligible recipient of the amount of their 2018 COLA payment.

#### Who is eligible to receive a COLA?

- Disability retirees, regardless of age, who have been retired for at least 5 yrs.
- Service retirees who are at least age 62 AND have been retired for at least 5 yrs.
- Service retirees who are at least age 55 AND have been retired for at least 10 yrs.
- Beneficiaries receiving an Accidental Death Benefit, regardless of age, who have been receiving that benefit for at least 5 yrs.
- Spouses receiving a joint-and-survivor option benefit are eligible to receive 50% of the monthly COLA for which the retiree would have been eligible
- Beneficiaries who receive a Special Accidental Death Benefit pension are eligible to receive a COLA payment effective July of each year.

#### Who is not eligible for a COLA?

- A surviving spouse who is a Designated Annuitant (DA) of a retiree who died on or after January 1, 1980
- Most Tier 3 retirees because the statutory escalation they are receiving is greater than the COLA which would otherwise be payable
- Non-spouse beneficiaries
- Beneficiaries of pensioners who chose the 5- or 10-Year Certain Option

#### How is the COLA increase calculated?

The COLA calculation is based on 50% of the Consumer Price Index (CPI). This figure is then multiplied by either \$18,000 or your Annual Maximum Retirement Allowance (including any prior years' COLA payments), whichever is less.

#### How does COLA relate to the CPI?

The CPI is generally considered the best measure for adjusting payments to consumers when the intent is to allow consumers to have equivalent purchasing power for goods or services, even though prices for goods and services may have risen from year to year. The law specifically states that the COLA amount shall not be less than 1% nor more than 3% in any year, and will be based on:

- The CPI for each calendar year
- 50% of the annual inflation rate (as determined by the CPI) from the 12-month period ending March 31st in the year in which the COLA is paid

#### Where can I find more information?

Visit NYCERS' website at <a href="www.nycers.org">www.nycers.org</a> and sign up for <a href="mayNYCERS">MyNYCERS</a>. MyNYCERS accountholders with a registered PIN can view 15 months of benefit payments, including health insurance deductions and Federal tax withholding. With MyNYCERS you can go online to change your Federal tax withholding and print a copy of your Award Letter and latest 1099R tax form.

#### on a personal note... Condolences...

Condolences to retired member, **Cejester Walker** on the death of his wife, Marie, at the age of 80 and his beloved mother, Rafaela Walker at the age of 103. The Retiree Division mourns with you.

### Congratulations



Retiree **Evangelista Fabian**, who graduated from TELA International University, receiving a Bachelor of Science.

Retired hospital cook, **Jacob Hill** for being honored by the NYPD for his work on the PSA 4 Community Council,

#### **RETIREE** news&views

216 West 14th Street New York, NY 10011



Affiliate of



JULY/AUG. 2018

#### **Italian Heritage Committee Presents:**

# Italian Women in America: Breaking Barriers

Join us as we celebrate Italian Women in America for their contribution as grandmothers, mothers, spouses, aunts and other wonderful women who inherited their DNA from Italy.



We will also be honoring Ann Sabatino Giudice, the first female superintendent in the New York City Housing Authority.

Friday, October 19, 2018 at 11:00 A.M.

Marguerite Feinstein Conference Room



### The Puerto Rican Family Institute Thanks Local 237 and the Retiree Division for it's generous support

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