

RETIREE news & views

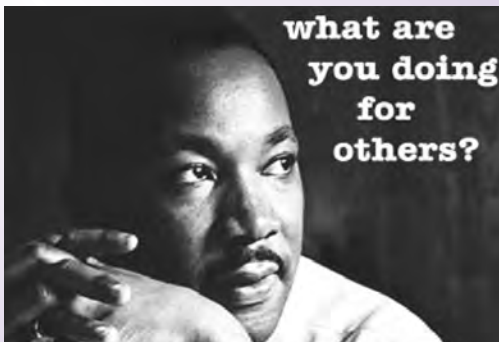
A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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Dr. Martin Luther King Jr., In His Own Words

As we approach the 50th anniversary of the assassination of Dr. Martin Luther King Jr., we remember his inspiring words, as relevant today, as they were back then.



New to Retiree News and Views

NYCERS Outreach Programs will be providing Retiree News and Views with articles on topics containing valuable pension information for retirees in each edition. Thank you to Ingrid Stephen, Director of Outreach Programs, and members of her team for their efforts on our behalf.

A Message from NYCERS

Have You Signed Up for MyNYCERS?

If you are a member of the New York City Employees' Retirement System (NYCERS) and have not yet signed up for your MyNYCERS, now is the time!

MyNYCERS is the secure online portal to your NYCERS pension account. With MyNYCERS you can view your account balances and file forms online any time at your own convenience.

And starting this spring, as part of NYCERS' ongoing Green Initiatives, NYCERS will no longer mail Annual Disclosure Statements (ADS) to active members. The ADS will be available only online in MyNYCERS — all the more reason to sign up now.

Here's how:

Step 1 -- Activate Your Account

Have your Member or Pension Number handy. Go to www.nycers.org and click on the [Log In/Activate](#) link. Follow the instructions to validate your identity. You will also need to create a User Name,

Password, and Security Question and Answer in this step. Be sure to write them down and keep them in a safe place. (Note: if you joined NYCERS recently, do not take Step 1 until you receive your Member Number and first paycheck after filing your membership application.)

When you activate your account, choose either text message or email to receive a PIN (Personal Identification Number). The PIN will be sent within 2 minutes; you will need it to complete your registration.

Step 2 -- Register the PIN

Watch your cellphone or e-mail for your PIN and follow the online instructions to register it immediately. Once you've registered the PIN, you're all set -- you will have full access to MyNYCERS.

What's Available in MyNYCERS?

RETIREES:

- Print your Award Letter
- Print your 1099-R tax document
- Change your address
- Change your Federal withholding
- See the last 16 months of pension payments ■

NYCERS 2018 Pension Payment Calendar

January	Check Mailed 1/29/18	Direct Deposit 1/31/18
February	Check Mailed 2/26/18	Direct Deposit 2/28/18
March	Check Mailed 3/28/18	Direct Deposit 4/2/18
April	Check Mailed 4/26/18	Direct Deposit 4/30/18
May	Check Mailed 5/29/18	Direct Deposit 5/31/18
June	Check Mailed 6/27/18	Direct Deposit 7/2/18
July	Check Mailed 7/27/18	Direct Deposit 7/31/18
August	Check Mailed 8/29/18	Direct Deposit 8/31/18
September	Check Mailed 9/26/18	Direct Deposit 10/1/18
October	Check Mailed 10/29/18	Direct Deposit 10/31/18
November	Check Mailed 11/28/18	Direct Deposit 11/30/18
December	Check Mailed 12/27/18	Direct Deposit 12/31/18



by Gregory Floyd

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

Workers' rights and civil rights are one. Dr. Martin Luther King Jr. knew this and ultimately died in the fight for equality and dignity in the workplace. As we remember that horrifying day when he was assassinated 50 years ago, what adds to our revulsion is to know that the fight must continue---it has not been won yet. The Janus case is a grave reminder of this. The fact that such a loathsome case could make it to the Supreme Court and that its supporters represent the worst instincts among a few, but powerful voices, means that we still have a lot of work to do toward making Dr. King's "Dream" an irreversible reality.

Especially for public sector employees, what's at stake in the Janus case is enormous. A loss could be catastrophic to us. Here's why: In 22 states, there are laws requiring public employees to pay "agency fees" to cover the collective-bargaining costs of unions that represent them, even if the employees are not members

a message from the president

Dr. King, A Legacy Constantly Challenged

of the union, but who still gain from collectively bargained salaries, pensions and other benefits that the union negotiated upon their behalf. If the court voids those laws, public-sector unions and the politicians they support—who are largely Democrats—could suffer a huge financial blow and reverse 40 years of established labor law. This would place a tremendous financial strain on public sector unions. And, with union membership already falling by more than half from 1978 to 2017—26% to 10% nationwide—with public sector workers comprising the largest component, this might ultimately become the death knell for public unions. Democrats in particular, would pay an enormous price. The labor-supportive work that Democratic legislators have done over the years, could be undermined, compromised and reversed. Republicans, of course, are rooting for opponents of agency fees.

The basis for the Janus constitutional claim is that these labor laws violate the First Amendment. It is argued that even if agency fees ostensibly fund only collective bargaining, it still can affect public policy. That amounts to forced adherence to a cause that is not necessarily your own. Mark Janus, a government employee in Illinois, doesn't agree with AFSCME's political positions and therefore contends that he should not be forced to pay union dues even though he has benefitted from collective bargaining, and, thanks to existing laws fought for by the union, he can get a refund from the union for any of his dues that are spent on political campaigns.

Recent trends at the Supreme Court suggest that it might indeed take this opportunity to impose a nationwide ban on mandatory dues in the public sector. A similar case ended in a 4-4 tie after Justice Antonin Scalia's death in 2016. With President Trump's appointee, Neil M. Gorsuch, replacing him, a 5-4 vote against the unions is possible.

The court could settle upon a middle-of-the-radio decision: That union fees may be used to pay only for a union's collective-bargaining duties as narrowly defined by state law. This would still negatively impact union membership and the financial resources gained from members. Yet to some, this solution might seem acceptable. Lost, however, is perhaps the old fashion sense that a union means unity.... a sense that we're all in this together and everyone can benefit. Instead, there's a misunderstanding that the 40-hour work week, health benefits, pensions, paid vacation time and on the job safety guarantees, to name just a few—were always in place, a given right in every workplace. Nothing could be further from the truth! These were all hard fought by unions. Today, many workers don't know the history of unions in America. Some may just care to forget it or ignore it. Free-loaders get benefits anyway. But is that right? Is that what Dr. King fought and died for? As we commemorate the 50th anniversary of his assassination in Memphis, there to help striking sanitation workers, we must remember, workers' rights and civil rights are one. ■



by Nancy B. True

**Director of the
Retiree Division**

Resolving to make my voice heard in big and small ways. *Will you join me?*

The beginning of the year prompts us to make resolutions about changing behaviors and for achieving new goals. Often, resolutions are personal – focusing on family relationships, health and overcoming obstacles in life. Sometimes we resolve to do the impossible – we all recognize these resolutions – major (and often unachievable) lifestyle changes in a short period of time often top that list.

My resolutions often center on family – immediate, union, and frankly the family of man, and on how, in my own small way, I can make positive contributions to my extended families, my community and country where I live.

As a New Yorker – living in our wonderful, diverse and imperfect city – it's hard to accept that there are others – some at the highest level of government – who don't value the diversity we celebrate each day as we ride subways and busses, walk the streets and live and work in New York. The diversity of our union – ensured and protected by civil service rules and union contracts – is something we value and work to protect – we vote, we attend rallies, we march in parades. We are a city of immigrants and emigrants and I, for one, as the great-granddaughter of immigrants, resolve never to take that for granted. Small acts of kindness – smiling at my neighbors at home and on the subway, offering to help someone with directions all go a long way to making life more community focused.

Checking in with family, friends and other union members to see that all is well maintains important human bonds. Listening and supporting others while also speaking out against injustice is part of this equation.

This year, I plan to be an even more active voter – studying the voting history of candidates – working in support of candidates who support gun control, immigrant rights, workers rights, support for Puerto Rico and the U.S. Virgin islands and other areas affected by disasters and who are bi-partisan in their approach to legislation.

I plan to make 2018 the year where, in the words of Dr. Martin Luther King, Jr. "I have decided to stick with love. Hate is too great a burden to bear." It is a year to speak out against hate. For, as Dr. King also said, "Our lives begin to end the day we become silent about things that matter." It is the year to take action, speak out against hate and discrimination, rather than complain. It is not the year to build walls, it is the year to build bridges. Let's build these bridges together. ■

RETIREE news & views

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Meet Shavon and Noelia

Over 10,000 Local 237 retirees belong to the Retiree Division. Some attend classes at the union hall, others participate in membership meetings and cultural events at 14th Street or in the communities where they live. Those who live outside of New York participate in bi-annual conferences in Florida and Puerto Rico. Many retirees call or visit the Retiree Division to get answers to questions about benefits or about other types of assistance.

Whatever and whenever retirees want or need – one thing remains consistent. The first voice they hear when contacting the Retiree Division belongs to either Shavon Banks or Noelia Quinones. The two Division secretaries are known for their pleasant good morning (or afternoon) greetings. Dedicated to the work of the Retiree Division, they feel a strong connection to retired members. During the day they manage “traffic control” to ensure that retirees reach

staff who will assist them; they register retired members for events and classes, they prepare mailings and type correspondence, they manage the appointments for retirement counseling and more!

Shavon and Noelia have a team approach with their responsibilities. As a result, office coverage and phone coverage is seamless. They take pride in being able to answer questions retirees bring to the Division, directing them to City agencies and other sections of the union when necessary.

When Shavon and Noelia speak of their work in the Division, there is a theme of family. Both stress the warm relationships they have developed with retirees over the years.

Noelia says that when she is away from work for a while – she misses it and can't wait to get back. In her words, “I love my co-workers and Local 237 retirees” She notes that she



Noelia Quinones and Shavon Banks.

has learned a lot from retirees and tries to always be sensitive to their needs and concerns.

Shavon also feels a strong connection with retired members. She feels she has learned a lot from retirees – from their life experiences and their knowledge. She enjoys her interactions with them – in her words “You develop a relationship over time and they become family.”

Noelia and Shavon have been described by their co-workers as “stellar members of the Retiree Division staff.” They are most definitely stars in the Retiree Division constellation. ■



by **Hector Cotto**

Deputy Director
Retiree Division

Want to learn more about a computers?

Have you noticed that many organizations communicate electronically with consumers or clients through websites or emails? Information about doctors' appointments and Medical records can be found online. With Local 237, Information about optical and dental benefits can be found on the union's website (www.local237.org). The easiest way to access information about Social Security, Medicare and your pension is online.

Although many retired members have learned how to use email and to use a “search engine” to get information, others find the Internet, Wi-Fi, email and websites a mystery. What to do?

Computers (remember, your “smart” phone is a computer) and the internet are not going away. So, one way to approach learning these new skills is to view it as, yet another, life challenge. Like crossword puzzles, navigating the internet can help to keep our minds active. Over the years, retired members have called the Retiree Division to inquire about computer classes. Although the Retiree Division does not have a facility to house a computer class, there are many resources available to retirees in the communities where they live. Retired members seeking a more formal introduction in the use of computers can take advantage of some of the resources listed below. Many of these organizations offer computer classes free of charge.

The New York Public Library

The New York Public Library's Tech connect program helps people in all age categories develop computer skills. Tech connect offers more than 80 Technology classes at libraries in Manhattan, the Bronx and Staten Island and all are free without any income criteria and many

are for adults 50 and above. They teach basic computer skills up to much more advanced classes for those who want more in depth computer training. Please contact the Mid – Manhattan Library located at 476 Fifth Ave., New York, NY 10018 for information, location and contact phone numbers for branches in your neighborhood. The telephone number is (212) 340-0863 or you can call 311 for location assistance.

The Queens Library

The Queens Library Cyber Center at the Central Library offers free basic computer classes. They offer classes at each Library location. Contact the Library in each community for their schedule of classes. For assistance call the Central library at (718)-990-0778.

The Brooklyn Public Library

The Brooklyn Public Central Library is located at 10 Grand Army Plaza. The telephone number for this location is (718) 230-2100. It is open 7 days a week Monday to Friday 9AM- 9PM. Saturday 9AM- 6PM and Sunday 1PM- 5PM. Please call them for information of your local library branch or dial 311 for information about computer classes in Brooklyn.

The NYC Parks & Recreation Department

The NYC Parks & Recreation Department offers free computer classes through the Computer Resource Centers Program for Youth, Adults and retirees in each borough. They have winter, spring, summer and fall sessions. For information call 311 and ask for the NYC Parks & Recreation Department, Computer Resource Centers program in your borough.

The North Bronx Career Counseling and Outreach Center

The North Bronx Career Counseling and Outreach Center offers Computer Classes free of charge in each borough. For information please call Ms. Wilson at (718) 547-1001 and request an application for services for the Attain Lab in the borough of your residence. Their website is www.nbx.sunyjeoc.org.

Older Adults Technology Services (/OATS)

OATS is an organization that partners with neighborhood organizations, as well as the NY Public Library, the AARP foundation and the City of New York.

Comcast

(<https://oats.org/client-projects/comcast-internet-essentials/>) developed an Internet Essentials program for Seniors in five pilot markets across the USA and partnered with OATS to evaluate and create a strategy for the program on a national level.

Capital One

(<https://oats.org/client-projects/capital-one-ready-set-bank-online-banking-made-easy/>) partnered with OATS for a new Educational program to encourage older adults with the use and benefit of online and mobile banking.

The NY Public Library

(<https://oats.org/client-projects/the-new-york-public-library/>) has developed a six session course for older adults with OATS.

Maimonides Hospital

(<https://oats.org/client-projects/maimonides-medical-center/>) in Brooklyn partnered with OATS to develop a three month program to install laptops in the homes of frail older adults.

AARP

(<https://oats.org/client-projects/aarp-foundation-connecting-to-community/>) requested assistance from OATS to start a Pilot program with volunteers to provide I-PAD trainings to low income socially isolated older adults. Not all Retirees meet the income criteria, but those who think they may qualify should inquire about this.

Good Luck on pursuing your new life challenge in learning how to navigate the use of computers, the internet and email. Children and grandchildren are also great teachers for those who want to learn to use their smart phones and computers. ■

*On Friday, January 12,
the Retiree Division held a celebration to*

Honor the Legacy of Dr. Martin Luther King, Jr.

FREIGHT: THE FIVE INCARNATIONS OF ABEL GREEN

PERFORMED BY J. ALPHONSE NICHOLSON



Two monologues each spoken by a different version of Able Green. This story of an African American male who exists in multiple dimensions of the same universe at different points in American history.

Abel finds himself stuck somewhere between the American dream and the American nightmare.

J. Alphonse Nicholson is an American born actor/percussionist. He emerged in North Carolina after his debut as the lead in Howard L. Craft's "Caleb Calypso and the Midnight Marauders." Nicholson since then, with a few films and several plays under his belt, has received national recognition for his work in theatres around the country. Most notably "Freight: The Five Incarnations of Able Green" also written by Craft, received a New York Times critics pic. Late 2015 Nicholson made his television debut on CBS "Blue Bloods." Recent credits include; THEATER: "FENCES" (Cal Shakes) West coast premiere of "black odyssey" by Marcus Gardley (Cal Shakes) TV/film: "Mr. Robot Season 2," Fox "Shots Fired," Marvels "Luke Cage" "TALESonBET" and Love to my boy and my Nafeesha.



When a debt collector calls, know your rights

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

Director of Local 237, Legal Services Plan

Time and again I see clients whose first instincts are to hide from debt collector calls. They are not alone. The problem is that by ignoring calls, the situation can get worse. A debt will not necessarily disappear and can come back to haunt you many years later.

It is important to know that the Legal Services Plan is here to help you with your consumer legal problems. A large part of our work involves representing clients in consumer lawsuits and bankruptcies. You should also know your rights when dealing with a debt collector.

First, you should make sure the debt collector is legitimate. Ask the name of the person who is calling you, the company he or she works for and the name of the creditor. If they refuse to give this information, demand it in writing if possible. Next, you should ask how you can dispute or verify the debt and that it is yours. There are many unscrupulous debt collectors out there and many instances where they attempt to collect from the wrong person. You also can ask for written verification of the debt.

If the debt is not yours, you should write the debt collector stating it is not yours and demanding they cease contacting you. Keep a copy of any correspondence you send or receive. In the event they continue to contact you, there may be a Federal Debt Collection Practices Act violation on which you could sue.

We have seen many instances where debt collectors are attempting to collect on very old debts. There are statute of limitations laws prohibiting lawsuits based on debts after a certain passage of time. Beware of making a payment or agreeing to do so for a debt that is old. By making a payment, you may have legally allowed them to collect on that debt for which they otherwise would not have been able to sue you.

Remember, your Legal Services Plan is here to help. Please feel free to call us at (212) 924-1220 with your questions. ■



Beneficiaries and Cobra

by **Mitch Goldberg**

Director of the Retiree Benefit Fund

There are certain important topics that people feel uncomfortable discussing. At the top of this list is the Retirees' Benefit Fund's \$2500 Death Benefit. This benefit is paid to your designated beneficiary at the time of your death. The beneficiary may be any person of your choice. Beneficiaries can be changed at any time by contacting the Fund office and requesting a new enrollment form and completing the beneficiary designation portion of the enrollment form. In order to be in effect, your designation must be on file in the Fund office. If you made a beneficiary designation, when you were an active member but did not file a new beneficiary designation at the time of your retirement, your beneficiary will be carried over to the Retirees' Fund. If there is no designated beneficiary living at the time of your death, the Death Benefit will be paid to your estate. This creates a delay in payment and can be time consuming for the executor of your estate who must go to Surrogates Court to obtain the proper papers needed by the Fund before payment can be made. Life sometimes brings unexpected changes. Your personal situation may have changed due to divorce, death of the original beneficiary or you may simply want to name a new beneficiary. If you are unsure of who is listed as your beneficiary, we suggest you complete a new enrollment form.

Other life changes (death of a retiree, divorce, loss of dependent child status under the Fund,) affect coverage under the Fund. In these cases where coverage would otherwise end, the federal law called COBRA requires that family members be offered the opportunity for a temporary extension of welfare fund benefits coverage (called "continuation coverage"). These provisions apply to the Fund's prescription drug, dental, optical and hearing aid benefits only. (Note: there is separate COBRA coverage for health insurance from the City of New York.) If an eligible family member chooses continuation coverage, he or she will be entitled to the same type of benefits for family members of similarly-situation retirees. There is a cost associated with COBRA. A monthly premium must be paid to continue with the benefit. "Qualifying events" are events that cause a spouse or dependent child to lose his or her group coverage by the Fund. The type of qualifying event determines who is entitled to elect continuation coverage as a result of such event.

The focus of this article is on the general aspects of Local 237's Retirees' Benefit Fund death benefit and COBRA coverage under the plan. It is a good place to start a discussion with your dependent family members. If you require further information or clarification regarding the topics discussed in this article, please call the Fund at 212-924-7220. We are here to help. ■

New Years Resolutions

Oprah Winfrey has famously said: "Cheers to a new year and another chance for us to get it right". Toward that end, here are New Year's resolutions that some of the retirees made:

"To stay off Facebook and stop talking about the President" **Clarice Daly**

"Staying healthy, keeping my diet for diabetes and taking care of my family" **Miguel Cruz**

"Work on having a democratic Congress on Election Day" **Raymond J. Valentine**

"Visit my family who live in Cuba" **Lupe**

"Visit Japan" **Elsie Ortiz**

"A more peaceful New Year, end of Global Warming"

"Lose some weight. Make sure that I come to the Retiree Spring classes, use my new roller skates!" **Sherry Powell**

"Continue to be a loyal member, in every way" **Malack Jacobs**

"Good health" **Maurice Isaacs**

"Health & Safety" **Teb Woo**

"Peace, Love, happiness to all – not just 2018, but always" **Joe & Paulette Archie**

"Have a better view of things in life" **Vanessa Gilford**

"(good) "Health for all of 2018 and plus"

"Yes" **Carol Green**

"To do more traveling (& lose weight!!) LOL!!!" **Melanie Ested**



Teamsters Local 237 Oral History Project

In his own words:

Joseph McGarry | Retired NYCHA Maintenance Worker



"I was a maintenance worker for almost 40 years – one of the best positions in Housing. My 3 brothers were also in Housing: Danny, Larry, Billy. All (are now) retired. I would love to do it over again. I retired from Strauss Houses in May (2009). I saw everything (while) working for Housing – going from apartment to apartment, doing work in the apartments. Everything from finding dead bodies, to sick people, floods, fires, robberies.

I can't leave this out – I loved meeting people and talking to them. Every day was an adventure. I loved my job as a Maintenance Worker. NYCHA was and still is a great job. PS: it also has one of the best unions – Local 237 Teamsters." ■

IMPORTANT INFORMATION FOR RETIREES

Recently the International Union mailed information to Medicare eligible retirees about a prescription program called TEAMSTAR. This information was mailed in error to Local 237 retirees. TEAMSTAR is a Medicare Part D plan. Medicare eligible Teamsters Local 237 retirees have the equivalent of Part D coverage through the Retirees' Benefit Fund or through the enhanced prescription drug rider with their Medicare/HMO. If you enroll in the TEAMSTAR plan it will jeopardize your coverage through Local 237. Do not enroll. If you have questions, please call the Retiree Division at 212-807-0555.

RETIREE news & views

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New York, NY 10011



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on a personal note... Condolences...

Condolences to **Hector Cotto**, Deputy Director of the Retiree Division and his family, on the passing of his cherished mother, Candida Laboy Cotto.

The Retiree Division mourns the loss of a retiree, **Sondra Edouards**, who was an early member of the Sunshine Club.

Condolences to the family of **Gary Gold**, retired Assistant Superintendent at the Housing Authority. Gary was also an Army veteran, wounded during his service in Viet Nam. He leaves behind his wife MaryKim, his mother Edith and his daughter Allison.

Congratulations...

To **Walter Podfeldt**, a retired NYCHA Superintendent who worked at McKinley Houses, upon the publication of a book written by his daughter, Elaine Podfeldt (pictured), a Yale graduate and the senior editor of Fortune Small Business as well as a contributor to media outlets including to Forbes, Crains, Money and CNBC. The highly rated book is entitled: *The Million One Person Business* and is available on Amazon.



Best Wishes to **Ann Sabatino Guidice**, retired Housing Superintendent who is home and on the mend after a hospital stay. The Retiree Division wishes her continued success on her recovery.



To the family of highly decorated Tuskegee Airman, **Dabney N. Montgomery**, (pictured), who was a retired NYCHA Housing Assistant, and one of Dr. Martin Luther King Jr.'s body guards in the historic Civil Rights march from Selma to Montgomery, Alabama. His shoes, heels, tie and address book were gifted to the National African American Museum of History and Culture in Washington DC and are on display and a street near his home, on the northeast corner of West 136 Street, will bear his name in April, 2018.

THE RETIREE DIVISION INVITES YOU TO

THE 2018 FLORIDA RETIREE CONFERENCE

(IF YOU MISS THIS MEETING – THE NEXT ONE WILL BE IN 2020)

DATE: MONDAY, APRIL 9, 2018

TIME: REGISTRATION BEGINS AT 8:30 AM

Conference includes: Continental Breakfast, Luncheon, Gifts, Resource Fair, One-on-one Conferences with Retiree Division and Retirees' Benefit Fund staff.

MEET AND GREET President **Gregory Floyd**; Secretary-Treasurer, **Ed Kane**, Trustee, **Jeanette Taveras**; Retiree Division Director, **Nancy B. True** and Retiree Benefit Fund Director, **Mitch Goldberg**

PLACE: ORLANDO FLORIDA

Speak with representatives of city health plans: GHI, Empire Blue Cross Blue Shield, Humana, Aetna
Learn more about your union benefits (optical, dental, prescription, supplemental fund)

Update your health insurance and union benefit records

Learn how to enroll for the Medicare Part B reimbursement from the City of New York

Resolve your benefits problems/concerns.

Live music at The Luncheon (bring your dancing shoes)

PRE-REGISTRATION IS REQUIRED

For More Information Contact: 212-807-0555 or retirees@local237.org

HO! HO! HO!

Local 237 Retirees celebrated the holiday season in style: great music, tasty food and a visit from Santa (also known as **Milton Wadler**, a retired School Safety Agent).

