

RETIREE

news & views



A PUBLICATION OF LOCAL 237's RETIREE DIVISION

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The Retiree Spotlight

Over the last few months, the Retiree Division has held multiple events including cultural events, neighborhood walks, special movie screenings, summer picnic, social hour, classes and more. Here's what retirees are sharing about those classes:



Robert Rodriguez
Retired from NYCHA

"Good fun classes, mixes humor with exercises and teaches at our own pace. Great union. The help is there. Staff is great. When you retire, they don't abandon you. You have someone to go for help and companionship."



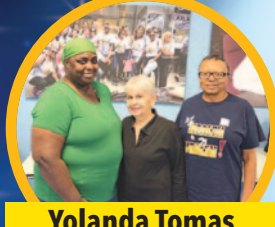
Octavia Johnson
Retired from NYCHA

Ms. Johnson has been taking the crochet class for 2 years. She never crocheted before this class. She says, "This is skill I can add to my lifestyle and continue for a long time. I'm so glad the union offers seniors recreation. The union had a beautiful teacher who works with you. I made good friends in the class, and we keep in touch."



Howard Knopf
Retired from NYCHA

"The classes keep me going. Tai Chi is a great form of exercise, learning new steps and talking to friends during a break."



Yolanda Tomas
Retired from NYCHA

"I am 32 lbs lighter. I learned a lot in Tai Chi. I'm using muscles I have never used. Tai Chi is natural medicine and relaxing. I started crochet in March and have already made 3 blankets. I've met a lot of retirees here."



Jennifer Jones
Retired from NYCHA

"From the very beginning, I was welcomed with open and caring arms. The instructors not only lead with skill and patience, but they also provide individual assistance when needed. With continuous participation, you overcome obstacles, gain confidence, and stay active. Each class offers unique mental and physical benefits. I cannot choose a favorite, because every single one contributes to my health and happiness in a special way."



Nidia Torres

Retired from School Safety

"I am having a wonderful stress-free time with talented teachers and beautiful staff. The classes make a retiree feel young at heart, mind, and soul."



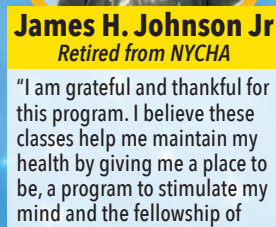
Kelly Giraud
Retired from School Safety

"The instructors have a lot of patience and very nice and take time with you. It's awesome. The work out is good and I'm going to keep coming back."



Sheila Nelson
Retired from NYCHA

"Very enjoyable, it has us out and socializing. It's beautiful."



James H. Johnson Jr
Retired from NYCHA

"I am grateful and thankful for this program. I believe these classes help me maintain my health by giving me a place to be, a program to stimulate my mind and the fellowship of others like myself to continue being contributing members of society. Thank you for providing us with this outlet. It is a real blessing!"

Annette Michele
Retired from NYCHA

"Classes are great. Instructors are inspirational, The classes keep us in shape."

Scan the QR code to see the upcoming Retiree Division Activities



THE RETIREE TALENT SHOW

On September 26, 2025, the Retiree Division held its 2nd Annual Talent Show. A great time was had by all and it was an opportunity for retirees to showcase their talents. We look forward to another amazing show next year.





by Gregory Floyd

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

Even though remnants of the summer may not be totally gone—there's usually some beach-worthy days ahead and crowds are still enjoying outdoor dining, Fall isn't felt to be in full swing for many of us as yet. Despite the kids being back to school, we still haven't bought the Trick or Treat candies or even thought about turning the clock back. But rest assured. There's a new season rapidly approaching. It's not weather-related, and perhaps more turbulent: The November election season. No longer can candidates and voters think and act with less intensity, clinging to the mindset of waiting until "after Labor Day" to actively engage. Labor Day was here and gone. The November elections are on, with us a full-court press. Every detail counts. Time to pay attention. And that time is now.

Elections at all levels are subject to controversy, confusion and questions. Certainly, this November's elections involving candidates for offices from City Council to NYC Mayor, are no exception. And current frustrations in America's politics are not only about one individual, but about the collective identity of the American people: Our values, our traditions, things we thought mattered and the things we thought of as being our right, not as a privilege. Clearly, the devastating experience and impact of the coronavirus helped to rip away and expose our vulnerabilities and inequities as a nation. Raw and shattered became our sensitivities and trust. Yet, despite the injustices the pandemic revealed—its lack of preparedness and leadership—the American flag (albeit often at half-mast) still flew over every government building throughout the nation, "God-Bless America" was still sung at half-time and there was still Macy fireworks on the fourth of July.

There was a time, not long ago, when the Democratic Party was generally considered the political party of middle-class working families, and the Republican Party was associated more with big business and the wealthy corporate 1%. Yet lately, as many political pundits and historians have written, citing polling data for factual backing, there's been a change—which some would call a reversal of party ideology, identification and a shift in party affiliation by many voters, as well as recruitment success of new voters who might have previously aligned themselves much differently. The Republican Party has been trending toward a coalition of multi-racial, working-class, blue-collar, high school graduates, while the Democrats now have a larger share of followers among white college graduates and what many call: "the elite". And that's not all. Union support for Democratic political candidates is no longer 100% assured nor is a pro-Zionist stance 100% guaranteed. Times have clearly changed.

Many wonder what conclusions can be drawn

A MESSAGE FROM THE PRESIDENT

Time to pay attention. And that time is now.

and ask: "What do we do now?" "What's our next step?" Do we have an establishment progressive party and an anti-establishment conservative party? Some would point to radical fringes on both sides. The question begs an answer: With so many factions in both parties have their previous, main-stream core beliefs and fundamental values become too hard to define, or perhaps vanished all together? They have dwindled to the point of uncertainty. They seem blurred, vague and ever-changing — causing alarms to go off. Many ask: "What do we really stand for"? Is there no longer a middle road... only edges? Many worry: "Can obscurity be far behind"? Today, it's not easy to explain where some candidates stand on certain issues. Their stand can change... "evolve" is the phrase they use to describe a platform change, which is more likely the result of a new poll than enlightened ideology. Moreover, when elected and in place to legislate and govern, the practice of bi-party support on certain issues, seems to be a relic of the past. Unlike when President Clinton took the oath of office, waiting for him on his desk at the Oval Office was a letter from the outgoing President George H. W. Bush, which read in part: "You will be our president when you read this note. I wish you well. I wish your family well. Your success now is our country's success. I am rooting hard for you. Good Luck, George." From a Republican president, to a Democratic one, one could ask, is this a gesture gone forever?

Also, large numbers of voters are no longer affiliated with either party. They're turned off by both — no surprise there! Many voters show interest in having a choice that includes third party candidates. And in the New York City Mayor's race, there were three candidates running on independent lines. Two of them, having very high-profile names — one of whom, Eric Adams, just dropped out. All of this makes for a very interesting 2025 election season...one that also presents unique opportunities for the candidates.

So many factors—from big to small—all backed by countless surveys, focus groups and consultants brimming with fresh ideas and nuance-savvy advice to guide every aspect of a candidate's life, whether a first-time contender or a seasoned politician working to keep the win column. From the candidate's appearance to how they express themselves — perhaps valued even more than what they say — will be researched, orchestrated, rehearsed and made spontaneity-free. The guidelines and guardrails will be installed. Stump speeches created, responses to reporters' questions memorized and the appropriate demeanor from somber to cheery will be practiced and ready to apply.

With baby boomers and senior citizens, who until most recently served as the largest and politically savvy voting population starting to decline in number, and with the current push to entice younger, new voters to the polls, how to effectively reach voters has become the topic of the day. Surely, for such diverse voting populations and so many variables, a "one size fits all" solution will not work. But what medium to use? From TikTok and Instagram to oversize post cards in the mail, to drive-time

30 second radio ads, audience demographics will be analyzed, scrutinized, tested and tested again to help predict who, what or where are the best influencers?

Coincidentally, after years of declining numbers, union membership shows signs of making a comeback. Currently, there are many examples of workers in industries throughout the nation previously thought to be out of the possibility of unionizing. From Amazon to Starbucks to McDonalds — workers are slowly but surely signing-up. The method used to get them on board may be old-fashioned but tried and true... union workers talking to their fellow workers. They know the problems. They see the solutions. They wear the same uniforms. They are trusted as "one of us" and their co-workers listen. The same tactic can be used by political candidates. While the various social media platforms, catchy TV ads, high-profile interviews and lawn signs have proven to reach many voters, nothing beats talking directly to people — shaking their hands — coming face-to-face with them where they live, shop, worship and play. Gone are the "whistle-stop" campaigns. No more waving to candidates as they pass by. People want to talk to candidates—get a vibe—they want to see them. And, more importantly, people need to feel like they were seen too.

So, perhaps in this time of great change — this time of altered dictionary definitions and role reversals — the use of the "up close and personal" approach of unions, should become the template for political candidates as well. Knocking on doors, sitting at a voter's kitchen table and asking: "What's your biggest worry?", making personal phone calls—not robo calls, taking selfies, and demonstrating in every way possible that you really "see" one another, has never gone out of style. People, young and old, still the value the "human touch". That has been the labor movement's secret weapon for recruiting and retaining members. It has helped to sustain us throughout the years despite the union bashers and busters. ■

Labor Day 2025



On September 6, 2025, Local 237 participated in the annual NYC Labor Day parade. Though Labor Day has passed, it is important to take a moment to express our deepest gratitude to all of you for your contributions to this great City of New York and the road maps you have paved for future generations to come.

Important Announcement Coming January 1, 2026



We are happy to announce that Local 237 Retirees Fund is working on prescription plan improvements for our Medicare eligible retirees. The plan will still be administered by Aetna and remain premium-free. It will also include a new dedicated concierge service to assist you with your prescription plan needs beginning on November 1, 2025. Be sure to check your mailbox. Important plan letters and materials will be sent in the next few weeks. The materials will include plan benefit details, informational meeting dates and location, and a dedicated concierge service telephone number. There are no changes to your other benefits. ■



by Diana Nappi
Director of the Retiree Benefit Fund

A MESSAGE FROM THE DIRECTOR



by Julie Kobi LMSW
Director of the Retiree Division

Medicare Open Enrollment, what you need to know

It's that time again where we start hearing and seeing commercials about the Medicare open enrollment. We receive many calls about this every year and would like to clear up some misconceptions. There are two open enrollments:

- 1) General open enrollment for everyone who is Medicare eligible.
- 2) Open enrollment through the City of New York Office of Labor Relations.

These open enrollments are different and it's important to understand the difference. I hope my article can offer the distinction between both transition periods.

GENERAL MEDICARE OPEN ENROLLMENT

The Medicare Open Enrollment Period, occurs each year from Oct. 15 to Dec. 7, 2025. The changes a Medicare Eligible recipient makes will become effective January 2026. **This is to everyone who is Medicare eligible.**

You will start to see many Commercial Managed Medicare companies engage in heavy advertising on the weeks prior and during open enrollment. This open enrollment period is unrelated to the open enrollment offered by The Office of Labor Relations.

OPEN ENROLLMENT THROUGH THE CITY OF NEW YORK, OFFICE OF LABOR RELATIONS

This open enrollment period occurs every year. The transfer period will start on November 1 through November 30, 2025. All changes will become effective on January 1, 2026.

During this period, all retirees may transfer from their current health plan to any other plan for which they are eligible. Please note this is only if you want to make a change to your health insurance plan.

As a City retiree on Medicare, you are covered by the City of New York, Office of Labor Relations for your health insurance. If you make any changes and enroll in a commercial insurance offered through the General Medicare Open enrollment period, you will lose your City coverage and the Medicare Part B reimbursement.

Though both enrollment periods overlap, it's really important to understand the different enrollment periods in order to make the best decision for you and your families health care needs. ■



Are you looking for your pension statement?

NYCERS has you covered. Check out the following two options:

Award Letter

Are you a retiree?

An Award Letter is an official verification of the status of the retirement allowance awarded to you. It outlines your effective retirement date and the monthly amount awarded to you.

Are you a beneficiary?

Award Letters are also available for beneficiaries receiving a monthly survivor benefit. Award Letters outline deceased retiree's effective date of retirement, the option chosen by the decedent at retirement, the decedent's name, and the monthly amount awarded to the beneficiary.

To view or print your Award Letter:

- Log in to your MyNYCERS account at nycers.org
- Go to "View My: Documents"
- Locate the "Award Letter" tab
- Click the "Generate Award Letter" button

If your Award Letter is not available online, click the "Contact" link to submit a Service Request. If you do not have access to MyNYCERS, call NYCERS' Call Center to speak with a representative.

Note: You may need to disable your popup blocker to access your Award Letter online.

Pension Statement

Are you a retiree or beneficiary?

A Pension Statement shows a detailed monthly year-to-date accounting of pension payments you received and includes details such as deductions for health insurance, taxes, and union dues, as well as supplemental payments for Cost-of-Living Adjustments (COLA), and Tier 1 and 2 Annuity Reserve Fund (ARF) payments.

Quarterly Pension Statements are no longer issued, but NYCERS can provide retirees, beneficiaries, and court-appointed alternate payees with a Pension Statement, upon request.

To request a copy of your Pension Statement:

- Log in to MyNYCERS account at nycers.org
- Click the "Contact" link to submit a Service Request

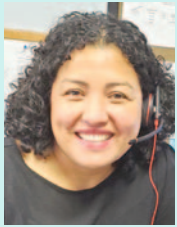
If you do not have access to MyNYCERS, call NYCERS' Call Center to speak with a representative. Once your request is processed, your Pension Statement will be mailed to you, and, for those with a registered MyNYCERS account, made available in the Main tab of your "Documents" page.

RETIREE news & views

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Loneliness and Social Isolation in Older Adults

Understanding the Difference and Finding Solutions

by **Edith Johnston, LCSW**
Deputy Director, Retiree Division



Aging brings with it many life changes—retirement, the loss of loved ones, health challenges, and shifting family dynamics. While these are natural parts of growing older, they often contribute to two deeply impactful experiences for older adults: loneliness and social isolation. Though the terms are sometimes used interchangeably, they refer to different phenomena and require different approaches to address them. Understanding the distinction between loneliness and isolation is the first step in effectively supporting the emotional and social well-being of older adults.

Loneliness is a *subjective feeling*—a painful sense of being alone or disconnected, regardless of the amount of social contact. An older adult may be surrounded by people but still feel lonely if their relationships are not fulfilling or emotionally supportive.

Social isolation is an *objective condition*—having few social contacts or interactions. An older adult who rarely sees or talks to others, due to mobility issues, geographic separation, or lack of transportation, may be socially isolated even if they don't feel lonely.

In short: Loneliness = how someone feels. Social isolation = how often someone interacts with others.

It's possible to be lonely but not isolated (e.g., living with family but feeling emotionally distant) or isolated but not lonely (e.g., enjoying solitude and independence without distress).

CAUSES OF LONELINESS AND ISOLATION IN OLDER ADULTS

- Loss of a spouse or close friends
- Retirement and loss of daily social contact
- Physical health decline or chronic illness
- Sensory impairments (hearing or vision loss)
- Mobility issues or transportation barriers
- Geographic distance from family or friends
- Caregiving responsibilities, which can be isolating

HEALTH IMPACTS

Both loneliness and isolation are not just emotional issues—they carry serious health risks:

- Increased risk of heart disease, stroke, and high blood pressure
- Higher likelihood of cognitive decline and dementia
- Greater rates of depression and anxiety
- Poorer immune functioning
- Increased risk of early mortality (*comparable to smoking 15 cigarettes a day*)

WHAT CAN BE DONE?

Strengthen Social Connections: Encourage participation in social activities—senior centers, community groups, or hobby clubs or attending Local 237 Retiree Division events and classes. Intergenerational programs can bring older adults together with younger generations, offering mutual benefit. Faith-based organizations often provide community and a sense of belonging.

Use of Technology: Teach older adults how to use smartphones, video calling, and social media to stay connected with loved ones. Virtual clubs or online classes can offer social engagement from home.

Transportation Support: Provide or subsidize transportation services so older adults can attend events, medical appointments, and visit family.

In-Home Support and Friendly Visitor Programs: Volunteers or caregivers can provide companionship through regular home visits. Programs like Meals on Wheels also offer social check-ins in addition to meal delivery.

Mental Health Support: Screening for depression and anxiety should be routine. Therapy, either in person or via telehealth, can address emotional challenges tied to loneliness.

Community Design: Creating age-friendly communities with accessible public spaces, benches, and walkable areas encourages interaction. Shared housing or co-housing models allow older adults to live independently while being part of a community.

Loneliness and social isolation are not inevitable parts of aging. By recognizing their differences and addressing both with targeted strategies, society can support older adults in living fulfilling, connected lives. Solutions require a combination of personal, community, and systemic efforts—but even small actions, like a regular phone call or a shared cup of tea, can make a meaningful difference. Aging with dignity should also mean aging with connection. ■



New York on a Budget: Free and Low-Cost Things to Do in NYC

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

New York City offers a world of opportunity for entertainment throughout the five boroughs covering more than 300 square miles. Endless free and affordable experience awaits locals and visitors around every corner. Here are just a few of the various entertainment activity that you can enjoy for Free within the City five boroughs:

- 1) A great website to find steep discounts on a wide range of Broadway and Off-Broadway shows is todaytix.com.
- 2) Nearly 100 diverse and renowned museums are scattered throughout the boroughs of New York City and quite a few of them offer free or low-cost admission. You can also score 2-for-1 tickets to museums and other attractions during NYC “Must See Week” which takes place each year in late January 2026.
- 3) The Whitney Museum of American Art is an institution devoted to the art of the United States. The Whitney presents a full range of 20th century and contemporary American art, with a special focus on works by living artists. Admission is free from 5-10pm every Friday evening, and all day on the second Sunday of every month. The gallery on the first floor is always free, other days \$30 adults, \$24/students and seniors and free for ages 25 and under.
- 4) Learn about the history of the 9/11 attacks and 1993 World Trade Center bombing at the site where the Twin Towers once stood. The Museum's dynamic blend of architecture, archaeology, and history creates an unforgettable encounter with the story of the attacks, their aftermath, and the people who experienced these events. Entry to the Museum is free from 5:30pm-7pm daily, visiting the memorial is always free. Otherwise, museum entry fee is \$24-\$36.
- 5) Intrepid Sea, Air & Space Museum is dedicated to the exhibition and interpretation of history, science, and service of the aircraft carrier Intrepid, a National Historic Landmark. Free on Fridays from 5-9 pm, and free at all times for US Military Service members and Veterans.
- 6) Cruise the waterway of NYC for free on the Staten Island Ferry. Passengers can take the ferry between Manhattan and Staten Island and revel in remarkable vantage points of the stunning skyline the Statue of Liberty and the harbor.

This is not an extensive list. There are a ton of other exciting and educational things to enjoy around the city for free, it just takes a bit of research and time. Visit www.iloveny.com for more ideas. ■

Labor Day 2025





Fifty Years of Local 237 Legal Services



by **Jennifer Hudson, Esq.**
 Director of Local 237 Legal Services Plan

We all know that working people can thank the Labor Movement for improving our quality of life by giving us things, such as: the weekend, the 40-hour workweek, and overtime pay. Teamsters Local 237 union members can also thank their union for being one of the first Union Legal Service Plans, providing Local 237 members with free legal services for many of the common personal legal issues that people face.

In 1972, New York State Attorney General Louis J. Lefkowitz issued a report in which he found "...[I]t is a sad and ironic fact of our society today that large segments of the middle income class cannot afford necessary legal services to protect their basic rights and privileges... [and that]... the average moderate wage earner... too often finds himself in a position where his income exceeds maximum levels which would entitle him to free legal aid but is insufficient for him to retain private counsel to represent him."

Within three years of this report being issued, Teamsters Local 237 Trustees, in a groundbreaking move to fill this need, created the Teamsters Local 237 Legal Services Plan. In the papers that established the Plan in 1975, the Trustees noted that "access to such [legal] services will contribute to the peace of mind and well-being of eligible members and their families."

In the fifty years since the Teamsters Local 237 Trustees created the Legal

Services Plan (LSP), the LSP attorneys, along with the Legal Secretaries, Receptionist and other administrative staff, have assisted active members with over 140,000 cases and retirees with over 150,000 cases, in eight practice areas. Local 237 Members and Retirees have been able to stay in their apartments, purchase their homes, fight for custody of their children, prepare their wills, make sure they get what they are entitled to in a divorce, and get a fresh start by filing for bankruptcy, among other things, all without having to pay attorney's fees for their lawyer.

This Union was on the vanguard of Legal Services in 1975 and remains at the forefront of this important mission today, as one of only three Unions in the city to provide their members with their own law firm. Workers who do not belong to Local 237, or the other two unions that provide legal services, are still in the same position that AG Lefkowitz bemoaned more than fifty years ago.

Teamsters Local 237 Legal Services Plan is proud to have played a part in "contributing to the peace of mind and well-being" of union members for the last half-century and looks forward to continuing to fight for the Members of Local 237. ■



More than Pumpkin Spice!



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

We all know October for most commonly known celebrations such as Halloween on the 31st, as well as Columbus Day/ Indigenous Peoples' Day on the second Monday of October. We go pink as we observe awareness campaigns which include Breast Cancer Awareness Month, ADHD Awareness Month, and Cybersecurity Awareness Month. There are also various cultural holidays like Diwali and Chuseok, and several fun food days like National Pizza Month, National Fried Scallops day and International Coffee Day. Finally, let us not forget PUMPKIN SPICE EVERYTHING!

However, I discovered that October is about more than pumpkins. According to the TODAY show's website there are over 100 different people, places & things being observed.

Here are a few. Did you know "The International Day of Older People is observed on October 1 each year. On December 14, 1990, the United Nations General Assembly voted to establish October 1 as the International Day of Older People as recorded in Resolution 45/106. The holiday was observed for the first time on October 1, 1991." This day is also Armed Forces Day, National Pumpkin Spice Day, Willy Wonka Day and Yom Kippur.

Here are some other days, you may not have heard of: World Smile Day (10/3), National Cinnamon Roll Day (10/4), James Bond Day (10/5), World Teachers Day (10/5), Clergy Appreciation Day (10/12), Hispanic Day (10/12), National I Love Lucy Day (10/15), National Plus Size Appreciation (10/6/), United Nations Day (10/24), National First Responders Day (10/28) and National Stop Bullying Day (10/8).

There are also various weeklong observances such as Anti-Poverty Week (10/12-10/18), Fire Prevention Week (10/5-10/11), Drink Your Local Wine Week (10/12-10/18), National Dance Week (10/3-10/12). Walk Your Dog Week (10/1-10/7) and Free Speech Week (10/20-10/26).

Finally, here are some common and not so common month-long awareness observances: ADHD Awareness, Country Music Month, Emotional Wellness Awareness, Caffeine Addiction Month, Filipino American Heritage Month, Italian American Month, National Domestic Violence Awareness, National Pretzel and finally National Sausage Month.

I hope you enjoyed this listing of just a few special themes October is known (or not known) for. You can view the complete list on the TODAY Show website at <https://www.today.com/life/holidays/october-holidays-and-observances-rcna33576>

Have a great National Dessert Month! ■

Labor Day 2025





El agua, refresca, es vida...

por Néstor Murray-Irizarry
Historiador y gestor cultural



I - El agua - Durante el verano cuando disfrutes del maravilloso líquido que conocemos como agua recuerda que estás disfrutando de la vida.

Origen y vehículo de toda la vida.

Hay un refrán que nos comunica que podemos vivir, generalmente, sin electricidad, pero no sin agua.

El agua, según el *Diccionario de los Símbolos* de Jean Chevalier y Alain Cheerbrant (1991), para muchos en Asia, es la forma sustancial de la manifestación, el origen de la vida y el elemento de la regeneración corporal y espiritual, el símbolo de la fertilidad, la pureza, la sabiduría, la gracia y la virtud. Es fluida y tiende a la disolución.; pero también es homogénea y tiende a la cohesión, a la coagulación. El agua es la materia prima. Según el *Génesis el Soplo o el Espíritu de Dios* se incubaba en la superficie de las aguas. Tienen un poder cósmico.

II - Otros símbolos ...

Símbolo de la dualidad de lo alto y lo bajo: aguas de lluvia, aguas de los mares. La primera es pura, la segunda es salada. Símbolo de vida; pura, es creadora y purificadora. Los ríos pueden ser corrientes benéficas, o dar abrigo.

Las aguas en calma significan la paz y el orden. En el folclore de algunos países, la separación hecha por Dios, en el momento de la creación, de las aguas superiores y las aguas inferiores designa la división de las aguas macho y las aguas hembra, que simbolizan la seguridad y la inseguridad, lo masculino y lo femenino (si analizamos la poesía Río Grande de Loíza de la poeta puertorriqueña Julia de Burgos, encontrarás unos versos donde la poeta nos habla del "...único hombre que ha besado todo mi cuerpo...", refiriéndose al Río).

III - Los ríos que también van al mar...

Los ríos descendiendo de las montañas, serpenteando a través de los valles, perdiéndose en los lagos o en los mares, el río simboliza la existencia humana y su flujo, con la sucesión de los deseos, de los sentimientos, de las intenciones y la variedad de sus innumerables rodeos.

IV - El mar ...

El mar, cuyo simbolismo general se acerca al del agua y del océano, desempeña un gran papel en todas las concepciones tradicionales célticas.

VI - La fuente de vida...

El simbolismo de la fuente de agua viva es especialmente expresado por el manantial que surge en medio del jardín, al pie del Árbol de la Vida, en el centro del paraíso terrenal, dividiéndose luego en cuatro ríos que corren hacia las cuatro direcciones del espacio. Es también la fuente de la enseñanza. Es fruto de una tradición constante que la fuente de juventud nazca al pie de un árbol. Por sus aguas siempre cambiantes la fuente simboliza, un perpetuo rejuvenecimiento.

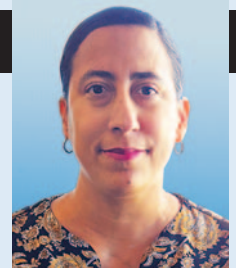
VII - Puerto Rico

En Puerto Rico se conocen varios nombres de cuerpos de aguas o municipios que llevan su nombre ...

Aguas Buenas (Quebrada y municipio); Aguas Blancas, Barrio de Yauco; Aguas Claras en Ceiba; Aguas Largas, Quebrada, Coamo; Aguas Minerales, Coamo y Ponce; Aguas Prietas, Fajardo. (*Diccionario Geográfico de Puerto Rico*, Salvador Arana Soto, 1978) ■

MENSAJE DE LA DIRECTORA

Inscripción Abierta de Medicare: lo que necesita saber



by Julie Kobi LMSW
Directora de la
División Jubilados

Ha llegado la época en que empezamos a escuchar y ver anuncios sobre la inscripción abierta de Medicare. Recibimos muchas llamadas al respecto cada año y queremos aclarar algunas ideas erróneas. Hay dos períodos de inscripción abierta:

- 1) Inscripción abierta general para todos los elegibles para Medicare.
- 2) Inscripción abierta a través de la Oficina de Relaciones Laborales de la Ciudad de Nueva York.

Estos períodos de inscripción abierta son diferentes y es importante comprender la diferencia. Espero que mi artículo pueda explicar la diferencia entre ambos períodos de transición.

INSCRIPCIÓN ABIERTA GENERAL DE MEDICARE

El Período de Inscripción Abierta de Medicare se celebra cada año del 15 de octubre al 7 de diciembre de 2025. Los cambios que realice un beneficiario elegible para Medicare entrarán en vigor en enero de 2026. *Esto aplica a todos los elegibles para Medicare.*

Comenzarán a ver a muchas compañías de Medicare Administrado Comercialmente realizar una intensa publicidad durante las semanas previas y durante la inscripción abierta. *Este período de inscripción abierta no está relacionado con la inscripción abierta que ofrece la Oficina de Relaciones Laborales.*

INSCRIPCIÓN ABIERTA A TRAVÉS DE LA OFICINA DE RELACIONES LABORALES DE LA CIUDAD DE NUEVA YORK

Este período de inscripción abierta se realiza anualmente. El período de transferencia comenzará del 1 al 30 de noviembre de 2025. Todos los cambios entrarán en vigor el 1 de enero de 2026.

Durante este período, todos los jubilados pueden transferirse de su plan de salud actual a cualquier otro plan para el que sean elegibles. Tenga en cuenta que esto solo aplica si desea cambiar su plan de seguro médico.

Como jubilado de la Ciudad con Medicare, usted está cubierto por la Oficina de Relaciones Laborales de la Ciudad de Nueva York para su seguro médico. Si realiza algún cambio y se inscribe en un seguro comercial ofrecido durante el período de inscripción abierta general de Medicare, perderá su cobertura de la Ciudad y el reembolso de la Parte B de Medicare.

Aunque ambos períodos de inscripción se superponen, es fundamental comprender los diferentes períodos de inscripción para tomar la mejor decisión para sus necesidades de atención médica y las de su familia. ■

RINCÓN DE LOS JUBILADOS

Felicidades

George Wade, Agente Sindical, que se ha jubilado después de 16 años de trabajo en Teamsters Local 237. En una reciente fiesta de jubilación en su honor, el presidente Gregory Floyd lo describió como "un hombre íntegro que cumple lo que dice y dice lo que cumple." En cuanto a sus planes para su jubilación, George dijo que simplemente disfrutara de su familia y de la vida en general, todo gracias a Teamsters Local 237.



Anunció Importante Próximamente

1 de enero de 2026



Nos complace anunciar que el Fondo de Jubilados del Local 237 está trabajando en mejoras al plan de medicamentos recetados para nuestros jubilados elegibles para Medicare.

El plan seguirá siendo administrado por Aetna y no tendrá prima. También incluirá un nuevo servicio de conserjería dedicado para ayudarle con sus necesidades del plan de medicamentos recetados a partir del 1 de noviembre de 2025.

Revise su buzón de correo. En las próximas semanas le enviaremos cartas y materiales importantes sobre el plan. Estos materiales incluirán detalles de los beneficios del plan, fechas y lugares de reuniones informativas, y un número de teléfono dedicado al servicio de conserjería.

No hay cambios en sus demás beneficios. ■



por **Diana Nappi**
Directora del Fondo de Beneficios para Jubilados

Día del Trabajo 2025



Cincuenta Años de Servicios Legales del Local 237

Por **Jennifer Hudson Abog.**
Directora del Plan de Servicios Legales, Local 237

Todos sabemos que los trabajadores pueden agradecer al Movimiento Laboral por mejorar nuestra calidad de vida al brindarnos beneficios como el fin de semana, la semana laboral de 40 horas y el pago de horas extras. Los afiliados del sindicato Teamsters Local 237 también pueden agradecer a su sindicato por ser uno de los primeros Planes de Servicios Legales Sindicales, brindando a los afiliados del Local 237 servicios legales gratuitos para muchos de los problemas legales personales más comunes que enfrentan las personas.

En 1972, el Fiscal General del Estado de Nueva York, Louis J. Lefkowitz, emitió un informe en el que concluyó: «...Es una triste e irónica realidad de nuestra sociedad actual que grandes segmentos de la clase media no pueden costear los servicios legales necesarios para proteger sus derechos y privilegios básicos... [y que]... el asalariado promedio de ingresos moderados... con demasiada frecuencia se encuentra en una situación en la que sus ingresos superan los niveles máximos que le darían derecho a asistencia legal gratuita, pero son insuficientes para contratar a un abogado privado que lo represente».

Tres años después de la publicación de este informe, los Fideicomisarios del sindicato Teamsters Local 237, en una iniciativa pionera para cubrir esta necesidad, crearon el Plan de Servicios Legales del sindicato Teamsters Local 237. En los documentos que establecieron el Plan en 1975, los Fideicomisarios señalaron que «el acceso a dichos servicios [legales] contribuirá a la tranquilidad y el bienestar de los afiliados elegibles y sus familias».

En los cincuenta años transcurridos desde que los Fideicomisarios del sindicato Teamsters Local 237 crearon el Plan de Servicios Legales (PSL), los abogados del PSL, junto con los secretarios legales, la recepcionista y demás personal administrativo, han asistido a afiliados activos con más de 140,000 casos y a jubilados con más de 150,000 casos, en ocho áreas de práctica. Los afiliados y jubilados del Local 237 han podido permanecer en sus apartamentos, comprar sus casas, luchar por la custodia de sus hijos, preparar sus testamentos, asegurarse de obtener lo que les corresponde en un divorcio y comenzar de nuevo declarándose en bancarota, entre otras cosas, todo ello sin tener que pagar honorarios de abogado.

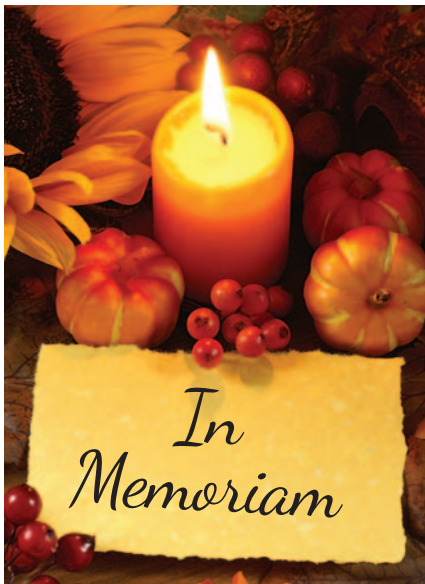
Este sindicato estuvo a la vanguardia de los servicios legales en 1975 y sigue a la vanguardia de esta importante misión hoy en día, como uno de los tres únicos sindicatos de la ciudad que ofrece a sus afiliados su propio bufete de abogados. Los trabajadores que no pertenecen al Local 237, ni a los otros dos sindicatos que prestan servicios legales, siguen en la misma situación que el Procurador General Lefkowitz lamentó hace más de cincuenta años.

El Plan de Servicios Legales del Local 237 de los Teamsters se enorgullece de haber contribuido a la tranquilidad y el bienestar de los afiliados del sindicato durante el último medio siglo y espera seguir luchando por los afiliados del Local 237. ■

SI SU NÚMERO DE TELÉFONO O DIRECCIÓN HA CAMBIADO LLAME AL 212-924-7220



Además de notificar al sindicato, comuníquese con la Administración del Seguro Social, con su sistema de pensiones y con la Oficina de Relaciones Laborales. Seguro que no querrá perderse información importante.



We pause to honor retirees we have lost this year. Our thoughts and prayers are with their families and friends. Gone but never forgotten.

We are deeply saddened to announce the passing of **Blanche Plentonbausch** on August 11, 2025.



Ms. Plentonbausch was a strong advocate in her role of Shop Steward. We offer our condolences to the family.

RETIRES CORNER

Congratulations



George Wade, Citywide Business Agent has retired after 16 years on the job at Teamsters Local 237. At a recent retirement party held in his honor, President Gregory Floyd may have said it best by describing George "as a man of integrity who says what he does and does what he says." As for what George plans for his retirement, he said he is simply "looking forward to enjoying his family and life in general – both made easier to achieve because of Teamsters Local 237."

RETIREE news & views

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SEPTEMBER/OCTOBER 2025



Swirling Leaves and Changing (Tax) Laws



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

It's Fall once again, and those colorful leaves that look so wonderful on trees will soon be swirling in strong mid-to-late Autumn winds. It will be a reminder that another year – and for purposes of this article, let's refer to it as another tax year – is drawing to a close. But it's more than just "another" year from a tax standpoint: 2025 brought with it some major changes to the Tax Code for individual taxpayers.

If you read and remember it, my article in the Spring issue ("Hold On To Your Hat") pointed out that in addition to one's hat, it is even more critical to hold on to one's wealth – and that important-to-be-aware-of changes in the way income is Federally taxed (or not taxed) would likely be in place by October.

It turns out this is correct. The so-called Big Beautiful Bill Act dealt with items which affect many individual, tax-paying retirees. Among other things, it created or revised -

- the amount of a Standard Deduction;
- the amount of an additional deduction for many taxpayers 65 and older;
- the deductibility of "SALT" (state and local income and property taxes);
- the deductibility of charitable gifts - even for taxpayers who don't usually itemize deductions.

A lot to digest? Of course – and these changes have immediate, 2025 effect. And to make all of this a little more complicated (BTW, when has the Tax Code ever been simple?) there are rules and limitations which can affect a taxpayer's eligibility for a portion of (or even all) of the benefit some of the favorable changes appear to offer. In short, a lot to be aware of.

If you are about to stop reading because it feels like you've just been engulfed in a whirlwind of – pick a number higher than 1000, then pick several colors – Autumn leaves, why not let a Stacey Braun counselor "stop the wind" for an hour and help you calmly identify those tax features applicable to your circumstances? Planners are not CPAs, and they don't provide formal tax advice, but their familiarity with the new changes, guidelines, and opportunities can help you organize your thinking when making a tax plan.

I think you will agree that a dollar of tax not paid – legally, of course – is an especially handsome dollar to have in one's account. Why not make an appointment today? ■

Free, confidential telephone or Zoom sessions with a Stacey Braun planner can be arranged by calling 1-888-949-1925. No financial products are sold and there is no sales pressure.

IF YOUR PHONE NUMBER OR ADDRESS HAS CHANGED CALL 212-924-7220

In addition to notifying the union, please contact the Social Security Administration, your pension system, and the Office of Labor Relations. You do not want to miss important information.