

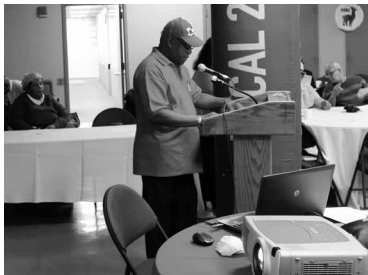


Celebrating Cultural Pride and Diversity

LATINO HERITAGE CELEBRATION



The theme of the Latino Heritage Celebration was "Roots of the Latino Family." The Latino Committee developed the theme through shared stories of their childhood and photos that illustrated a common thread through the traditions of their families. Commenting on the celebration were: Elsie Ortiz: "The event was great, we had a wonderful time"; "I remember our 1st Latino Heritage Celebration.. We had more flags from the Latino countries than members. Today's event September 28, was a success". Cejester Walker; - Evangelista Fabian: "I think our event of Latino Heritage was very nice. Our "jefa", Nancy B. True was absent because she is out sick. I hope she will be back with us soon. God bless her forever, your Best Friend" and The Nias of the Bronx: "The event was very good but one person was missing, our "jefa", Nancy True. We are praying for you. May God keep you in His arms."



ITALIAN HERITAGE CELEBRATION



"The Italian Heritage celebration featured a salute to Italian women. Tony Cottone (lower right) spoke about his mother. "I often wonder how she was able to raise six children herself...my father worked far away and only came home every two or three weeks for a weekend at a time. Remembering my mother, who overcame so many hardships from home life to the great love and respect my mother had for my father, brings back fond memories....my mother was an amazing woman and everyone that knew her, loved her."

At the Italian Heritage Program, Ann Sabatino Guidice was presented with the Breaking Barriers Award. She was the first female superintendent for the NYCHA.

Frank Aiello (lower left) had remembrances of his grandmother, Elizabeth. He said: "Grandma let Grandpa play boss...she ran the shop of 30 employees....She liked to bake on holidays...she would spend hours or days baking Piz A Grain pies, an Italian grain cheesecake mixture for family and friends... I am blessed to have had such a loving and giving grandma. I miss her and wish she was still here to bake those pies and cookies."



In his inaugural address in January of 1990, David Dinkins, the 106th Mayor of the City of New York and first African American to assume that high office, said: "I see New York as a gorgeous mosaic of race and religious faith, of national origin and sexual orientation." In 1977, when he ran for mayor of New York City, Mario Cuomo called the city a "magnificent mosaic." In the 1960s, New York Senator Daniel Patrick Moynihan famously wrote about our nation as "a great melting pot" and Jesse Jackson, over the years, has used the down-home image of a patchwork quilt to describe the American people. But, Mayor Dinkins, who actually first described the city as a mosaic when he ran for Manhattan borough president in 1985, said that he never liked the idea of denying cultural differences either. "I never liked 'melting pot,'" he said. "Our strength is not in melting together, but in keeping our cultures." The idea that, in New York, everybody from everywhere is blended into one big stew may seem charming but misses the great asset that the multiplicity of cultures brought by people from across the globe gives to the "salad bowl" model where our ethnic, racial and religious differences are not totally absorbed and obscured, but extolled and applauded.

The Retiree Division of Local 237 recognizes that diversity is our greatest asset, and commemorated the richness of our cultural differences, with two Heritage Celebrations, one featuring Latino and the other, Italian cultures. Both celebrations provided a chance to share the history, food and cultural accomplishments of Latinos and Italians in our society, in addition to acknowledging the accomplishments of our own Latino and Italian retirees. ■

...MORE PHOTOS FROM
THE LATINO AND ITALIAN
HERITAGE CELEBRATIONS
ON PAGE 4



by Gregory Floyd

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

British Prime Minister Winston Churchill once declared: "It has been said that democracy is the worst form of government except for all those other forms." Our democracy can be and has been disappointing to some, but it can't be denied that a democracy's ability to reach its full potential and wide array of ideals rests on the foundation of citizen involvement—voting. Congressman and civil rights icon John Lewis reminds us that: "The vote is the most powerful non-violent tool we have...(and that) too many people struggled, suffered and died to make it possible for every American to exercise their right to vote."

Yet, voter turnout is way down. New York State, in fact, had the unwanted distinction of ranking number 46 in voter turnout nationwide in 2014, with only 29.1% of New York City residents eligible to vote casting a ballot that year. Recent national trends indicate that 60% of eligible voters turnout for Presidential elections and 40% for the midterms. Compare this with international turnout in nations such as Australia, Belgium and Chile, where voting is mandatory, and the turnout reaches 90%. Other countries like Austria, Sweden and Italy boast 80% voter participation.

Low voter turnout is not a new phenomenon. President Franklin Delano Roosevelt said many years ago: "Nobody will ever deprive the American

a message from the president

Your Vote... Voices of Wisdom

people of the right to vote except the American people themselves and the only way they can do this is by not voting." It could be argued that low turnout is even more troubling today because it flies in the face of countless stories of people struggling throughout the world to gain the right to vote, as well as great dissatisfaction voiced by many Americans with our current government leaders. This then begs the question, why don't more people vote in our country? Another civil rights icon, Andrew Young, was both baffled and disturbed by the problem too. He reflected: "Having personally watched the Voting Rights Act being signed into law that August day, I can't begin to imagine how we could have been so wrong in believing that more Americans would vote once they were truly free to do so." Jesse Jackson also expressed his dismay with voter turnout, noting: "Many have fought for and even lost their lives to end segregation to win the right to vote. It disappoints me to now have to cajole people to register and vote."

We know — only too well — that elections have consequences, some of which are very difficult to abide by after the fact. President Abraham Lincoln once sarcastically commented on this, remarking: "Elections belong to the people. It's their decision. If they decide to turn their backs and burn their behinds, then they will just have to sit on their blisters." In more serious language, Lincoln also commented on the power of the vote, saying: "The ballot is stronger than the bullet." And, President Lyndon Johnson viewed voting as essential, noting: "The right to vote is the basic right without which all others are meaningless. It gives people,

as individuals, control over their own destinies."

The 2016 presidential election, for example, saw little more than half of voting age Americans cast votes in the general election. Not since 1996 had there been such a low turnout. Even though Hillary Clinton won the popular vote—and won in New York by 59.01%—in key states that propelled Donald Trump to victory in the Electoral College, the voting percentage was even higher than the all-time highest voter turnout nationally, when 64% of Americans voted in the 2008 Presidential election. Voter turnout raises the question, what constitutes a mandate to serve? Mayor de Blasio, for example, won a second term, capturing 66% of the vote. But of the nearly 4.6 million active New York City voters, only 1,097,846 voted in the mayoral election and only 726,361 voted for de Blasio. Is 8.5% a mandate to serve?

The problem of getting more people to vote has been grappled with for decades. Marshall McLuhan, the renowned scholar considered to be the father of modern communications and media, famously noted: "American youth attributes more importance to arriving at their driver's license age, than their voting age." Former First Lady Michelle Obama also registered her thoughts on why so many people don't vote, saying: "Elections aren't just about who votes but who doesn't." And, President John Kennedy once humorously addressed a reoccurring allegation of how some politicians try to get out the vote when he read a fake telegram from his wealthy, high-powered father at a Gridiron Club dinner, which supposedly said: "Dear Jack, Don't buy a single vote more than necessary."

CONTINUED ON PAGE 3



by Nancy B. True

Director of the
Retiree Division

My Union family

RETIREE news & views

Published bi-monthly by the Retiree Division of Local 237, International Brotherhood of Teamsters (USPS 013028). Periodicals postage paid at New York, NY.
Postmaster: Send address changes to: RETIREE News & Views, 216 West 14 Street, New York, NY 10011 212-807-0555, retirees@local237.org, www.local237.org

GREGORY FLOYD
President

JEANETTE I. TAVERAS
Recording Secretary

RUBEN TORRES
Vice President

NANCY B. TRUE
Managing Editor

EDMUND KANE
Secretary-Treasurer

PHYLLIS SHAFRAN
Editor



As I often say to my immediate family and friends — "Life can be complicated." It is like a never ending roller coaster with many highs, some lows and an occasional bump in the road. Life is an adventure, sometimes challenging but always worth living.

My life at the Teamsters has always been a reflection of my philosophy of life. Always an adventure, sometimes complicated but always a wonderful experience. Over the years, I have shared the joys and sadness's of many Local 237 retirees and their families. I've marched in countless parades on Fifth Avenue. I've traveled to Florida and Puerto Rico to meet with retirees. I've had the honor of working with a talented and dedicated staff — who are committed to working with you to enhance your retirement through education, travel, cultural activities and ensuring that you benefit from the benefits you have earned as a unionized worker. We established community meetings in 1986. They continue to flourish with Retiree Division staff traveling to your neighborhood. We have a Black History Committee, an Italian Heritage Committee and El Comité Latino. Most recently we have established a Veterans Committee. There is a strong and caring Sunshine Club that recently made a significant contribution to the Puerto Rican Family Institute. Our work

includes significant numbers of pre-retirees who we guide through the process of both planned and unplanned retirements.

I am proud to have initiated the Teamsters Local 237 Oral History Project over 25 years ago — preserving the history of the union by recording your stories. We now have an archive with early union artifacts and photos. We have published your stories, made videos of your stories and shared your union experience with other members. Our oral history articles have won awards in labor publications. Most recently, a series of articles by Nestor Murray-Irizarry, about the Puerto Rico Oral History Project, won a first prize award from the Metro Labor Press.

I feel proud and very lucky to be a 32 year Teamster. I feel blessed to be a part of your lives. Right now, I have a difficult "bump" in my road of life. I have been diagnosed with cancer and will be periodically coming to work, and will also be working from home. — My focus is on getting better. I am comforted by the support of our President, Greg Floyd, Vice President Ruben Torres and all members of the executive board. Already, I feel the warmth of your collective embrace. There is nothing like an 11,000 person retiree hug.

I know that you will all be rooting for me. Keep me in your thoughts and prayers. I love you all. ■

CONTINUED FROM PAGE 2

I'll be damned if I'm going to pay for a landslide!"

Dr. Martin Luther King Jr. once said: "The time is always right to do the right thing." But we know from experience, that some people need that extra push to reach the right direction. And, we need to counter-balance the negative efforts of some states to limit or suppress voting by requiring proof of citizenship and more stringent verification of voter-ID with measures that would actually make it easier to vote.

There are many things that can be done. For example, the prestigious Brennan Center for Justice recommends "automatic voter registration" (AVR), already approved in thirteen states and the District of Columbia, with more states expected to pass the

reform soon. AVR is an innovative, cost saving process that streamlines the way Americans register to vote. AVR makes voter registrants "opt-out" instead of "opt-in" and voter registration information is electronically transferred to election officials instead of using paper registration forms. There are additional measures being used or considered in several states, including New York, such as: On-line voting, early voting, same day registration and voting, expanded reasons for absentee ballots, more polling sites, more poll workers and poll workers with multi-language skills, and a strong student voter registration drive.

Voting rights in America is no gift. They have been hard fought for — and the fight still contin-

ues. It's also a slap in the face to those who have led and sacrificed in the battle for equality. But even where that fight has been won, it's unconscionable not to vote, and ridiculous to expect desired results from an election that you're not a part of. It's reminiscent of what Muhammad Ali once commented about waiting for good results on things that matter most to us. He said: "Tolerance and understanding won't trickle down in our society any more than wealth does." And then, there's the warning that sums up a key reason why voting is so important from political satirist, George Carlin: "In America, anyone can become president. That's the problem." ■



Important Information From The Puerto Rican Family Institute.

In 1960, a group of twenty Puerto Rican Social Workers shared a dream to establish a service program to prevent the disintegration of Puerto Rican migrant families living in New York City. Their vision became a reality with a demonstration grant from the Office of Economic Opportunity, which established the "Program to Preserve the Integration of the Puerto Rican Migrant Family." The many decades to follow witnessed the establishment and growth of the Puerto Rican Family Institute (PRFI) from its original demonstration project into a multi-service organization that includes early childhood education, child placement and prevention services, crisis intervention, mental health, and residential care for individuals with developmental disabilities.

Today, PRFI has expanded its reach to multi-ethnic underserved families of all races and ethnic backgrounds with program operations in New York City and Puerto Rico. PRFI in NYC offers a comprehensive array of education, social, and health care services that are culturally and linguistically relevant to the communities served. PRFI in Puerto Rico focuses on early childhood education via the provision of Head Start and Early Head Start Programs. PRFI is a not-for-profit, multi-program health and human services agency whose primary mission is to prevent family disintegration and enhance the self-sufficiency of underserved communities to empower them for future success. In all, PRFI is committed to offering families and youth the resources to live a healthy life. Below is a listing of core services available to those who would like to enhance their well-being:

Bronx Head Start

1423 Prospect Avenue, Bronx, NY 10459
718-991-5590

Bronx Mental Health

4123 Third Avenue, Bronx, NY 10457
646-299-3045

Brooklyn Mental Health & Care Coordination for Children and Adolescents

28 Debevoise Street, Brooklyn, NY 11206
718-596-1320 or 718-963-4430

Health Homes/Case Management

145 W. 15th Street, NY, NY 10011
212-229-6976

Manhattan Mental Health

145 W. 15th Street, NY, NY 10011
212-229-6905

Puerto Rico Early Head Start & Head Start Program

P.O. Box 29608, San Juan, PR 00929
787-701-0200

Residential Services for Individuals with Disabilities

several locations
718-731-6489 or 718-231-6532

In Puerto Rico, the commitment of our Early Head Start & Head Start Program and our colleagues to the overall well-being – physical, emotional and cognitive – of the children and families we nurture is commendable. Post Hurricane Maria, our Head Start programs were one of the first to open their doors to the community. Within less than a week the programs were up and running. Education, enrichment and meals were provided with no electricity or running water. Several of our staff members in Puerto Rico were personally impacted by the storm, but, they were there for others. With lots of courage, our Head Start colleagues demonstrated their collective power in not only lifting themselves up, but, all those around them. The Teamsters were with us every step of the way providing donations to our centers in Puerto Rico and volunteering of their time and energy with much dedication.

For this and much more, we thank you. In partnership.
Jessica G. Ortiz, Chief Executive Officer. ■

2.8% COLA Increase for Social Security Beneficiaries

A statement from Retiree Leader Richard Fiesta

The following statement was issued by Richard Fiesta, Executive Director of the Alliance for Retired Americans, regarding the government's announcement that there will be a 2.8% benefit increase for millions of Social Security beneficiaries, disabled veterans and federal retirees next year:

"The members of the Alliance for Retired Americans are pleased that there will be a small benefit increase of 2.8% for millions of Social Security beneficiaries in 2019.

"The average Social Security monthly benefit is a modest \$1,400, meaning that millions of seniors, surviving spouses and people with disabilities really need this cost-of-living adjustment (COLA). However this COLA is not enough to keep up with the cost of health care and especially prescription drugs, which are far exceeding the rate of inflation. That is why we need to strengthen and expand Social Security with COLAs that reflect the real expenses seniors face.

"We urge Congress to adopt the formula known as the CPI-E, the Consumer Price Index for the Elderly, to calculate future COLAs. The CPI-E is based more on health care and housing costs, things that seniors actually spend their money on.

"And we urge every member of the House and Senate to join Expand Social Security Congressional Caucus, a new congressional group committed to expanding, protecting and strengthening Social Security for all Americans. Announced in September, the Expand Social Security Caucus is now the largest congressional caucus with more than 150 members in both the House and Senate." ■

PRFI HOLIDAY DONATIONS DRIVE

NOVEMBER 26 TO DECEMBER 14

9am-4pm, Monday-Friday

DROPOFF LOCATION: Teamsters' Headquarters

216 West 14th Street, 8th Floor, New York, NY 10011

237's RETIREE DIVISION CONTACT: Susan Milisits, 212-807-0555

To bring smiles to the faces of children in programs of the Puerto Rican Family Institute, seasonal holiday toy donations are needed year-round. For this holiday season, PRFI is working with the Retiree Division's Sunshine Club and El Comite Latino, to collect toys for patients from birth to 21. Unwrapped, new toys are collected and sorted, and each program "shops" for toys for their children. The goal is for every child in our programs to receive a toy. Any extra toys will be given to children in our programs throughout the year. The recommended toy price is \$25 to \$50.

For further information, contact Marlene Diaz, at the Puerto Rican Family Institute's Headquarters: 145 West 15th Street New York, NY 10011
212-414-7800, madiaz@prfi.org

Proyecto de Historia Oral en Nueva York

Wilfredo Vélez Vélez o la plena que lleva adentro



por Nestor Murray-Irizarry, PhDc.
historiador y gestor cultural

Nació en el Barrio Roncador de Utuado, Puerto Rico el 11 de febrero de 1942. Es hijo de Francisco Vélez Soto y Aurora Vélez Avilés.

Su padre era carpintero, albañil y agricultor. Su madre cuando joven cosía guantes, bordaba a mano y era ama de casa. Francisco también tocaba el cuatro y fabricó dos de ellos: el primero de Jagüilla y el segundo de Achiotillo. Wilfredo me comentó que todos los barberos tocaban cuatro y eran tremendos músicos. En su barrio todo se arreglaba con música. Su barrio era musical:

“Se celebraban la Fiesta de Reyes... Hacían muchos rosarios cantados y al finalizar... comenzaban a tocar música de aguinaldos... décimas. Se hacían las octavitas: el que no tenía dinero para comprarle juguetes a los niños en las navidades, esperaba que llegara la zafrá de la caña y con el dinero que ganaban les compraban los juguetes a sus hijos. Se bailaba el Seis chorreo, el merengue, la guaracha. Había música de Colombia, cumbia y ballenato. Utilizaban el cuatro, guitarra, güiro, maracas, bongó y marímbola” [...] “Se bailaba el danzón y la danza, antes de irme para el ejército. Luego empezaron a salir los discos de la música cubana, que junto al guaguancó, fueron formando la salsa en Puerto Rico.”

Tuvo 17 hermanos de padre y madre. Es el segundo de los hermanos. Todos nacieron en Utuado. Vivió en Utuado hasta los 18 años de edad:



Wilfredo Vélez Vélez

“En 1960, yo estaba trabajando en la finca cortando caña y en el aserradero. Hacíamos tablas para construir casas. Desde los 14 años herraba los caballos, cogí colmenas, recogía café y trabajaba el tabaco con mis primos. Piqué caña en Arecibo para la Central Cambalache en la Finca Las Mercedes. Me llamaron del ejército. Estuve en Alemania dos años cogiendo entrenamiento. Viaje en barco. El tiempo que uno tenía que estar en Alemania eran tres años. Yo terminé mi servicio y el conflicto comenzó. Fue una experiencia muy bonita. Poco a poco fui entendiendo el idioma y al poco tiempo me enamoré de una joven alemana, Inga Burger y tuvimos una hija, Manuela. Regresé a Puerto Rico en 1962, donde estuve menos de un año y viajé a Nueva York. Vine con la idea de hacer dinero. Me quede en Nueva York y me casé con Judith Vélez. Ella es puertorriqueña de Río Piedras. Tenemos dos hijos, cuatro nietos y un biznieto.”

Sobre su experiencia en Nueva York indica:

“Llegué a casa de un tío en el Bajo Manhattan y me llevó a trabajar donde él estaba empleado. Era una fábrica de hardware para restaurantes, ahí estuve un año. De allí pasé a una compañía que se dedicaba a pulir brazaletes de relojes. Allí conocí a mi esposa. De allí conseguí trabajo en una fábrica de ropa interior de mujer. Trabajé hasta 1966. En 1968 fui al Departamento de Desempleo y me dijeron que necesitaban un cortador de tela en una fábrica de ropa de niños. Ahí estuve trabajando 17 años y medio. Ingrese en mayo de 1989 a Housing. A los tres años de trabajar allí me llamó Mr. Cornelius de la oficina principal y me nombró en la

plaza nocturna de chofer.

En 1988 al regresar de Puerto Rico Mr. Cornelius me ofreció un trabajo a tiempo completo: de ayudante arreglando los apartamentos en el Bronx e ingresé a la Local 237. Asistía a las reuniones de la unión y participé en una huelga que se llevó a cabo en el Bajo Manhattan. Casi siempre vivía cerca de mi trabajo. Me levantaba a las 5 am. Preparaba el carrito con el material para trabajar. Terminaba de trabajar a las cuatro y media. Ganaba 17 dólares la hora y todos los beneficios de la Local 237. Me retiré en 2010. Tenía 69 años de edad.”

¿Qué beneficios tiene ahora como jubilado?

“Vivo en un proyecto de Housing. La unión tiene plan de retiro. Recibo un cheque todos los meses. Tengo más o menos los mismos beneficios que cuando trabajaba. Recibo el cheque de jubilado. También hacemos actividades. Somos parte de los grupos que ha organizado la División de Retirados de la Local 237 y pertenecemos al Comité de la Herencia Latina y de Veteranos. Somos un grupo de 15 personas retiradas. La unión representa mucho, hace falta relacionarnos.”

Siempre he mantenido comunicación con mi país. He enviado a mis hijos de vacaciones a la Isla, ellos nacieron en Puerto Rico, para que siempre tengan contacto con la familia y su cultura. ¡Que participen de la música que llevo adentro!

Actualmente Wilfredo, varios de sus hermanos y otros buenos músicos mantienen un excelente grupo de plenas en Nueva York conocido como Los Artesanos de la plena. De este tema trataré de escribir en otra ocasión. ■

THE LATINO HERITAGE CELEBRATION



THE ITALIAN HERITAGE CELEBRATION





Changes for Medicare Eligible Drug Plan Coming In January

by **Mitch Goldberg**

Director of the Retiree Benefit Fund

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 for the plan year beginning January 1, 2019. 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 actuaries 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 \$8,500 to \$20,500, in order to be actuarially equivalent to the Medicare's Standard Part D benefit and eligible for the RDS for the January 1, 2019 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 also adopted other changes to hopefully offset some of the cost associated with this increase. Changes that were already implemented by the Welfare Fund will now also apply to the Retirees Fund beginning on January 1, 2019. These changes 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. The practice of beginning 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 some of these strategies to control their drug expenditure, the changes will only affect a small percentage of the retiree population.

Those members who are enrolled in the HIP Medicare Plan (which includes the enhanced Rx rider) who at the present time are NOT eligible for the union's drug plan may want to consider a change at this time to the GHI Medical Plan. Although the change of the maximum to \$20,500 may be considerable it may not meet the needs of all and careful consideration needs to be taken before making any switch in medical plans which should be based on your individual situation.

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 thru Friday. The phone number for assistance is **(212) 924-7220**.

The Teamsters Local 237 Retiree 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 take full advantage of all of your Retiree benefits. ■



Bankruptcy as an option

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

Director of Local 237, Legal Services Plan

Often times I see clients waiting too long to speak with us when they have debt issues. Pension loans are taken out, 401(k) withdrawals are made with penalties, and still the insurmountable debt remains. Sometimes a bankruptcy is the best possible option available. While debt settlement companies and debt work-outs with creditors may help stave off a bankruptcy, this is not always the best option.

First, if a debt settlement is negotiated where a portion of the debt is forgiven in exchange for a lump sum payment, the debtor may be left with a tax bill on that forgiven debt. Next, if one is already in default on debt payments, one's credit score has already been hurt and the negative credit reporting is allowed to remain for 7 years.

Further, debt problems bring on many emotional problems. I have had many clients express profound guilt and shame when faced with tremendous debt. The reality, however, is that while prices for food, housing and transportation continue to rise, incomes often do not rise at the same rate and borrowing to make ends meet results. Sky-rocketed interest rates may mean never ending debt. Additionally, harassing phone calls from debt collectors cause great anxiety for most.

At the Legal Services Plan, we represent clients filing for Chapter 7 and Chapter 13 bankruptcies. A Chapter 7 bankruptcy is also known as a "Liquidation". This is where, if you meet the federal bankruptcy law's income to debt standards, you are allowed to retain certain assets and discharge most debts. In a Chapter 13 bankruptcy, the debtor pays a certain sum, pursuant to a court approved plan, each month for a period of generally 60 months. A Chapter 13 is usually the option when either the debtor has extra income after allowable expenses and the court requires that extra money be used to pay some or all of the debt or where a debtor may be trying to save a home in which the debtor has substantial equity.

Please feel free to call your Legal Services Plan with any questions you may have **(212) 924-1220**. ■



by **Luz Carty**

Retiree Assistance Coordinator of the Retiree Division

Hurricane Florence and the Carolinas

On September 14, 2018 North and South Carolina were hit by hurricane Florence. This category 1 hurricane brought damaging winds of over 90 mph. Sadly, 37 deaths in North and South Carolina have been recorded as a result of this devastating hurricane. The Teamsters Local 237 Retiree Division has everyone affected by Florence in our thoughts and prayers. Two hundred forty seven (247) Local 237 retirees live in North Carolina. One hundred seventy-five (175) live in South Carolina. We encourage our

retirees to contact us at **212-807-0555** or at retirees@local237.org to let us know that they are safe.

The week following Florence, Teamsters Joint Council 13 loaded trucks with hurricane relief supplies for communities hit by Hurricane Florence in North Carolina. Donations will be disbursed to various Teamster locals and other unions to assist communities impacted by the storm.

If you would like to contribute towards the Hurricane Florence relief

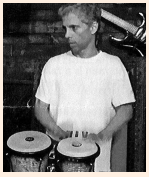
efforts, you may contact The American Red Cross. You can go to their website www.redcross.org/Hurricane/Florence, printout out the donation form and mail to:

**American Red Cross
PO Box 37839
Boone, IA 50037-0839**

To donate by phone or to get assistance with your donation, please contact the Red Cross at **1-800-435-7669**. ■

on a personal note...

Condolences...



Condolences to retired NYCHA Housing Assistant, **Raymond Valentine**, on the death of his beloved brother, Jerry Louis Valentine.

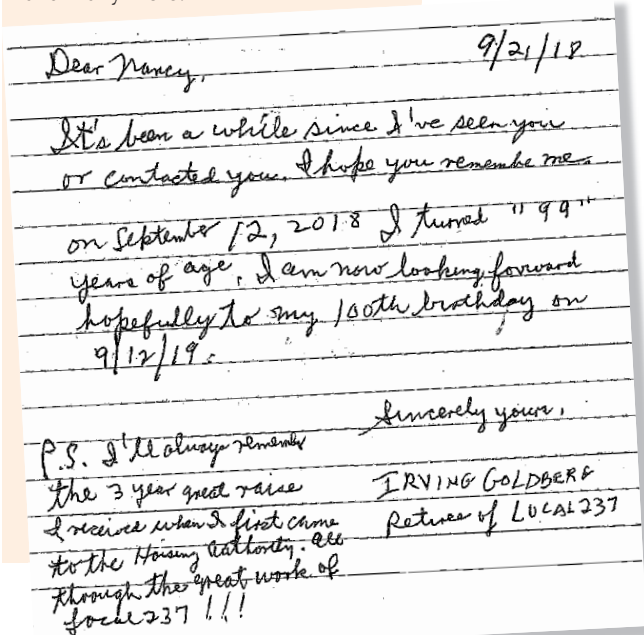
The staff and members of Local 237's Retiree Division are very sad to announce the passing of these most cherished retirees. We offer our condolences to their families and friends.

Teddy Smieya, a retired NYCHA Assistant Superintendent.

Joseph Chiricolla, a retired Resident Building Superintendent for NYCHA.

Congratulations

Irving Goldberg, Happy 99th birthday and many more!



RETIREE news & views

216 West 14th Street
New York, NY 10011



Affiliate of



SEPT./OCT. 2018

PERIODICALS
POSTAGE
PAID AT
NEW YORK,
NY

Veterans Day Message 2018



By Lyn Johnson

Marine Corps Veteran — VA Outreach Specialist-Minority Veteran Coordinator

On Veterans Day November 11, 2018, the nation honors our Veterans for their role in securing our freedom in the United States of America. What distinguishes Veterans Day in November, from Memorial Day in May, is that on Memorial Day we remember our service members who died in service of our nation.

While on Veterans Day November 11th, we pay tribute and recognize the sacrifices of the living and deceased who honorably served our country throughout the founding of this nation in both wartime and peacetime. Veterans Day is dedicated to thanking the service of the over 23 million living Veterans of all eras.


In 1954, President Dwight D. Eisenhower signed a bill proclaiming November 11th as Veterans Day and called upon all Americans everywhere to rededicate themselves to the cause of peace.

If you served in the United States Military in wartime or in peacetime and possess an honorable or general under honorable DD-214, DD-215 Discharge papers, let the US Department of Veteran Affairs recognize your service by inviting you to ask VA to help you apply for benefits and services.

Services you've earned may include VA Healthcare, Home Loan Certificate, GIBILL Educational Benefits, Burial Benefits for the Veteran and Spouse, Homeless Services, Mental Health Benefits, Justice-Involved Support, Caregiver Program, and a host of ancillary services.

Interested in finding out if you qualify for VA benefits as a local IBT 237 Local Veteran?

Contact your local NYC VA Outreach Program at
www.outreachnyhhs@va.gov
or call **(212) 686-7500 ext. 4263**
to meet with a VA Specialist



Thank You VETERANS

On behalf of the Local 237 Retiree Division
Nancy B. True Director and Staff

We thank all of our nation's veterans for their sacrifices and especially to our retirees who proudly served to make us safe, THANK YOU!