

**RETIREE**

# news & views



A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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# happy HOLIDAYS



From the Local 237  
Retiree Division Staff

Sending you our warmest thoughts and best wishes for a wonderful holiday season.  
We hope 2023 brings you good health and happiness.

As always, the retiree division staff is here to assist you in person, by phone or via email.  
Retiree Division Staff can be reached at 212-807-0555, email [retirees2@local237.org](mailto:retirees2@local237.org)



by Gregory Floyd

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

Recently, I was awarded the World Peace Prize and named “Roving Ambassador for Peace”. This prestigious award was bestowed upon me — the first Teamster to be honored by this organization dedicated to social and labor justice — by Father Sean McManus, President and Founder of the Washington-based Irish National Caucus. Fr. McManus said that I was “the perfect exemplar and role model for the World Peace Prize.” WOW! It was an extraordinary moment that made me think: How exactly do you “rove for peace”? That’s not so easy.

The awards ceremony was filled with noble talk on weighty issues. Father McManus spoke about their two main objectives: To assert the basic principle that peace is the fruit of justice and that working for peace means, in fact, working for social justice. And to firmly place the American Labor Movement in the category of those who work for peace — all the time, every day, year-after-year since the late 1800s. That’s a big goal. He went on to quote from several biblical scholars and members of the clergy who support the notion that working for justice is required for those with faith in God or those people simply of good will. He mentioned that Rev. Dr. Martin Luther King, Jr. loved to quote the Prophet Amos, who said: “Let justice roll down like water, and righteousness like an ever-flowing stream.”

## A Message From The President Roving For Peace

Fr. McManus said that even “people of no faith and no religion—but of good will— can agree in principle with these words. All people of good will, all fair-minded people, recognize that, without justice, civilized society cannot stand; fair treatment cannot stand; fair employment cannot stand; and a just and living wage cannot stand. That is how central and basic social justice is. It unites people of faith who want to do God’s work on earth —and it unites people of no faith who want to do the fair and decent thing.

Upon receiving a plaque and medal at the awards ceremony, I addressed the audience, telling them: “To receive an award inspired by the work of some of America’s greatest leaders in social and labor justice — like Dr. Martin Luther King Jr., and AFL-CIO President Richard Trumka — is humbling. They believed that labor justice and social justice are forever intertwined. You can’t have one without the other. But equality, respect and compassion should not only be workplace goals, but also everyday goals of humanity. Dr. King perhaps expressed it best when he said: “Injustice anywhere is a threat to justice everywhere. Dr. King also said: “Our lives begin to end the day we become silent about things that matter.” How well that fits the mission of the World Peace Foundation, which is to NOT remain silent in the face of threats to justice and peace. And it is the mission of labor unions, like Teamsters Local 237, NOT to be silent either.”

So now that I am entrusted with a mighty title and lofty assignment, questions remain: How does one “rove for peace”? Is it something you actively look for like a missing puzzle piece? And where do you search? Or is peace something you can create like a painting? Is it something you can achieve alone, or does it require collaboration? And perhaps the biggest question: Once you’ve found it, what’s the next step? Beatle John



On November 15, Teamsters Local 237 President Gregory Floyd was awarded the World Peace Prize. He received the honor of being named: “Roving Ambassador For Peace”. The prestigious award was bestowed upon him by Father Sean McManus, President and Founder of the Washington-based Irish National Caucus and Chief Judge of the World Peace Prize and Barbara Flaherty, Judge of the World Peace Prize and Chair of the Presentation Ceremony. President Floyd who is the first Teamster to be honored by the Irish National Caucus was cited as “the perfect exemplar and role model for the World Peace Prize.”

Lennon had a suggestion when he famously wrote the song verse “Give peace a chance.” The irony here, of course, is that this is now etched in stone in Central Park, where he was assassinated. Clearly, roving for peace is complicated. Perhaps the job needs to be broken-down into parts: A sort of micro/macro distinction of personal peace and world peace. Peace of mind can be derived from the satisfaction found in offering kindness and compassion to others... feeling good about yourself because you helped someone — especially someone in need. World peace is trickier, and requires a bigger operation, yet starts by voting and helping to elect people who are admirable and worthy of our trust — people who seek public office not for personal gain but instead, as Father McManus said, are “people of principles who just want to do the decent thing.” Macro peace thereby can only be achieved by those who will lead us with an unwavering commitment to justice and fairness.

Clearly, the job of a “Roving Ambassador for Peace” is to identify people of good will, inspired by Spike Lee’s advice to “do the right thing”, and encourage them to get involved. ■

## A Message From The Director A year in review – 2022

As we close this year, I would like to express my deepest gratitude to all the Local 237 retirees for entrusting the Retiree Division staff with your important matters whether it was regarding benefits or delicate matters. 2022 provided us with an opportunity to connect with many in person. Seeing retirees in person this year brought the retiree division an immense joy almost as if time did not pass. This truly touched our hearts here in the retiree division. Here’s a review of what we have accomplished together this year.

Retiree Division answered several hundred calls and emails from Retirees with inquiries related to benefits, health insurance, pension issues, caregiver support and much more.

- The pre-retirement seminar was held virtually twice this year, Spring and Fall. Holding virtual meetings allowed us to reach more potential new retirees, with close to 500 participants.
- The Retiree Division held two new retiree orientations via telephone conference, Spring and Fall. This allowed the retiree division an opportunity to connect with new retirees as well as providing an overview of benefits, legal and so much more.
- We held several telephone conferences with topics covering caregiver support, financial seminar with Stacey Braun, meditation workshops, legal workshop, community groups, and a veteran’s affairs informational session.
- This year, we offered two new social work initiatives: The peer-to-peer support group, and the start of the Friendly Caller Program.

We are truly honored and proud to have worked with many retirees and their families. We look forward to continuing to address your needs, and hope to offer more special programming in 2023. We wish you and your families a happy and healthy holiday season. ■



by Julie Kobi LMSW  
Director of the  
Retiree Division

### RETIREE news & views

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## Winter Blues

by Edith Johnston, LCSW  
Deputy Director, Retiree Division

**L**ots of people get depressed in winter. They suffer from “the winter blues”. The medical name for this winter depression is **seasonal affective disorder (SAD)**. If the short, dark days are getting you down, what can you do to feel like yourself again and enjoy the holidays with family and friends?

Even though millions of us say we have suffered a winter-related low mood, it can feel as though the winter blues is just a myth. But there's sound scientific evidence to support the idea that the season can affect our moods.

Most scientists believe that the problem is related to the way the body responds to daylight. Alison Kerry, from the mental health charity MIND, says: “With SAD, one theory is that light entering the eye causes changes in hormone levels in the body. In our bodies, light functions to stop the production of the sleep hormone melatonin, making us wake up. It is thought that SAD sufferers are affected by shorter daylight hours in the winter. They produce higher melatonin, causing lethargy and symptoms of depression.”

If you are going through a bout of winter blues, lack of daylight is playing a part. I would like to recommend a few things that you can do to make yourself feel better.

**Get more light.** Go outside as often as you can when the sun is bright. People tend to stay home when it is cold, but going out helps even when it is cold. If you can't go out, sit by a window when the sun is shining. If you have the resources, take a vacation to a warmer place.

**Eat good food.** It's important to eat well during the winter. Winter blues can make you crave sugary foods, like candy and carbohydrates, but it is important to eat fruits and vegetables.

**Get active to beat the winter blues.** If you're physically able to exercise, do it. Numerous studies have shown that 30 minutes of exercise three times per week is effective against depression. I always recommend that you check with your doctor before starting any type of exercise routine.

My wish for you this holiday season is that you can enjoy this magical time of the year. If you are experiencing any of the above symptoms, take actions to enjoy the holidays to the fullest. Always remember that the Retiree Division is here for you. ■



## Safety Shopping Tips

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

**H**appy Holidays! As we enjoy this wonderful season, we realize that being outside has changed. We care about your safety when shopping, so try to go accompanied. Take advantage of any special early hours designated for older adults. Here are some tips to stay safe while shopping, from [www.legendseiorliving.com](http://www.legendseiorliving.com)

**Avoid driving in bad weather.** Park as close to the entrance as possible. Make sure you have all you need, such as your wallet, keys, and shopping list. If you're taking public transportation, make sure you know the schedules, and be vigilant of who is around you.

**While in the store, keep vigilant.** Watch who is close to you or keeps showing up in the same aisle. Do not display large amounts of money. Keep your wallet in your pockets or keep your purse on you. Once you're finished shopping, ask an employee or security guard to walk you to your car, if you feel unsafe or can't carry all your packages.

**Let someone know where you went.** Check-in with them while shopping. Take any medications you need to take, eat, and stay hydrated.

**The coronavirus is still around.** Take precautions if necessary, such as wearing a mask, carry sanitizer, and staying 6 feet away from others.

An alternative is doing your shopping online. This also requires caution. Here are a few things to consider before clicking the “buy now” button:

1. Be sure to use secure sites that begin with “https:” not “http:”. Use direct sites instead of going through social media links. Only use strong and unique passwords when setting up accounts at different online sites.
2. Don't leave credit card information out in the open. Read the return policy in case you have issues. Confirm how soon deliveries are made.
3. No vendor should ever ask for personal identifying information such as your social security number or Medicare number. Never give out your ATM pin number or account information.

As when shopping in person, invite a family member to help you with your online shopping. You will feel more confident having someone nearby. The holiday season can be a beautiful time. Enjoy, be safe and have fun! ■



## Changes for Medicare Eligible Drug Plan Coming In January

by Mitch Goldberg  
Director of the Retiree Benefit Fund

**E**very year, the Fund is required to provide all Fund participants with a Notice of Creditable Coverage prior to the Medicare open enrollment period which begins on October 15th each year. Below, I explain why this notice is sent to you each year. Since we inevitably receive numerous calls regarding this notice each year, hopefully the narrative will help you better understand why the notice is sent to you.

Medicare eligible retirees (65 years of age or eligible based on disability) are entitled to the Retirees' Benefit Fund Creditable Coverage Plan. Creditable coverage means that our plan is “equal to or better than” a Medicare Part D plan. The Fund's actuaries have reviewed the Fund's prescription drug benefits for Medicare eligible retirees to determine if the Plan is eligible for the Medicare Part D Subsidy (RDS) for the plan year beginning January 1, 2023. This testing is required by the Centers for Medicare & Medicaid Services (CMS) in order to be eligible for the retiree drug subsidy (RDS) provided under the Medicare Modernization Act of 2003. The results, based on our actuary's analysis of the prescription drug benefit for Medicare eligible retirees and their pricing models, have determined that your annual family maximum for the full-time plan (for those with GHI) will need to increase from \$25,000 to \$33,500, in order to be equivalent to Medicare's Standard Part D benefit and eligible for the RDS for the January 1, 2023 plan year. This increase is required to maintain creditable coverage with the standard part D plan and eligibility for RDS.

Because the liability of raising the family maximum is unknown, the Trustees have previously adopted changes to offset some of the cost associated with this increase. Changes that were already implemented by the Fund include the adoption of Aetna's Maintenance Choice Program which allows 2 choices for prescriptions that are for 90-day fills. The first choice is Aetna's mail order, and the second choice is to make your purchase at any CVS retail store. The second program, Mandatory Generics, calls for the use of generic drugs when one is available in lieu of a Brand name drug. Lastly, Step Therapy, which requires your doctor to prescribe less costly drugs. This practice begins with drug therapy for a medical condition with the most cost-effective and safest drug therapy and progressing to other more costly or risky therapy, only if necessary. The goal is to control costs and minimize risks. Since many retirees have already adhered to these strategies to control their drug expenditures, these changes have allowed for Plan savings without any increases to out of pocket cost increases such as higher copays for prescriptions. Your continued adherence will hopefully continue to control spending going forward and stave-off copay increases or other changes in the future.

If you experience any issue with your pharmacy benefit or need further explanation, please call the Fund office, and let our staff assist you. The Fund office receives calls from 8:30 A.M. until 5:00 P.M. Monday- Friday. The phone number for assistance is (212) 924-7220.

The Teamsters Local 237 Retirees Division is also available to assist with your questions or concerns and may be reached by calling (212) 807-0555.

Chairman Gregory Floyd and the Local 237 Retirees' Fund Board are committed to ensuring your benefits remain intact with as minimal cost to you as possible, and hope that each of you takes full advantage of all your Retiree benefits. ■

## Disagree With Your Disability Decision? We Will Take Another Look



by **Thomas McMahon**  
District Manager, Social Security  
in Downtown Manhattan



Social Security is here to help millions of people secure their today and tomorrow by providing benefits and financial protection. We continue to protect the integrity of our disability programs by ensuring we make the correct decision on each claim. However, if you disagree with the decision on your claim, you can ask for your case to be reviewed by filing an appeal.

### How can I appeal Social Security's decision on my claim?

Generally, there are four appeal levels. If you are not satisfied with the decision at one level, you may appeal to the next.

The appeal levels are:

- 1. Reconsideration:** A reconsideration is a complete review of your claim by someone who did not take part in the first decision. We look at all the evidence submitted in the original determination, and any new evidence.
- 2. Hearing:** If you disagree with the decision at the reconsideration level, you may ask for a hearing. An administrative law judge, who had no part in the original decision or the reconsideration of your case, conducts the hearing.
- 3. Appeals Council Review:** If you disagree with the hearing decision, you can request a review by Social Security's Appeals Council. The Appeals Council looks at all requests for review. They will decide whether or not there is a reason to return your case to the judge for further review.
- 4. Federal Court Review:** If you disagree with the Appeals Council's decision, you can file a lawsuit in a federal district court as the last level in the appeals process.

Please visit our Appeal A Decision webpage for more information at [www.ssa.gov/benefits/disability/appeal.html](http://www.ssa.gov/benefits/disability/appeal.html)

### When should I file my appeal?

If we denied your claim, you have 60 days from the date of the notice to file an appeal. The easiest and quickest way is to file your appeal request online at [www.ssa.gov/benefits/disability/appeal.html](http://www.ssa.gov/benefits/disability/appeal.html). This is where you can submit associated documents electronically. You can also call your local Social Security office or 1-800-772-1213 to obtain the forms. You can find your local office at [www.ssa.gov/locator](http://www.ssa.gov/locator).

### Do I need a representative to file an appeal?

A representative or attorney is not required to file an appeal. Whether you choose to appoint an attorney or authorized representative is completely up to you. You may choose to have someone help you with your appeal or represent you. Your representative may be a lawyer or other qualified person familiar with you and the Social Security program. We will work with your representative just as we would work with you. They can act for you in most Social Security matters, and they will receive a copy of any decisions we make about your claim. If you need us to review your case, please go online at [www.ssa.gov/benefits/disability/appeal.html](http://www.ssa.gov/benefits/disability/appeal.html) or call 1-800-772-1213. Please share this information with your family and friends. ■

## Serenata navideña

Por **Néstor Murray-Irizarry**

historiador y gestor cultural

[www.casapaolipr.com](http://www.casapaolipr.com)

[murraynestor@gmail.com](mailto:murraynestor@gmail.com)

*Mi musa camina  
por valles y aldeas  
buscando la idea  
sobre la colina:  
hoy la campesina  
-que con ella sueño  
le brindo hogareño  
esta melodía;  
y para estos días  
aires navideños.*



(Décima, recogida en Morovis, Puerto Rico)

Muchas de nuestras celebraciones, en diferentes países, se originaron durante la Edad Media. El escritor español Miguel Ángel Ladero -Quesada, especialista en la Edad Media, escribió un importante libro sobre *Las fiestas en la Edad Media* (2004). De este gran libro tomaré algunas notas para referirme a algunas de nuestras fiestas (del latín *festus*).

Comenta Ladero-Quesada que el conocimiento de las fiestas permite observar y comprender los aspectos más diversos de la sociedad desde un mirador privilegiado: creencias y formas de sacralización, elementos simbólicos y sensibilidades estéticas, de las interacciones entre grupos y manifestación tolerable de las tensiones. Todo ello expresado mediante un lenguaje de rituales, ceremonias y usos admitidos al margen de lo habitual en la vida cotidiana, en una relación de contraste con ella que integra frecuentemente aspectos lúdicos.

La fiesta no es patrimonio exclusivo de una sola cultura, sino una forma primordial, determinante de la civilización humana y, como tal sus manifestaciones vienen siendo objeto de observación por antropólogos e historiadores, en busca de claves que expliquen mejor la realidad, ya sea considerándola como complejo cultural o desmenuzándola para analizar sus componentes.

Una de nuestras fiestas más preferidas, la celebración de la navidad el 25 de diciembre de cada año, coincidiendo con la antigua fiesta de solsticio o sol invicto, se consolidado a mediados del siglo IV, pero, antes, el nacimiento de Cristo se celebraba el 6 de enero, Epifanía, que aún se considera la fiesta fundamental en los sermones del papa León I (440-461). En ella se celebraba también la adoración del Niño por los tres magos que, según el papa mencionado, representan a toda la humanidad. La consideración de los tres magos como reyes comenzó a consolidarse desde el siglo VI, aunque la tradición se había iniciado mucho antes.

Así que la esencia de las fiestas navideñas que hoy celebramos es muy antigua. Para muchos, por sus creencias religiosas o por otras razones, las fiestas no tienen ningún significado; sin embargo, para otros tiene un sentido de alegría y de mucha felicidad. En casi todos los rincones del mundo las fiestas navideñas se celebran con mucho fervor, devoción, y constituyen una ocasión muy especial para celebrar y compartir con familiares y amigos, una gran época de mucha fe y esperanza.

En Puerto Rico con el desarrollo de una *mentalidad urbana*, se perdieron las tradiciones del mundo rural, encabezadas por las trullas, parrandas, y la algarabía de esta época. Casi siempre las fiestas navideñas, en la zona urbana, se celebran con muchos regalos y poca devoción. Considero que, en la mayoría de los casos, estas fiestas han perdido su esencia, significado y alegría.

Antiguamente, a pesar de no tener tantos adelantos tecnológicos, las navidades eran otra cosa. Cesario Rosa Nieves, en su libro *Voz Folclórica de Puerto Rico* (1967), señala que las estrofas de los aguinaldos eran coreadas con el acompañante de música campestre (música brava), y una gran comparsa de hombres, mujeres y niños, constituían la trulla, que iba de casa en casa, bailando, bebiendo y comiendo, de madrugada en madrugada en la época de Navidad y Reyes que se prolongara hasta la Octava, la Octavita.

En resumen, nuestras tradiciones se transforman porque la cultura es dinámica, viva. Pienso que no deben morir; son parte fundamental de nuestro ser y nuestro destino. Muchas de ellas contribuyen a unir las familias; a crear un ambiente de paz y armonía. ¡Que vivan las fiestas navideñas! ■

\*\*\* Thank You \*\*\*

VETERANS

Although Veterans' Day has passed  
it's important for us to honor our veterans.

We owe a great debt of appreciation to all the brave men and women of United States Armed Forces who have served to make our lives safe and comfortable. We thank you for your service.

If you are a veteran and would like to be a part of our veterans' committee,  
please give us a call at **212-807-0555**



## The Legal Services Plan Helps Members Prevent Eviction

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

Director of Local 237 Legal Services Plan

**T**he vast majority of tenants do not have a lawyer in Housing Court while almost all landlords do. Your Legal Services Plan can represent you, at no cost to you, if your landlord is trying to evict you from your home, unless you live in a New York City Housing Authority apartment. We represent members in two types of landlord tenant proceedings – Holdovers and Nonpayment cases.

A Holdover Proceeding is one where the landlord wants possession of the apartment. Even if you have paid all your rent to the landlord, the landlord is stating it wants you out of the apartment. In most cases, the landlord needs a reason to evict you, and must notify you what that reason is and give you time to fix it or leave.

A Nonpayment Proceeding is one where the landlord states you owe back rent and if you pay, you can stay. Since the pandemic, there are many resources available to help you pay back rent, as well as defenses that can protect you in a Nonpayment case.

Do not ignore any court papers you may receive from the landlord even if you believe you have not been properly served. Do not leave your home – you have rights! Call your Legal Services Plan and we will screen your case and if eligible, set you up for an appointment.

Many times we have members call after receiving a City Marshal's Notice of Eviction. You must never ignore a Marshal's Notice of Eviction! Even if your landlord tells you not to worry about it, you need to act.

A Marshal's Notice of Eviction means your landlord has a judgment of possession against you, and the Marshal will come back to remove you from the premises. The Notice of Eviction will usually appear on or under your apartment door and through the mail, or someone may give it to you or another occupant in person. A landlord cannot have you removed from the apartment unless you have received this notice. You have **14 days** from the date on the Notice to go to court and stop the eviction, and you can't be evicted on a weekend or holiday. If you think you are about to be evicted, you can call the phone number on the Notice to find out if the Marshall is slated to evict you that day. You can also call the Legal Services Plan (212) 924-1220 to get emergency advice and an emergency appointment.

Don't panic! Go to the court indicated on the Notice, see the clerk, and file an Order to Show Cause to vacate the judgment of possession and stay (put off) the eviction until you have a chance to be heard. You should file an Order to Show Cause even if you agreed to have a judgment against you, and even if you did not follow an agreement with your landlord. If you owe money to your landlord, the judge should sign your Order to Show Cause if you bring money, proof you can get the money, or proof of payment to court. You should tell the clerk any circumstances the judge should know, including:

- You were not served properly with any court papers.
- You did not know that a judgment was entered against you.
- You don't owe any money to your landlord.
- You made payments to your landlord according to an agreement, and have proof you paid.
- You have the ability to pay whatever amount is due.
- You are filed for ERAP or are approved for a loan/ one shot deal/ grant and have the ERAP filing or approval letter.
- Your landlord is retaliating against you for complaining about bad conditions in the building.
- You have young children, disabled, military, or elderly people with you in the apartment.

When the judge signs the Order to Show cause, they will give you a court date. Your court date is usually a week or less from when you filed the Order to Show Cause. If you have contacted the Legal Services Plan and we can represent you, you must call us immediately with the court date so we can set up an appointment before then.

Your Union was at the forefront when creating a Legal Services Plan providing free lawyers for working people. Contact your Legal Services Plan at (212) 924-1220. ■



## Gift Giving on a Budget During the Holiday

by **Elaine Williams, LMSW**

Assistant Director, Retiree Division

**T**he holidays are fast approaching and yes, this is the time we all begin to think about gift-giving to all our friends and loved ones, the question is can we really afford to give to all the persons we want to give on a fixed income. Here are a few tips to consider as we attempt to navigate our finances during this time of giving:

- Don't make purchases when you have the most money in your account. When you don't have a lot of money to spend, you tend to shop around for better deals.
- Make a list of the people you plan to give a gift and detail the amount you plan to spend on each gift. Budgeting for each person will help you to be accountable regarding how much you spend.
- Donate to a cause in someone's name. Donating to a charity supports a worthy cause. If someone on your list supports a charity, this may be an excellent way to give, as this will also dictate exactly how much you spend.
- Consider a DIY (do-it-yourself) gift. DIY projects are a wonderful way to show someone you care. Gift-giving does not always have to take the form of a purchased item. If you are a good cook or baker, you can make a meal or bake something for someone on your list; if you are a good crafter, you can make a craft item for someone on your list and personalize as you wish.

When you give a gift, it should be because you want to, and not because you feel obligated to. Don't let gift-giving derail your budget. Remembering the true meaning of the holiday season is more than the giving of a gift. ■



## Eight Paths to Enhanced Financial Peace of Mind

by **David Bonington, CFP®**

Financial Planner,  
Stacey Braun Associates, Inc.



**I**f you missed noting in the Summer issue of *News and Views* that Stacey Braun provides a covered financial planning benefit for retirees, I'll re-introduce the benefit here using examples of assistance we offered to eight retirees seeking peace of mind about eight retirement-related topics.

1. Budgets change when Salaries become Pensions, mortgages and loans are paid down, and other items (travel or healthcare costs) increase. If a set of fresh, objective eyes can help bring this new world into sharper focus, we are happy to assist.
2. Social Security. It's available at 62, but one can wait until 70 and enjoy 8% payout increases for each year of delay. We often discuss pros and cons around this choice. And Beware! If considering full/part-time work, there are consequences for drawing and working gainfully before Full Retirement Age. Find out what they are!
3. Gentle use of retirement account funds can allow one to purposely defer Social Security. We don't usually recommend taking a withdrawal before one is forced to - distributions aren't mandatory until Age 72 - but if sudden needs or emergency circumstances exist it might be preferable to drawing. We can assist with an analysis.
4. Speaking of retirement accounts and IRAs, do you have more than one? Do you lack information about fees and expenses? Do you lack knowledge about what Accounts contain? If your answer to any question is yes, why not seek advice which can lead to simplification, transparency, and improvement?
5. Your financial goals and risk tolerance may have changed since you last looked at "pie charts" of your holdings. If so, it's a perfect time to let us help by suggesting allocation changes for the new combination of growth and safety you want.
6. Tax rules are complex, but careful planning can minimize taxation's impact on income. Every dollar saved is a dollar that can be enjoyed or passed to heirs. Well-planned conversions of Pre-Tax Accounts into Roth Accounts can sidestep (likely higher) future tax rates and offer advantages to non-spouse inheritors.
7. Some retirees consider insurance policies to cover potential long-term care costs. We can share our checklist of policy features - which members can rank for relevance and importance before approaching an agent.
8. Many retirees consider hiring financial advisors to manage savings, retirement plans, and inheritances. Anyone can claim to be a financial advisor, but there are certain credentials and standards you should know about. We can also supply some critically important questions to assist in the selection process.

Whether one or more topics you have been meaning to discuss with a professional appear above or whether your questions involve a retirement matter not mentioned, I hope I have encouraged you to arrange a meeting!

**A free, confidential session 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. ■**

# In Memoriam



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

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

*Gone but never  
forgotten.*

## Celebrating all Caregivers



November was National  
**FAMILY CAREGIVERS  
MONTH**

## RETIRES CORNER



**Margarita Olivero**, retired from School Safety in October 2022.



**Castulo Bernardez**, retired from New York City public housing.

## RETIREE news & views

216 West 14th Street  
New York, NY 10011



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PERIODICALS  
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NOVEMBER/DECEMBER 2022

### Are you moving?

To change your address, fill in the form below, cut it out, and mail it back to Retiree News & Views at the above address.

Name \_\_\_\_\_ ID# \_\_\_\_\_

New Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

New Telephone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**VA**



U.S. Department  
of Veterans Affairs

VA Supports IBT Local 237 Veteran Retirees

## Attention All IBT Local 237 Veterans

The PACT Act is perhaps the largest Healthcare benefit expansion in VA history. The full name of the law is the Sgt 1<sup>st</sup> Class Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT)



- Expands eligibility for VA healthcare for Veterans with toxic exposures and Veterans of the Vietnam Era, and post 9/11 era.
- 20 new presumptive conditions for burn pits and other toxic exposures.
- Requires VA to provide a toxic exposure screening to every Veteran enrolled in VA healthcare.

The Department of Veterans Affairs is here for IBT Local 237 Veterans and their Families to offer guidance on how to access Veterans benefits and resources.

VA is available to assist with quality-of-life issues such as healthcare, housing, home health aide, mental health, senior resources, women veterans, dental, burial, and caregiver programs.

### Meet your local VA Outreach Specialist:

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