

RETIREE

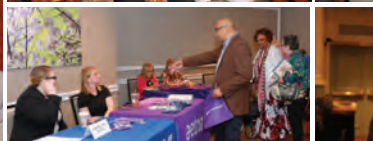
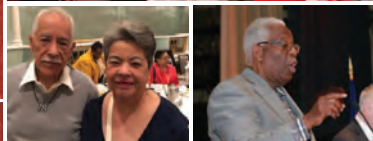
news & views

A PUBLICATION OF LOCAL 237 RETIREE DIVISION

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FOUNDERS DAY 2019



Founders Day is always a special time of the year for the Retiree Division. It is not only when we commemorate the rich history of our union, but also an opportunity for retirees to catch up with long-time friends with whom they share a bond. Founders Day serves as a pleasant reminder that our union connects us in so many ways, and rings true that we can "retire from work, not the union."

As a retired NYCHA member, **Helen Mashburn** said: "Founders Day is very important to me. Among the things we do on this day is make a contribution from the Sunshine Club that helps other organizations that help people in need. I like that." For **Rocco Brienza**, a retired member from the Health and Hospitals Corporation: "Founders Day is a time to be with old friends. We're like family. The program is always informative, which is what the union has been throughout the years — helping to elevate us and preparing us for tests." **Jose Alicea**, a retired NYCHA Caretaker, attending with his wife, Rosa, said: "We really enjoy the day. In fact, I liked everything about Founders Day. I also like my involvement in the Latino Committee."

This year, the centerpiece of the Founders Day program was a celebration of the 39th anniversary of Local 237's Retiree Division. Some might say, next year, we'll really celebrate a "biggie"—a hallmark year of four decades. But the Division's Director, **Nancy B. True** said: "Why wait?" and so the celebration began at 39. Teamster's Local 237 President, **Gregory Floyd**, agreed. He noted in his luncheon address that Jack Benny, when asked why he was stuck on age 39, responded, "There's nothing funny about 40." But, as President Floyd told the retirees: "For the Retiree Division, it's not about being funny. It's about achievements that mark a milestone. At 39, the Retiree Division has helped to create an entire generation of members who understand what it means to be in a union. And although it serves older adults, the Retiree Division is actually inter-generational. It has inspired, educated and motivated members of all ages. And, as for our retirees, they have set the gold standard in union loyalty, union commitment and union responsibility."

The luncheon also featured remarks by the honorable Hakeem Jeffries, Congressman of the 8th District in Brooklyn. The Congressman gave an update on the challenges of the current legislative session in Washington and noted that labor unions, such as Teamsters Local 237, have always fought for issues that matter most to working families and retirees. Another key feature of the luncheon was a donation by the Sunshine Club (whose members include: Club President **Helen Mashburn**, **Ruth Coaxum**, **Grace Klein**, **Ruth Glover**, **Elsie Ortiz**, **Nubia Imani Beazer** and **Linda Tavoraro**) to Emmaus House, accepted by **Shahin Marjan**. ■



by Gregory Floyd

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

You probably saw the pictures. 60 veterans, well into their 90's, recently participated in the Normandy American Ceremony on the sun-drenched bluff above the Normandy beaches where 10,000 of their comrade soldiers gave their lives 75 years ago. One veteran on the stage with the world leaders received a helping hand from France's President Emmanuel Macron, as he struggled to stand up to pay tribute to his fallen brothers, during the dramatic ceremony. 75 years earlier, 19-year-old Private Russell Pickett was a member of the famed 29th Infantry Division that was among the first to land and storm the French beaches at Normandy. Considering that an 18-year-old soldier then, would be age 93 today, this commemoration is expected to be the last to include living D-Day veterans.

D-Day was the greatest amphibious invasion in history. Almost 7,000 vessels, 11,500 airplanes and 156,000 Allied soldiers crossed from Britain to five beaches in France to create a foothold against Nazi Germany. With the Soviet Red Army moving in from the East, the purpose of the maneuver was to begin the liberation of Europe from Nazi domination. It was the turning point of the War. With months of secret planning, this make-or-break military operation, which included soldiers from the United States, Britain, Canada and the Free France Movement,

a message from the president

The Timeless Importance of D-Day, 75 Years Ago.

Make sure the battle to defeat tyranny continues.

endured anywhere from 2,500 to 4,500 casualties before the broad front of soldiers even landed, neck-deep in the water, to make their way to beaches peppered with German snipers with machine guns, land mines, bodies and barbed wire. Stories of the heroism and suffering; terror, chaos and errors—paratroopers being dropped in wrong places, landing craft off course and heavily-laden troops dumped into too deep water and drowning—are put in proper perspective by the words of those who lived through the experience. President Franklin Roosevelt, for example, said: "They fight not for the lust of conquest. They fight to end conquest. They fight to liberate." British Prime Minister Winston Churchill noted: "Never in the field of human conflict was so much owed by so many to so few." General Eisenhower, at the 20th anniversary, said: "These people gave us a chance, and they bought time for us so that we could do better than we did before....to preserve freedom and systems of self-government in the world." And, at the last D-Day ceremony to mark the 70th anniversary, President Barack Obama reflected: "It was as unknowable then, but so much of the progress that would define the 20th century, on both sides of the Atlantic, came down to the battle for a slice of beach 6 miles long and 2 miles wide." President Trump, speaking at the 75th anniversary, was surely correct when he called these veterans: "...among the greatest Americans who will ever live."

But just as D-Day marked a turning point in history, some now question whether this was an end to an era. The devastation wrought by the war helped to create a decades-long spirit of cooperation between European capitals that gave rise to the European Union. The European Union was viewed

as cementing the Allied peace and America became firmly ensconced as the savior of democracy—the free world's protector; its police force. Times have surely changed. Britain is now in a national debate about leaving the European Union. America, under the current administration, seems to no longer wish its former status as Democracy's "watchdog", following instead, a philosophical shift toward "super nationalism" resulting in concerns from old allies who fear abandonment. Some wonder: "Is this the new norm? Is this the beginning of an international trend where World War II alliances and their memories reflect something applicable generations ago, but hold very little political cache for today's generation and seemingly not enough to bind us forever?" Even Pope Francis recently weighed in on this question when he said: "Someone could ask under his breath, 'Is this the end of a 70-year-old adventure?'"

As D-Day soldiers and Tuskegee Airmen age and leave us, we may lose not only a living reminder of a gloried past, but also of a citizenry that instinctively knew that freedom is an earned privilege—something not bestowed upon us, rather, the result of a struggle to achieve and to maintain. How we proceed from this point will set the American path for the immediate future and beyond. We can debate how to proceed, but one issue of supreme importance in defeating tyranny that is almost upon us is the 2020 Census. Although it is done every 10 years, its impact can be permanent. At a recent House panel discussion at LaGuardia Community College, Congressman Meeks said it best. He argues that this is the most important federal effort since the Civil Rights and Voting Rights Acts of the 1960's

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Why wait 'til 40?

by Nancy B. True

Director of the Retiree Division

On Friday, June 14th, we celebrated the 39th anniversary of the Retiree Division. It was an extraordinary day filled with dancing (with Franck Muhel, the fastest feet in Mambo), presentations by committees – El Comité Latino (It's Flag Day!), the Italian Heritage Committee (Ode to the Italian Sunday Dinner), the Black

History Committee (Poetry & Drumming for the Soul), the Veterans Committee (My Union 'Tis of Thee) and remarks from retired members **Vincent Aquilino** (the Oral History Project), **Jose Melendez** (Greetings from Puerto Rico), **Kenneth Fox** (What the Union

means to me) and **Olga Perez-Vasallo** (What the Retiree Division means to me). It was a day filled with union pride.

During the luncheon, a coronation took place. **Milton Wadlar** and **Patricia Grant** became the 39th anniversary King and Queen of the Retiree Division. President **Gregory Floyd** and Recording Secretary **Jeanette Taveras** did the honors. **Betty Willis Harris** (retired School Safety Agent), a member of the Veteran's Committee and retired Naval Interior Communication Specialist 2, led the group in the Pledge of Allegiance. **John Felder**, former Assistant Director (retired) of the Retiree Division, led the group in singing the national anthem.

The Sunshine Club made a contribution to Emmaus House of Harlem and Congressman Hakeem Jeffries (8th Congressional District including parts of Brooklyn and Queens) inspired us and gave us hope that democracy will prevail in the 2020 elections.

It was a celebratory day that emphasized the

Local's ongoing commitment to retired members.

In 1980, when the executive board established a separate division for retired members, they laid the foundation for what is now a 39 year old Division of the Union. The Retiree Division is not a club, not an association but rather a fully staffed division of the union that reflects our values – Retirees matter! Union membership is lifelong!

When the first Founders Day took place, it was to honor the role of retirees in the founding and building of Local 237. Founders Day was established as a major union event. In 1980, many members of the Retiree Division were charter or early members of the Local. While working, they had struggled to build a strong and unified union. They laid the foundation for what is now the largest Teamsters Local in the United States, Puerto Rico and Canada. Thirty-nine years later, retirees continue to be the brick and mortar that make our house of labor strong.

Retired members march in parades, participate in rallies, write letters to elected officials and, in all ways, are active "citizens of the world." They are fiercely loyal to their diverse group of union brothers and sisters and are proud Teamsters. So you can understand why we had a lot to celebrate on June 14th. "Retired from Work, not from the Union" is not just a slogan, it is a lifestyle. Here's to 39 more years! ■

RETIREE news & views

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GREGORY FLOYD
President

JEANETTE I. TAVERAS
Recording Secretary

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NANCY B. TRUE
Managing Editor

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PHYLLIS SHAFRAN
Editor



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declaring: "That's what is at stake here." Everything from federal funding to representation in Congress is contingent on the census count. For example, before the 1950 Census count, New York State had 45 seats in the House of Representatives. Today, we have 27 Congress members and the fear is that we will lose two more of them. \$678 billion in federal aid is up for grabs—\$73 billion for New York alone, money for Medicare, Medicaid, highway and transportation infrastructure, education, school lunches, and Supplemental Nutrition Assistance Programs for women, infants and children, are just some of what

is at jeopardy for the undercounted and the uncounted. Secretary of Commerce, Wilbur Ross, who oversees the Census, had proposed a new question on the 2020 Census pertaining to the individual's citizen status, which Census experts view as a veiled way to suppress participation. Fortunately, on June 27th, the Supreme Court ruled against the Trump Administration's plan, forbidding the Secretary of Commerce to add a citizenship question to the 2020 Census one week before it is to be printed. Despite the ruling, a climate of fear is already permeating the Census process. But if people aren't counted, we lose

out. For New Yorkers, and especially for public sector union members, the effect would be devastating.

As we commemorate the sacrifices of D-Day veterans and celebrate the valor of all of our soldiers, participating in the 2020 Census seems like the least we can do to continue their fight for our core values. Remember: Nazi Germany was built to create a "Master Race". It did this by exclusion and terror. The 2020 Census is the best weapon to combat today's tyranny in our own country. Let's use it. We count, but you must be counted. Much is at stake. ■



Older Adults and Driving

by Susan Milisits

Deputy Director
Retiree Division

Minor vision loss is a normal part of aging for many older adults. However, vision loss can affect a senior's ability to drive. According to Senior Caring about 90 percent of a reaction behind the wheel depends on the ability to see properly.

Driving at night can become an issue because seeing properly becomes difficult even for drivers with minor vision loss. As eyesight changes, it may become harder to see people, things, and movement outside your direct line of sight. It may take longer to read street or traffic signs. At night, glare from oncoming headlights or street lights can be a problem. Depending on the time of the day, the sun might be blinding. Eye diseases such as glaucoma, cataracts, and macular degeneration, as well as some medicines can also cause vision problems.

As we all get older, hearing can change, making it harder to notice horns, sirens, or noises coming from the car. Hearing loss can be a problem because these sounds warn you when you may need to pull over or get out of the way (National Institute on Aging).

Reflexes might get slower, and you may not react as quickly as you did in the past. Your attention span might be shorter as well. Stiff joints or weak muscles can also make it harder to move quickly. If you have loss of feeling or tingling in your fingers and feet it may create a problem with steering or using foot pedals (National Institute on Aging).

If you are taking medications that cause drowsiness, or make you feel less alert than usual, this may cause a problem with your driving. Some medications have side effects that can make driving unsafe. It is important to see how medications that you are taking can affect your driving.

Safe driving tips:

1. If you are 65 or older, see your eye doctor at least every 1 to 2 years.
2. Make sure your prescription is up to date and correct with your eyeglasses.
3. Cut back on driving at night if you have trouble seeing in the dark. Try to avoid driving at sunrise or sunset, when the sun can be directly in your line of vision.
4. Have your hearing checked every 3 years. And discuss concerns you have about hearing with your doctor.
5. Avoid heavy traffic areas or rush-hour driving when you can.
6. If you are driving on the highway, drive in the right hand lane. The traffic does not move as quickly giving you more time to make safe driving decisions.
7. Read medicine labels carefully. Look for any warnings. Talk to your doctor about medications that you are taking that may affect your ability to drive.
8. Don't drive if you don't feel well.

Remember not to rush while you are driving. If you feel that you are unfit to drive, don't hesitate to ask a friend, family member or driving service to take you where you need to go. ■



Cejester Walker

!Viva, ahora, viva Panamá! y Cejester Walker

Por Néstor Murray-Irizarry
historiador y gestor cultural

[Para Winston George]

Panamá siempre ha estado muy presente en nuestras vidas. Desde que estudiáramos en los grados primarios nos fascinaba escuchar a las maestras hablar del Canal de Panamá, de su hermosa gente y de las maravillas que se pueden apreciar en esta querida nación latinoamericana. Al pasar de los años, en nuestra adolescencia, escuchaba todos los días una pegajosa canción [¿un tamborito?] que parte del coro decía: ¡Viva, ahora, ¡viva Panamá! Winston George, el muy querido hermano panameño, seguro que se acordará.

La Local 237, como sabemos es también una gran familia latinoamericana. Muchos de sus miembros están vinculados con nuestros países latinoamericanos. Uno de ellos, digno representante de toda la nación panameña, lo es Cejester Walker, nacido en la Ciudad Colón en la República de Panamá el 12 de agosto de 1941. En plena Segunda Guerra Mundial. Un ser humano muy especial, lleno de gran sabiduría y de simpatías. Callado y amable. Lo invite a dialogar y me aceptó la invitación. Su padre tenía su mismo nombre y era un excelente chofer de camiones y su madre, Rafaela Walker era una de casa. Era una familia de tres hijos. Su niñez "Fue muy buena, me crié con buenas amistades, no teníamos mucho, pero teníamos lo necesario, siempre había más niños en la casa para jugar. Jugábamos trompo, bolita (canicas), béisbol, fútbol. Celebrábamos el día de los Reyes, carnavales, la separación de Colombia que es en noviembre, esta celebración duraba cinco días, incluía el día de los muertos, día de la bandera y el gran desfile de la ciudad de Colón. Después estudié la secundaria hasta noveno grado.

¿Qué hizo entonces?

Trabajé en la zona libre como asistente en un laboratorio de medicamentos Pfizer.

¿Qué hizo después?

Me fui a estudiar a Costa Rica. No me decidí por qué estudiar. En ese tiempo se murió mi hermano y un amigo me sugirió que me viniera a Nueva York. Para 1967 viví en Brooklyn, trabajé en Wall Street. Trabajaba como contable. Después me trasladé a un departamento de computador as y me quedé como dos años. En ese tiempo había muchas organizaciones que defendían a los que no tenían, yo pertenecí a uno. No me gustó lo que trataban de hacer. Eran personas que habían estado encarcelados. Querían hacer daño a la propiedad privada. Yo soy pacífico. Apoyábamos huelgas, buscábamos personas necesitadas a ver si las podíamos ayudar. Dejé ese grupo.

¿Hablabas inglés?

Sí, yo leía, escribía y hablaba bien el inglés y el español. Nuestros padres y nuestros abuelos llegaron a Panamá hablando inglés, nosotros como sus hijos aprendimos el inglés.

¿Qué hizo después?

Conseguí un trabajo en el hospital Bellevue de la Ciudad de Nueva York. Trabajaba de 3:00 pm a 7:00 p.m. en la cocina, distribuyendo comida a los pacientes. Me quería cambiar a realizar otras

tareas. Había una vacante de enfermero auxiliar. Pertenecí a la Unión 420. Trabajé ahí de 1970 a 1972. Después me enteré que habría un examen para radiología y lo tomé. Después de una semana me llegó un sobre donde me habían aceptado en la escuela de radiología.

Conseguí mi licencia para trabajar como técnico en radiología en 1976 en el mismo hospital. Trabajé hasta 1995. Cuando me hice técnico de radiología ingresé en 1976 a la Unión 237. [Yo me mudé para el Bronx en 1975 cuando me casé con Marie. Tenemos cuatro hijos, dos de mi esposa y dos míos. Tenemos 5 nietos, biznietos]

¿Qué hacía en un día de trabajo?

Me levantaba como a las 7:00 de la mañana caminaba cuatro cuadras, tomaba el tren y caminaba y llegaba poco antes de las 9, comenzaba a atender a los pacientes, terminé trabajando en el área de emergencias como supervisor de radiólogo desde el 1984 hasta que me retiré. Entraba a las 9 de la mañana y salía a la 1 de la madrugada del día siguiente. Supervisaba a seis técnicos.

¿Alguien le orientó para que pudiera entrar a la Unión 237?

No, yo siempre he creído en las uniones. Nos visitaba la Sr. Lundy y la Sr. a Dyer Woodson a atender los problemas.

¿Usted fue líder alguna vez de la Unión?

No, pero participaba en reuniones como delegado de radiología.

¿Qué tarea hacía como delegado?

Hablar, con un compañero, orientarlo o hablar con un supervisor. Había muchas personas que no estaban en el fondo de retiro. Había que orientarlos para que se inscribieran.

¿Cuántos años ha pertenecido a la Unión?

Siempre he pertenecido a la unión, primero a la 420 y luego a la 237. Llevo 26 años perteneciendo a la unión.

¿Cuándo se jubiló?

1995

¿Cuál es la importancia de pertenecer a un sindicato?

Se hizo para obtener y mantener los beneficios que hemos conseguido a través de los años. Los días de enfermedad, el salario, las condiciones de trabajo. Proteger al trabajador. Mejorar sus condiciones de vida, de salud.

La Unión 237 me ha ayudado mucho, dentro del trabajo y fuera del trabajo.

¿Qué edad tiene ahora?

77 años de edad.

¿Qué edad tenía cuando se jubiló?

De la ciudad casi a los 55 entonces trabajé un tiempo en el Bronx, con Veteranos como técnico radiólogo, como diez años más.

¿Qué haces como jubilado?

Reuniones con mis familiares

¿Qué piensas de la emigración tuya y de otras personas latinas?

En los años 60 y 70, se podía avanzar si te lo proponías. Era muy importante irse superando para retirarse con buenos sueldos. Los que vinieron después han tenido que luchar más. Hoy las cosas han cambiado. Hay mucha inseguridad. ■



Néstor Murray-Irizarry
Photo by George Malave



Summer Safety Tips for Older Adults

Julie, Kobi, LMSW

Assistant Director
Teamsters Local 237 Retiree Division

Summertime can bring tons of excitement and plans to spend more time outdoors. Spending time outdoors is great, however for some older adults this may increase the risk of heat related illness if you are exposed to the sun for an extended period of time. Here are some safety tips to keep in mind during the summer months. For more information regarding tips provided below, please visit the website <https://www.senioradvisor.com/blog/2015/08/summer-safety-tips-for-seniors/>

1. Stay hydrated.

The standard suggestion is to aim to drink 6-8 cups of water a day. If you plan to spend much time in the sun, you may want to try your best to avoid dehydration. Invest in a refillable water bottle to fill as you go. Challenge yourself to finish before you get home.

2. Don't stay out for too long.

On warm days plan outdoor activities that are reasonably short. Don't plan to spend the whole day out in the sun. Give yourself a few hours and head inside for a break. You may not feel the effects of the sun in the moment, however it can lead to serious heat related illness.

3. Check the forecast before heading out.

This way you are well informed about forecast for extremely hot days, and can plan your day accordingly. Carry an umbrella or wear a hat for instant shade.

4. Check your prescription for side effects.

Some medications make people more sensitive when exposed to the sun. This does not mean to plan the day indoors. It's just to keep informed about your medication as a precaution. If you are not sure, ask your medical doctor.

5. Turn on the air conditioner if you have one.

Yes it may increase your monthly spending, however heat related illnesses are serious. Making sure you are reasonably comfortable is an investment in your health.

6. Be aware of heat related illness.

For your own knowledge and understanding, review symptoms for dehydration, heat stroke, heat exhaustion, and heat syncope (fainting). For more information, please look at <https://www.healthinaging.org/tools-and-tips/hot-weather-safety-tips-older-adults> (**Please note:** This is general information and does not to replace your medical doctor's expertise. You can review signs and symptoms specifically related your specific medical needs with your doctor.)

7. Keep sunscreen accessible.

If you use a purse or a backpack keep a travel size sunscreen in your bag. If you drive, keep one in the car. This way you can re-apply as needed.

8. Check on your neighbors.

Often times our elderly neighbors are isolated and are not able to get out for basic necessities. Check in with them to see how they are doing.

Note: If you do not have an air conditioner, most senior centers in New York City operate as cooling centers during the summer months. To find a cooling center near you, please call Department for the Aging (DFTA) services, call 311 or visit <https://www1.nyc.gov/site/dfta/services/find-help.page>

As always, the Retiree Division is here to help if you have any questions. Have a wonderful summer!!!

Want a recipe for a fresh summer salad. <https://www.allrecipes.com/recipe/25160/summer-corn-salad/?internalSource=staff%20pick&referringId=2775&referringContentType=Recipe%20Hub&clickId=cardslot%202> ■



Historic Child Victims Act Permits Those Abused Long Ago to Sue

By Barbara Hart, Esq.

Lowey Dannenberg, P.C. <http://newyorksexualabusevictims.com> 1-(888)-978-4931

I was 8 years old'... 'I'm 71 and you're the first person I've ever told'... 'He was a doctor and my parents did not get what I was telling them'... 'It was at sleepaway camp'... 'I was 11 but it still bothers me now'... Sad stories of child sexual abuse are now so vivid as New York's new *Child Victims Act* gives adults the right to sue for sexual abuse they endured during their childhood. No matter how long ago the abuse occurred, survivors or families of deceased victims have been given a one-year period to file lawsuits against their abusers and their abusers' employers.

Barbara Hart of Lowey Dannenberg, P.C. was recently on the radio show "Reaching Out with Gregory Floyd" discussing a case in which she represents a former New York City Police Detective against Dr. Reginald Archibald and Rockefeller University Hospital. For decades, beginning in the 1940's, Dr. Archibald molested and sexually abused adolescent boys at Rockefeller University Hospital. He met many at Madison Boys and Girls Club and others at a camp where he was employed to give the boys physicals. Dr. Archibald died in 2007 and is estimated to have abused as many as one-thousand young boys over his career.

An additional client of Barbara's includes a custodial worker who suffered sexual abuse as a child on school trips and while at summer camp. Now in his 70s, he is still haunted by these traumatizing childhood memories.

Victims or family members of deceased victims now have the right to pursue legal claims for events like these that occurred long ago. The *Child Victims Act* was signed by Governor Andrew Cuomo on February 14, 2019. This legislation creates a one-year window, for past victims of child sexual abuse to take legal action against their abusers and the public or private institutions that permitted the abuse. This one-year window permits victims of any age to come forward and bring their claim. Claims that were too old ("time barred") can now be brought in court. People need to know about this new right and take steps; speak to an attorney and decide what to do. This claim could be valuable; the process could be helpful and create money for retirement or kids or grandkids.

The *Child Victims Act* also allows recent childhood victims to sue abusers and their employees until the age of 55; a significant increase of time from the previous limit of age 23. These abuses are traumatic, and many child victims are not believed or do not immediately talk about the abuse. Those who suffered such abuse during their childhood now have an opportunity to get justice and put away shame; put blame where it belongs.

The passage of the *Child Victims Act* is a prime example of the importance of collective action and strength in numbers. Survivors' determination changed the law for the benefit of exploited children. Despite millions of dollars spent lobbying by special interest groups against its passage, scores of sexual abuse survivors throughout New York shared their traumatic stories to put pressure on state legislators. These united survivors are credited with changing the law. There is power in numbers; solidarity brings change for the less powerful.

As we get older we know that time flies, use this one year right to set things straight and stand up for the little vulnerable child you once were, NOW. Know your rights, share this information with friends. Anyone who has a claim should get legal advice soon.

Listen to Barbara's interview at <http://www.local237.org/news-a-media/reaching-out/919-reaching-out-attorney-barbara-hart-04-09-2019/file>.

Call 1-(888)-978-4931 to speak to Barbara Hart who is President and CEO of Lowey Dannenberg, P.C., a fifty-attorney firm based in White Plains, NY, specializing in complex litigation. Throughout her career Ms. Hart has represented numerous union pension funds and retirees, recovering over a billion dollars on their behalf. Ms. Hart may also be contacted at bhart@lowey.com or at 914-733-7227 (direct). ■

MENTAL HEALTH RESOURCES

Service program for Older people (212) 787-7120 – 302 West 91 Street, New York, NY 10024 – info@spop.org
Mental Health services for (Adult 55 and older) Accepts most insurance. Has multiple satellite offices in upper/ lower Manhattan, East Harlem, and Downtown Brooklyn. (also has a homebound unit in Manhattan)

New York City wellness 1-888-NYC-WELL (1-888-692-9355) Locating a mental health provider by zipcode
<https://www1.nyc.gov/site/doh/health/health-topics/depression.page>

Puerto Rican Family Institute 212-924-6320 – 145 West 15th Street NY, NY 10011
Accepts GHI and HIP. Has location in Manhattan, Bronx and Brooklyn

The Institute for Family Health (212) 206-5200 – 230 West 17th Street (bet. 7th & 8th Ave) - <https://www.institute.org>
Mental Health services. Has multiple locations Bronx, Manhattan, and Brooklyn. Accepts most insurance.

Mount Sinai St. Luke's (212) 280-0100 – 411 West 114th Street, 4th fl. NY, NY 10025
Accepts Medicare, GHI, and HIP

For Emblem Health / HIP members only Locate a provider by zip code
<https://www.emblemhealth.com/Members/Behavioral-Health-and-Substance-Use>

Metropolitan Hospital/ Outpatient Behavioral Health 212-423-6634, 212-423-6645 or 212-423-7237.
1901 First Avenue (at 97th Street) New York, NY 10029 – Mental Health Pavilion is located 99th Street and 2nd Ave.
Has a walk in clinic for urgent evaluations. 8:30am- 5:00pm

Integrity senior service (Home Bound Elderly members only)

General Inquiries & Appointments, Toll-Free Phone: 1-800-277-4680 info@integrityseniorservices.com
Mental health services for home bound elderly, all five boroughs, accepts most insurances.

VNS Pearls Program (Home Bound Elderly members only) 718-888-6884

VNSNY's PEARLS program operates in Queens (Astoria, Long Island City, Flushing, College Point, Jamaica, St. Albans, and South Ozone Park), as well as Manhattan (the Upper West Side, Upper East Side, and Roosevelt Island).



What happens when I default on my car loan

by Mary E. Sheridan, Esq.

Director of Local 237
Legal Services Plan

Failing to make timely auto loan payments, will result in the lender repossessing your car. Many people don't realize the lender is not required to give you notice of the repossession. This is probably to prevent people from hiding the vehicle from the bank. Also, auto loan lenders do not need a court order to repossess the vehicle.

After repossessing the car, the lender auctions the car and if the sale earns less than the loan balance plus repossession fees, the lender can then sue for the deficiency balance. As we all know, the minute you drive your new car off the lot, it starts to lose value. Auto loans can often result in owing more money than the car is worth. So, deficiencies after repossession sales are common.

The good news is, you do have rights in this situation. For instance, you could pay off the loan and get your car back before it's been auctioned. Often times, you can reinstate the car loan by paying all fees and the full past due payments. Another option is filing for bankruptcy, which results in an automatic stay of the sale. This may work to gain time to come up with the money or at least protect you from the deficiency balance owed to the lender.

While you will not get notice of the repossession, auto lenders must give you notice of the date and time of the sale of the vehicle. New York also requires auto lenders to sell repossessed vehicles in a commercially reasonable manner. This means the car cannot be sold for far below market value.

There is a common misconception that a dispute with the car dealer is the same as a dispute with the car loan lender. For instance, one might buy a car that turns out to be a "lemon". While in a battle with the auto dealer, and possibly owning a car that doesn't work, the car owner thinks he or she can stop paying the auto loan. The problem is the finance company or bank that gave the auto loan is not responsible for the condition of the car. You must pay the loan or risk repossession and a loan default.

Call your Legal Services Plan at (212) 924-1220. ■



Injectable Drug Coverage

by Mitch Goldberg

Director of the Retiree Benefit Fund

health care provider accepts assignment for giving the shot.

In the past few months, Retirees' Fund staff have received many calls and letters regarding injectable drugs and immunization agents (such as the shingles shot, pneumonia shot and flu shots). The benefit works differently for Pre-Medicare and Medicare Eligible retired members. Through this column, I hope to explain what is covered and what is not covered by the Local 237 drug plans.

Pre-Medicare retirees are covered for injectable drugs by the city plan called PICA. PICA is short for Psychotropic, Injectable, Cancer and Asthma. Originally the PICA program covered all of these four categories of drugs for all Active and Pre-Medicare retirees. Around 2002, the plan was changed and currently only the Injectable and Cancer portions are covered under the PICA program. The Psychotropic and Asthma portions are covered by the Union Welfare or Retirees' Fund drug plans.

Pre-Medicare retirees are covered by their Medical Insurance for insulin and certain immunization agents such as the flu shot, pneumonia shot and the shingles vaccine as well as other immunization agents. The Retirees' Fund does **NOT** cover injectable drugs for Pre-Medicare retirees under any circumstance.

Medicare eligible retiree injectable coverage is different from coverage for pre-Medicare retirees. According to the Center for Medicare Services, Medicare prescription drug coverage (Part D) may cover insulin, certain medical supplies used to inject insulin (like syringes), and some oral diabetes drugs. The Teamsters Medicare Equivalent Drug Plan covers diabetic supplies. These supplies include: insulin, syringes, test strips and other diabetes related items.

The only other injectable drug covered by the Fund is beta-interferon when ordered by a physician as an injectable or when otherwise prescribed. The Fund will not provide benefits for immunization agents such as Flu shots, Hepatitis B shots, Pneumococcal shot and the Shingles vaccine.

Flu shots: Medicare normally covers one flu shot per flu season. You pay nothing for the flu shot if the doctor or other qualified

Hepatitis B shots: Medicare covers these shots for people at medium or high risk for Hepatitis B. Some risk factors include hemophilia, End-Stage Renal Disease (ESRD), diabetes, if you live with someone who has Hepatitis B, or if you're a health care worker and have frequent contact with blood or body fluids. Check with your doctor to see if you're at medium or high risk for Hepatitis B. You pay nothing for the shot if the doctor or other qualified health care provider accepts assignment.

Pneumococcal shot: Medicare covers a pneumococcal shot to help prevent pneumococcal infections (like certain types of pneumonia). Medicare also covers a second shot if it's given one year (or later) after the first shot. Talk with your doctor or other health care provider to see if you need one or both of the pneumococcal shots. You pay nothing for these shots if the doctor or other qualified health care provider accepts assignment for giving the shot.

Shingles vaccine: While covered by some Part-D plans the Retirees' Fund does **NOT** cover this vaccine nor does Medicare under Part B.

This article represents a truncated explanation of your Medicare benefits regarding injectable drugs. Please refer to the publication Medicare and You for a complete explanation.

Most retired members use their pharmacy benefit without difficulty. However, if you do experience any issue with your pharmacy benefit, 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.

If you receive your prescription drug through your Medicare Advantage Health Insurance Plan (for example HIP/VIP) – the rules of that plan apply to your coverage.

Your President, Gregory Floyd, and the Local 237 Executive Board are committed to ensuring that our slogan: "Retired from Work, Not from the Union" is reflected in the delivery of quality services to our retired members. The staff of the Retirees' Benefit Fund are here to help. ■

¡VIVA PUERTO RICO!

Under a strong spring sun, millions of spectators lined Fifth Avenue from 44 Street to 79 Street to watch the annual celebration of Puerto Rican culture and history. In a display of Puerto Rican pride, there were fabulously decorated floats blaring with the Salsa beat as dances in colorful garb performed. Hundreds of Local 237 members and retirees marched as well, many of Puerto Rican descent—and everyone was Puerto Rican for at least one day. Aside from simply enjoying the exciting sights and sounds of the parade, they also joined in the festivities as an expression of solidarity with the people of Puerto Rico, whose spirit and resilience is still undeterred as they continue to rebuild in the aftermath of the devastating storm that ripped through the island nearly two years ago. ■



on a personal note...

Congratulations

Raymond Limbert, who retired in 2006 after 34 years as a NYCHA Assistant Superintendent, earned his Masters degree in Information Technology Assurance. Raymond and his wife Maggie have been living in Tampa, Florida for the last 10 years. They both enjoyed the graduation ceremony and a celebration party that followed, which was held in Busch Gardens.



Retired NYCHA Superintendent **Miguel Matos** and his wife Luz, active members of the Puerto Rico retiree group, became the proud grandparents of Gabriel Clemente Matos.



Condolences...

To **Melvin McDonald**, a retired NYCHA Manager, on the passing of his cherished wife of nearly 50 years, Mavis McDonald who died on March 22, 2019. Our sympathies are also offered to their son, "Mark" Melvin S. McDonald.



To the loving family of **Donald A. Matthews**, a retired NYCHA Director of Brooklyn Management, who died on Feb. 11, 2019.



RETIREE news & views

216 West 14th Street
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MAY/JUNE 2019

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World Trade Center (WTC) Disability Retirement Process Have you submitted your Notice of Participation for WTC benefits?

Active or vested members who participated in WTC Rescue, Recovery or Clean-Up Operations may file for disability retirement under current provisions of the WTC Law. A retiree may apply to be reclassified as a WTC disability retiree.

To be eligible to apply for a disability retirement or for reclassification under the WTC Law, you must have filed a Notice of Participation in WTC Rescue, Recovery or Clean-Up Operations with NYCERS (Form #622, available on NYCERS' website at www.nycers.org). Your agency must verify your participation in Rescue, Recovery or Clean-Up operations at a WTC site.

The current deadline to file Form #622, Notice of Participation in WTC Rescue, Recovery or Clean-Up Operations, is September 11, 2022.

Track Your Notice Online

Members with a registered MyNYCERS account can log into MyNYCERS and track the status of the verification of their WTC Notice of Participation online. The tracker displays the date NYCERS received the Notice, along with status updates during the verification process (e.g., Pending with Agency, Verified, Not Verified, etc.). Sign up or log in here: www.nycers.org.

WTC Filing Requirements

With the exception of vestees and retirees applying for reclassification, you, a person acting on your behalf, or your agency head must file an application for disability retirement under the WTC Law either: (1) while you are active on City payroll; (2) within 3 months after you were last paid by your employer; or (3) within 12 months after you receive notice that your employment was terminated for medical reasons if you were on an approved medical leave of absence prior to termination.

WTC Reclassification

Individuals who are already retired for service or for a non-WTC disability benefit can submit an application for reclassification under WTC Law along with all required participation and medical evidence. If an applicant's participation is verified, the Medical Board finds that the member is disabled from a qualifying WTC condition, and the NYCERS Board of Trustees finds that the WTC Law presumption is not rebutted, then the applicant will be approved for a tax-free WTC benefit that is payable from the date the NYCERS Board of Trustees approves the application.

Additional WTC benefits and information

Individuals who have experienced WTC-related health conditions (except for psychological conditions) can apply for additional benefits through the provision of the September 11th Victim Compensation Fund (VCF). To determine what benefits may be available, in addition to NYCERS WTC disability retirement or death benefits, go to the VCF website at <https://www.vcf.gov/index.html> or call the VCF at 1-855-885-1555.

Visit www.nycers.org/wtc for more information on WTC benefits and filing requirements. You may also sign up for MyNYCERS, the secure online portal to your NYCERS account. MyNYCERS is not required for the WTC disability process, but it will enable you to log in any time to view your account information, change your address, and file certain forms online. ■

**President Gregory Floyd, Director Nancy B. True
and the Staff of the Retiree Division**

**INVITE YOU TO JOIN YOUR UNION BROTHERS AND SISTERS
TO MARCH WITH PRIDE AND IN SOLIDARITY**



**LABOR DAY PARADE
SATURDAY, SEPTEMBER 7, 2019**

**FREE SHIRTS AND REFRESHMENTS
BRING YOUR FAMILY AND FRIENDS!**

Kick-off is 12 Noon from W. 47th Street between 5th and 6th Avenues