

RETIREE news&views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

VOL. 29, NO. 2, MARCH/APRIL 2023



Spring is Blooming

WOMEN'S HISTORY MONTH

Celebrating Local 237 Women



Nancy B. True



Pauline Dyer-Woodson



(l-r) The late Corinthians Andrews, Bernice Christopher and Patricia Williams



Marie Colvin



Carmen Maldonado



Doris Welch



Pat Stryker



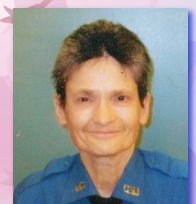
Tania Lambert



Carmen Rodriguez



Ann Sabatino Giudice



Reva Edgal



Elsie Ortiz and Olga Perez-Vasallo



Kitty Taylor



Yvette Jenkins



Laura Scanlan



Carolyn Whitely



Susan Millisits



Irma Rabinowitz



Nidia Torres



(l-r) Theresa Davis, Carolyn Harrell, Nubia Imani Beazer & Rhonda Brown



Mariaelena Figueroa



Grace Klein



Bertha Aiken



by Gregory Floyd

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

All across the nation, throughout the month of March, there will be numerous celebrations and tributes to mark the accomplishments of women in America.

No doubt, there will be seminars, conferences and podcasts galore to discuss the struggles and wisdom of accomplished women, from Maya Angelou, who once said: *"Each time a woman stands up for herself, without knowing it possibly, without claiming it, she stands up for all women,"* to Rihanna, who is quoted as saying: *"There's something special about a woman who dominates in a man's world. It takes a certain grace, strength, intelligence, fearlessness and the nerve to never take no for an answer."*

In the labor movement, there are many women who have set examples of courage and determination to improve the lives of working women and families. Some did so indirectly and regrettably as in the case of the 146 young immigrant garment working girls killed, and the 78 who sustained injuries, in the notorious Triangle Shirt Waist Factory fire in Greenwich Village on March 25 of 1911. From exit doors chain-locked by their employers to Fire Department ladders too short to reach them on the 8th floor, the findings in the aftermath of that horrendous fire led to our state and the nation to legislate safety and health hazard measures to protect workers on the job.

A Message From The President

Our Better Angels

At Local 237, we don't have to look very far for fearless women with an extraordinary strength of character who exemplify "never take no for an answer". One such Local 237 member is Marie Colvin. Marie was a war correspondent. She wrote about innocent women and children caught in the crossfire of civil war. Her bravery was legendary. A movie, "A Private War", told the real-life story of Marie Colvin, portrayed by Rosamund Pike, that depicted her life behind enemy lines covering stories of human suffering that many did not want told, in dangerous locations, where few would dare to go. It was actually a sentence in one of the movie's reviews that caused us to wonder about a possible link to Teamsters Local 237. Our research paid off because we discovered that fresh out of college, she was hired by Local 237 to write our newsletter. Marie Colvin was a Teamster! Her family told us that she wore our lapel pin proudly. One could easily imagine her today, condemning the bombing of a children's hospital in Ukraine — if she were still alive. Marie's journalistic diligence caused her to lose her eye at the hands of Sri Lankan terrorists in 2001, then her life, at age 56 in 2012, killed by a senior Syrian military officer to silence her. And as proud as we are of Marie, there are several other Teamster women who have done remarkable things on different battle grounds. For example: In March of 2010, Local 237 sued New York City on behalf of our 5,000 School Safety Agents, 70% of whom were women, mostly African Americans and Latinas. Many were single mothers. Their annual salary was about \$7,000 less than their counterparts with similar titles working in other City agencies. Most of them were male. Some called this just a coincidence. It was discrimination! School Safety Agents have a tough job to do. They help to protect other peoples' children. All they wanted was to put bread on the table for their own children. So I called for a meeting of School Safety Agents to tell them about plans to sue the

City. I told them that we needed some volunteers to sign the papers and be the official plaintiffs. Of the 25 women in the room, 22 left. But three remained: Patricia Williams, Bernice Christopher and the late Corinthians Andrews. And for four years, these three gave testimony after testimony. They refused any settlement that did not include retirees. They took days off from work. They took time away from being with their families. They worked on the case despite health issues and attended most of our rallies. At times, we felt pretty much alone, but then we received support from two people, Hazel Dukes, President of the NYS NAACP and Sonia Ossorio, President of the NYC Chapter of NOW— two women who came to aid a cause on behalf of women workers, but benefitting all School Safety Agents. I still remember the day of the judge's final ruling. Pat, Bernice, and Corinthians came into the courthouse and knelt in prayer before they took their seats. Perhaps there was a little divine intervention, but with the help of Hazel and Sonia, an historic settlement was reached. Clearly, the words of Vice President Kamala Harris ring true: *"You're going to walk into many rooms where you may be the only one who looks like you or has had your experiences. So, use that voice and be strong."* And that's exactly what these women did!

Throughout the pandemic and beyond, so many of our women members were an integral part of our union's overall efforts to keep the City functioning. For us, it is not difficult to identify women who should be honored during Women's History Month. We are especially blessed to have among our own members, and our friends, women who care about others and want everyone else to care too. That's who they are. That's their legacy. And we take pride in knowing them. Thank you, Marie, Pat, Bernice, Corinthians, Hazel, Sonia and so many others who are the personification of our better angels. ■



A Message From The Director

For your information

by Julie Kobi LMSW

Director of the Retiree Division

As you may already know, The City of New York, working with the Municipal Labor Committee, intends to move forward with the implementation of a Medicare Advantage program for City retirees and their eligible dependents age 65 and over through Aetna Medicare Advantage PPO Plan, effective September 1, 2023. There will be an extensive communication effort to provide all the details of the program. Aetna has a dedicated call center that members can use to answer additional questions. You can contact Aetna's call center at 1-855-648-0389 (TTY: 711), Mon. to Fri., 8am to 9pm.

Aetna is also hosting many telephone conference calls, webinars and in person meetings in the NY metropolitan area starting in April as well as in other states with large retiree populations, to provide information. A listing of meetings can be found on the Aetna website www.aetnamedicare.com/cony/en/index.html

We have received several calls regarding whether the transition to the new Aetna MA PPO will impact union benefits. **Benefits administered through The Retirees' Fund remain intact. You will continue with your union benefits as is.**

MEDICARE PART B REIMBURSEMENT

Medicare Part B premium reimbursement from the City of New York. Retirees AND their Medicare eligible spouse are eligible for this. However, to receive the reimbursement, copies of Medicare Cards must be submitted to THE EMPLOYEE BENEFITS PROGRAM through the Office of Labor Relations, and you must be enrolled in city health coverage.

The Medicare Part B reimbursement for 2022 will be issued in April 2023 through the Office of Labor Relations. The funds will go into your account in the same manner as your pension check so for example, if you receive paper pension check, your Medicare Part B reimbursement will be a paper check. The same is for direct deposit. The Medicare Part B reimbursement is separate from your pension check.

Please check your bank account/statement or the mail, if you are receiving a paper check. **If you have not received your 2022 Medicare Part B reimbursement by the end April, please contact the Office of Labor Relations at 212-513-0470 for assistance.**

As always If you should have any questions, feel free to give the Retiree Division a call at 212-807-0555 or email at retirees2@local237.org. ■

RETIREE news & views

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

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Common Estate Planning Mistakes

by **Mary E. Sheridan, Esq.**
Director of Local 237 Legal Services Plan

Time and again I hear the same common mistakes people make when discussing estate planning. The most common is when a client says he doesn't have much, so why bother with a Will. It's amazing how many people will let State law decide how their property should be distributed rather than spell out their own wishes in a Will. If someone is married with children and dies without a Will, New York State law provides that a portion of the estate goes to the surviving spouse and a portion to the children. This could have unintended consequences such as leaving property to minor children. And, speaking of minor children, if you die and haven't named a guardian in your Will you will leave family members to decide on who will care for your children.

Another common mistake I have seen is failing to review your beneficiaries named on life insurance policies, bank accounts or retirement accounts and understand the interaction of these assets with the Will. A Will cannot change the beneficiary you have already designated on a particular asset. Also, on most retirement accounts, not naming a beneficiary could have negative tax ramifications for your survivor, who instead takes through the Will where one cannot delay distributions over a life time and minimizing the tax consequences.

On many occasions I have been directed by a client to leave all assets to one person whom they trust to "do the right thing" by doling out assets to survivors. Too many times you hear about family fights and the one named person not doing the "right" thing. Your wishes should be spelled out in the Will, not left for someone else to decide after your death.

Finally, drafting your own Will is not a great idea. Too often there will be mistakes that could end up costing your survivors a lot of money during probate. Remember, you have a free Legal Services Plan available for a wide array of civil legal matters. Call us at (212) 924-1220. ■



Stress Awareness

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

April 1-30 is stress awareness month. Stress can be debilitating, and it can cause and aggravate health problems within our bodies. Since stress is a normal part of human existence — nobody is immune to it — It is important to arm ourselves with knowledge so that we recognize when stress rears its ugly head. (Amazingly, we don't always notice it is happening to us.) People under stress — especially those prone to chronic stress — are more susceptible to a variety of ailments, from headaches and insomnia to high blood pressure and heart disease. It is important to learn some strategies that will help us to cope with this often-silent scourge that we find our bodies being forced to deal with. www.nationaltoday.com/stress-awareness. Here are a few helpful tips that you can use to keep stress at bay:



LEARNING RELAXATION TECHNIQUES

One of the most effective ways to deal with stress is to learn how to silence the mind. Meditation is one of the most popular methods of achieving this type of quiet. In the 1970s, psychologists began to use mindfulness meditation technique as a therapeutic intervention for **managing symptoms such as stress, anxiety, depression, or worry**. Currently, this practice in therapy is referred to as mindfulness-based interventions and is effective in the alleviation in intense emotional states.

Deep breathing, meditation, yoga, music, reading, or participating in activities that you enjoy, such as a walk around your neighborhood.

EXERCISE

Another way to battle the debilitating effects of stress is to exercise. Whether you're a jogger, bicyclist or just like to take long walks, be sure to get some fresh air and exercise into your daily routine. Even a small amount of time spent outdoors can relieve stress. Nature is a healing balm for the business of life.

VISIT YOUR DOCTOR.

They're really in the best position to get you started on the path to a stress-free lifestyle. Make an appointment today.

You know yourself best so whatever feels comfortable to manage stress in the healthiest possible way. If you find yourself having a difficult time shaking the stress off, it's totally ok to speak to a health care professional for guidance or recommendations.

For more information on stress management

<https://www.jssa.org/signs-of-stress-in-seniors-how-to-manage/> ■



Lather! Rinse! Repeat!

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



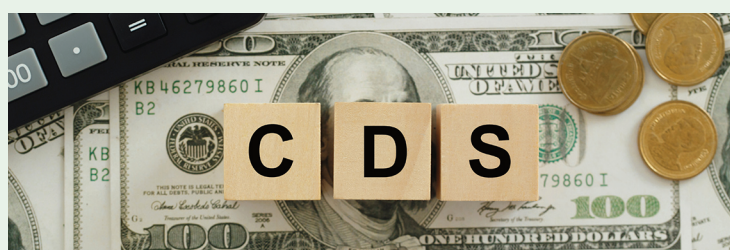
In case you missed it, in the last issue I pointed out that for the first time in many years savings accounts and Certificates of Deposit (commonly called "CDs") were once again paying interest at rates many times higher than rates available during the prior decade. Well, barely one month later, these rates are even better today. Just like the advice on the label of fine shampoo, I'm using a bit of good advice twice in repeating my suggestion to explore ways your savings can work harder.

Between the time the 2008-09 Recession ended and 2021, we developed — and who could blame us? — a "why bother?" attitude about our savings accounts, believing (correctly) that the prevailing rate was almost zero and that shopping around for better treatment was a waste of time.

No longer! Since early 2022, the Federal Reserve Bank has been dramatically raising interest rates to combat significant inflation. Although this activity cools the economy by making it more difficult and expensive to borrow money, this action creates opportunities for savers.

Banks currently offer "High-Yield" account rates exceeding 4%, and for savers willing to "lock up" funds for short periods (between 3-12 months), FDIC-insured CDs offer still-higher rates. Some banks currently feature a 5% rate for 12-month commitments. The message here: consider putting funds in your bank account to work!

One good way to do this is to invest portions of your savings in CDs with



staggered maturities (also known as a "ladder"). Of a hypothetical \$1000, put \$250 into each of a 3-, 6-, 9-, and 12-month CD. You will capture slightly better rates on the 9- and 12-month contracts — and every 90 days you will have a maturing CD about which to make a cash-it-out-or-renew decision, depending upon whether you need the funds or want additional interest. (Caution: if you expect to need funds, put maturity dates on your refrigerator! Without your instructions, your bank may automatically "roll over" a maturing CD into a new one of similar length.)

A final word here about the recent turmoil in the banking sector, in the wake of collapses by Silicon Valley Bank and Signature Bank. Savings accounts and CDs up to \$250,000 have been and continue to be insured by the Federal Deposit Insurance Corporation. However, don't be afraid to ask questions about this: any bank or credit union you are considering will be able to substantiate that this coverage exists and that your funds are insured. ■

Stacey Braun Associates provides free consulting to retirees on a range of financial topics, including those mentioned in these articles. Many of you have already used this benefit — but if you have not, please see below: no-cost, confidential, and sales-pressure-free meetings can be yours for the asking!

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.



Who to Call When You Have Questions

by **Mitch Goldberg**

Director of the Retiree Benefit Fund



Who do I call when I have questions about my Health Insurance or Welfare Fund Benefits?

The Retirees' Fund and Retiree Division staff are always available to help. Often it is best to go directly to the source for specific information. Since the City and the MLC have approved the new Medicare Advantage Plan from Aetna, I thought it would be helpful to provide important phone numbers that can help you contact the appropriate service providers and get correct information regarding benefits of all types.

HEALTH INSURANCE

Office of Labor Relations/Employee Benefits Office

22 Cortlandt Street, 12th floor, New York, New York 10007 (212) 513-0470. Call them regarding health insurance coverage, when you plan to change your health insurance plan or about the Medicare Part B reimbursement.

Aetna Medicare Advantage Plan

Please visit Aetna's website about the program: www.aetnamedicare.com/cony/en/index.html. You can also link to this website from the OLR website at www.nyc.gov/hbp, where you can also find a list of Frequently Asked Questions and Answers about the plan.

You can contact the Aetna dedicated call center at (855) 648-0389 (TTY: 711), Monday to Friday, 8 a.m. to 9 p.m. Aetna will work with you to resolve any questions about the benefits, the network, or clinical transition questions.

Aetna will be offering in person meetings all over the NY metropolitan area starting in April as well as in other states with large retiree populations, to assist retirees with the transition. The onsite meetings will offer retirees the opportunity to have individual discussions with case managers to assist with clinical issues. In addition, there will be many opportunities to attend virtual meetings.

RETIREE'S BENEFIT FUND

If you are having an issue with your **Aetna pharmacy benefit**, please call Aetna directly on the dedicated Teamster customer service line (855) 352-1599. As our Pharmacy Benefit Manager, Aetna should be able to resolve most issues with a phone call. Standard operating hours for Aetna's customer service, Monday – Friday: 7:00am to 11:00pm Eastern, Saturday: 7:00am to 9:30pm Eastern, Sunday: 8:00am to 6:00pm Eastern.

If you have questions about how to locate a **dental provider or dental specialist**, you can call Healthplex at (800) 468-0600. Healthplex can also assist you with claims issues. If an issue goes unresolved, sometimes it's necessary for further intervention by the Fund office. If this becomes your situation, please call the Retirees' Fund (212) 924-7220.

For those residing in the NY metro area, the **optical vendor** provider is Comprehensive Professional Systems (CPS). They can be reached at (212) 675-5745. If you live outside the NY Metro area, General Vision Services (GVS) can be reached at (800) 999-5431. Whether you are trying to obtain plan information, find a provider or verify eligibility, a call to either provider, depending on where you live, can usually provide the information you need to receive your optical benefit.

OTHER IMPORTANT PHONE NUMBERS:

If you experience any issue with your pharmacy benefit, optical or dental benefits and need further explanation, please call the Fund office and let our staff assist you.

Teamsters Local 237 Retirees' Benefit Fund

(Prescription benefits, dental, optical benefits, hearing aids and supplemental medical expenses for DME (durable medical equipment) 216 West 14th Street, 3rd Floor, New York, New York 10011, (212)-924-7220 (M-F 8:30am–5:00pm).

Teamsters Local 237 Retiree Division

(Activities for retired members, assistance with personal concerns, membership and cultural activities, neighborhood meetings, benefits education and more) 212-807-0555 (M-F 8:30am–5:00pm). ■



The Role of Social Workers in Society and at Local 237

by **Edith Johnston, LCSW**

Deputy Director, Retiree Division

March was National Professional Social Workers Month, founded by the National Association of Social Workers in 2010 to honor the great profession of social work. Social workers can work in many settings, such as unions like Teamsters Local 237, where there are social workers on staff to assist active and retired members. If you might be interested in becoming a social worker, I would like to provide some information about the social work profession and the people who become social workers: People become social workers to help others and to make our society a better place for everyone. Social workers have brought about significant, positive changes to our country. Former Labor Secretary Frances Perkins and civil rights leaders Dorothy Height, Whitney Young, and Ida B. Wells have advocated for voting rights, equal rights, social security, unemployment insurance, and other programs.

According to the Bureau of Labor Statistics, social work is one of the fastest-growing professions in the United States. The country currently has nearly 720,000 professional social workers.

Social workers can be found in different places, such as hospitals, nursing homes, schools, senior centers, community organizations, drug and alcohol treatment centers, private practice, and academia, just to mention a few. Social workers touch the lives of millions of people; you, a family member, or a friend has probably been helped or is currently being helped by a social worker.

For example, do you want to improve your relationship with your spouse, partner, kids, or parents? A social worker can assist you in making stronger connections. Do you suffer from depression, anxiety, or substance abuse? A social worker can assist you in overcoming these obstacles. And as this country grapples with issues such as racism, economic uncertainty, deep political and cultural divides, and natural disasters caused by global warming, social workers will continue to play an essential role in assisting people.

Have you met the social worker of Local 237? Do you know what we can do for you?

ACTIVE MEMBERS SOCIAL WORKER

The active member social worker can assist members with a multitude of issues including but not limited to mental and emotional health, advocacy, task-oriented counseling, and connection to community resources and entitlements, rental arrears, and childcare vouchers. She/he meets members at their work sites to problem-solve and provide counseling after unexpected traumatic events.

Karla Steinberg, LMSW • ksteinberg@local237.org

Active Members Social Worker

RETIRED MEMBERS SOCIAL WORKERS

The retiree division social workers can help you with your retirement process, answer questions about benefits and entitlements, connect you with community resources, such as housing, mental health providers, and more. We provide clinical support to caregivers, crisis intervention, assessment, and support on elder abuse cases, facilitate support groups, and bereavement counseling. We program and coordinate recreational activities, classes, and educational seminars with experts in different fields.

Julie Kobi, LMSW • jkobi@local237.org

Director, Retiree Division

Edith Johnston, LCSW • ejohnston@local237.org

Deputy Director, Retiree Division

Elaine Williams, LMSW • ewilliams@local237.org

Assistant Director, Retiree Division ■





Tres historias de mujeres negras

Por Néstor Murray-Irizarry

Historiador y gestor cultural

murraynestor@gmail.com | www.casapaolipr.com

Las mujeres son seres humanos con los mismos derechos y deberes que los hombres. Son iguales a los hombres. No pertenecen a ningún hombre. Son tan libres como el viento.

Lamentablemente, somos muy pocos los que pensamos de esta manera. Ya iremos creciendo y madurando. La situación ha cambiado un poco. Ya veremos.

En esta columna queremos destacar tres historias de mujeres que históricamente existieron y que lograron, por su tesón, valentía y persistencia, sus grandes objetivos.

I - La historia de María del Rosario (*Esclavizada en Puerto Rico*) Según la estudiosa de la cultura puertorriqueña, Lydia Milagros González, el historiador Fernando Pico, recoge las dificultades que pasaban las personas esclavizadas que luchaban por conseguir su libertad. Tal parece que al final de sus años, la negra esclavizada logró su objetivo, pues se le clasifica como libertad en su acta de defunción, palabra que describe la persona esclavizada que había adquirido el estatus de libre.

Cuenta Lydia Milagros:

“En 1820, María del Rosario reclama al gobernador que su antiguo amo, se le quedó con el dinero que ella había acumulado para coartar o sea comprar su libertad.

El gobernador le pide al Procurador de San Juan que investigue el caso. Siendo ella muy joven y viviendo en la isla de San Tomas, fue robada y traída a Puerto Rico. La llevaron a Manatí, a casa de un señor cuyo apellido ella recordaba como Maonez. Allí se quedó por más de un año, hasta que la vendieron a un tal Marcos Collazo, que vivía en Utuado. Trabajó como esclava de Marcos Collazo por más de 20 años. Entonces este la vendió a Pedro Rodríguez. Pedro Rodríguez la traspasó a su hermano, llamado Jorge Rodríguez. Lo extraño fue que Jorge la vendió de nuevo a su antiguo amo, Marcos Collazo. El precio de esa venta fue de 400 pesos.

Según le contó María del Rosario al Procurador, la razón por la cual Marcos tuvo interés en volverla a comprar fue porque él sabía que ella había abonado para comprar su libertad. María del Rosario reclamaba que él se había quedado con todo el dinero y los otros bienes que ella había dado para comprar su libertad. Se refería tanto al dinero como a animales que había entregado para abonar a la compra. Tal parece que Marcos Collazo volvió a venderla rápidamente a José Matos, esta vez por 200 pesos.

Cuatro años más tarde, en 1824, muere María del Rosario. Su partida de defunción dice que era: morena, liberta, natural de Guinea, de más de 90 años.”

II - Emigraciones femeninas

La historiadora puertorriqueña jubilada de la Universidad de Puerto Rico en Bayamón Raquel Rosario Rivera publicó un valioso ensayo sobre Las migraciones femeninas a Puerto Rico en el período revolucionario (1791-1846), en el Boletín de la Academia Puertorriqueña de la Historia. Se asombró la historiadora que de un total 10,200 inmigrantes incluidos en su censo, 2,521 eran mujeres. Comenta la dra. Rosario Rivera:

“A diferencia de las emigrantes venezolanas y dominicanas, las haitianas pasaron muchas vicisitudes pues su nomadismo fue mayor. Para salvar su vida y la de sus hijos salieron a cualquier destino posible. Unas fueron a Cuba, otras a Louisiana, Venezuela, y a otras islas caribeñas preferiblemente San Tomas, como trasbordo, para luego llegar a suelo borinqueño. La razones para esto se encontraban en que los puertos de salida eran los puertos en revolución, como el Guárico y Puerto Príncipe, lo que retrajo la presencia de buques para su salida. Una vez aparecía una nave, procuraban abordarla no importaba su destino. **María Thoins** nos cuenta que: Por las espantosas revoluciones que experimentó su patria, emigró a la isla de Cuba con su familia, donde permaneció hasta el año de 1809 que trasladó su residencia a la Louisiana, desde donde determinó venir a esta Isla como lo ha *ejecutado* con su familia.” (1817-Expediente de María Thoins en el Archivo General de Puerto Rico.)

III - Liberada, Juana Maria Escóbales

Otra de nuestras historiadoras Ivette Pérez Vega nos narra, en la revista *Homines* de 2005, el caso de la negra liberta o *liberada* Juana **María Escóbales**, criolla de Ponce, que fue manumitida o liberada en 1825, por su dueño, el hacendado alemán Fernando Overman. María desde 1818 fue esclavizada por Overman; quien desde 1824 le permitió vivir libremente en la Hacienda Constanacia y si así lo deseaba María podía irse a vivir en otro lugar, sin que Overman, quien era su amo, se opusiera. Overman, en su primer testamento le dejó a María un herencia de 2,000 pesos para que comprara un cafetal o platanal y una pensión anual de 200 pesos de por vida.

Poco después de adquirir su libertad María hizo testamento y declaró que había comprado una esclava, de nombre Margarita, de 11 años de edad; y cocinas, que estaban situadas en San Tomas; que era; propietaria de dos casas con oficinas; también poseía dos billetes de 242 acciones inscritos en el Banco de Filadelfia; era dueña de tres negritas esclavizadas, además, de la ya mencionada Margarita.

En 1845, Juana María, continuaba viviendo en Ponce, con un capital de 5,000 pesos, en una estancia de caña de azúcar y frutos menores de 48 cuerdas de terreno y con una producción anual valorada en 400 pesos. ■



Tips for Traveling Solo

by Luz Nieves-Carty MPA

Assistant to the Director, Retiree Division

Traveling alone or “solo” is becoming more popular. Going solo has many advantages. You have flexibility when booking and planning. You pick when, where, how and what you will do without checking with others. Traveling solo can also be “deeply transformative”. It can be a time to focus on yourself. You can enjoy experiences without being responsible for anybody else. You can engage in specialized trips that offer new skills like salsa dancing, culinary, knitting, etc. There are also trips with themes such as wildlife exploration, walking tours, and 50+ groups.



The travel industry is beginning to accommodate the solo traveler. To find out about the wide range of possibilities, I advise you to undertake an Internet search through Google or any other popular search engines, using the keyword "Solo Traveler".

Protect yourself and your trip. When booking your trip, don't forget to secure travel insurance. This will protect you in case of sudden cancellations, illness, injuries, and other unexpected issues. It is also helpful to wear medical ID bracelets. If you would like a more intimate setting than large hotels, check out hostels, bed and breakfast inns or homes/apartments. Before you go, make sure you share your itinerary with family or a friend. Communication is important, so talk to your mobile carrier about any charges during your trip. Be aware of roaming charges. For your own safety, stay vigilant when walking around. Carry a whistle in case you need help. When at a bar/lounge, do not leave beverages unattended. Always look around as you return to your rooms. If uncomfortable, find a staff member or security. Hidden wallet belts help keep cash and credit cards out of sight.

Solo traveling can sound scary at first. However, I recently went on a cruise solo, and it was amazing! You have opportunities to make new friends or spend time reflecting, meditating, and relaxing. Be well, and HAPPY TRAVELS! ■

2023 Pension Payment Calendar

January							February							March							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3*	4	5	6	7				1	2	3	4				1	2	3	4	
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11	
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25	
29	30	31					26	27	28	29	30			26	27	28	29	30	31		
*EFT for December 2022 Payment																					
April							May							June							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1		1	2	3	4	5	6						1	2	3
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10	
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17	
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24	
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30		
30																					
July							August							September							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
						1			1	2	3	4	5						1	2	
2	3	4	5	6	7	8	6	7	8	9	10	11	12	3	4	5	6	7	8	9	
9	10	11	12	13	14	15	13	14	15	16	17	18	19	10	11	12	13	14	15	16	
16	17	18	19	20	21	22	20	21	22	23	24	25	26	17	18	19	20	21	22	23	
23	24	25	26	27	28	29	27	28	29	30	31			24	25	26	27	28	29	30	
30	31																				
October							November							December							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7				1	2	3	4						1	2	
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9	
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16	
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23	
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30	
														*EFT will be deposited Jan. 2, 2024							

Check Mailing Date

Electronic Funds Transfer (EFT) Date

In Memoriam



1925 - 2023

It is with great sorrow that we announce the passing of **Pauline Dyer Woodson**, first Woman Member of Local 237's Executive Board. We extend our deepest sympathies to her family.

RETIREE news & views

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CONGRATULATIONS



Manuel Ferreiras, Heating Plant Technician, retired March 1, 2023, after 15-1/2 years of service with NYCHA.

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: _____



Social Security Launches Redesigned Website at SSA.gov

by **Thomas McMahon**

District Manager, Social Security in Downtown Manhattan

Have you visited the redesigned [SSA.gov](https://www.ssa.gov) yet? In December 2022, we updated our homepage with a new design to help you find what you need more easily.

"[SSA.gov](https://www.ssa.gov) is visited by over 180 million people per year and it is one of our most important tools for providing efficient and equitable access to service," said Kilolo Kijakazi, Acting Commissioner of the Social Security Administration, at the launch. "Whether providing service in person or online, our goal is to help people understand what they may qualify for and seamlessly transition them to an application process."

Now, with improved self-service accessibility to online services, you might not have to call or visit an office to get what you need. This helps our staff focus on serving customers who need in-person assistance.

REIMAGINED WEBSITE PRIORITIZES CUSTOMER EXPERIENCE

The redesign is intended to provide a clear path to the tasks you need to accomplish. Many of the most visited sections of [SSA.gov](https://www.ssa.gov) are now live with a more user-friendly and task-based approach. New pages and improvements based on public feedback will continue to be unveiled in the coming months, as part of our ongoing efforts to improve how the public can do business with us.

When you visit [SSA.gov](https://www.ssa.gov), you can use interactive tools to:

- **Check eligibility for benefits**
The new benefit eligibility screener is a convenient and simple way for you to learn if you might be eligible for benefits.
- **Save time on Social Security number (SSN) and card online services**
If you lose your SSN card, you may not need a replacement. In most cases, simply knowing your SSN is enough. If you do need a replacement card, you may be able to request it online by visiting our Social Security Number and Card page at www.ssa.gov/ssnumber.

Securing your today and tomorrow

Prepare

Check eligibility for benefits
Plan for retirement

Apply

Apply for benefits
Sign up for Medicare

After you apply

Check application or appeal status
Appeal a decision we made

You can also start an application for an updated card or request an SSN for the first time. You may never need to go to an office, but if you do need to visit an office to complete the application then you can save a lot of time by starting online.

• Start an application for Supplemental Security Income (SSI)

You can start the application process online and request an appointment to apply for SSI benefits by answering a few questions on our SSI page at www.ssa.gov/ssi.

• Apply for Social Security benefits and other online services

For most benefits, you can apply online or start an application online. In many cases, there are no forms to sign. We will review the application and contact you with any questions or if we need more information. Visit our Online Services page at www.ssa.gov/online-services to apply for retirement, disability, or Medicare.

Many Social Security services do not require an office visit. If you have a personal *my Social Security* account, you can start or change direct deposit, request a replacement SSA-1099, or print or download a current benefit verification letter if you need proof of your benefits.

If you're not yet receiving benefits, you can use your online account to get a personalized *Social Security Statement*, which provides your earnings information as well as estimates of future benefits. The portal also includes a retirement estimator tool and links to information about other online services. We encourage people without a personal *my Social Security* account to create one today at www.ssa.gov/myaccount.

Please share this with your loved ones and post it on social media. ■