

SENIOR BUZZ

Spring, 2015



The Official Publication of the TWU Local 100 Retirees Association • 195 Montague 3rd Floor • Brooklyn NY 11201

9/11
RECOGNITION
Were you there?

**Harry Lombardo
& John Samuelsen**
on Our Association

BIG
WINDFALL
for Tier 4 Members

DIESEL
AWARENESS
Are you at risk?

www.twulocal100.org/retirees-association



Mike Tutrone

Directors Letter

My fellow retirees,

For far too long, we retirees have been silent and allowed ourselves to accept whatever benefits came our way. Over the last few years it has become fashionable for elected officials to take aim at Social Security, Medicare and our Pensions, claiming that we “Have it too good”, and have tried to reduce them. I particularly get infuriated when they refer to our benefits as “Entitlements”, giving no credence to the fact that we paid into these programs throughout our working careers, and accepted lesser contractual raises to get better medical benefits.

Case in point, just look at what happened to those retirees in Detroit, MI, San Bernardino, CA and Central falls, RI, just to name a few. All had to settle for reductions rather than roll the dice in court with the entire pension obligation. If you think it can only happen in Detroit or California or Wisconsin, but it won't happen here, think again. It's already happening here. Just look across the river to New Jersey where the State is attacking the public employee pensions and health benefits of retirees. And look north to Albany where just two years ago, the state passed the new Tier 6 pension with lowered benefits, higher contributions and longer work years to retirement. Also, every time you pick up a newspaper there is an article about some politician who wants to cut Social Security and Medicare. It's not a stretch to see them coming after us in the not-to-distant future. The over 65 population across the nation is approximately 45 million, and is steadily growing with a projection to reach 85 million by 2050, which is making the senior population a formidable political force.



Detroit retirees at rally.

I believe that if you have no skin in the game, then you can't complain. Therefore I am proposing that **we establish a TWU Retirees Political Committee** to voice our retiree concerns in the City, State and Federal political arenas. The Retiree Association Executive Board and I welcome you to voice your opinion on how such an undertaking can be achieved. I assure you that every opinion offered will be given due consideration.

The TWU Local 100 Retirees Association has grown over the last two years to over 6000 members, however it is my goal to encourage the remaining TWU Local 100 retiree population to join us in our quest to live up to our mandate to “protect, preserve and improve the social and economic status of retirees, within the ideals of the trade union movement.



Congratulations!

You are retired and are getting ready to begin a new journey.

TUF would love to help you get a head start. **Some workshops that other Retirees have benefited from taking are:** Travel Planning, Tax Seminars, Estate Planning, and Elder Abuse Protections just to name a few. But the list doesn't have to stop there!
Help us to service you!

We conduct our trainings on the 4th floor of our Union Hall at 195 Montague Street in Brooklyn. **All courses are free to Retirees!** For a full list of courses, check out our website at www.twulocal100tuf.org. If you're interested in courses that you don't see listed, just give us a call!

We look forward to hearing from you! – Charles Jenkins, Director, TWU Local 100/NYC Transit Training and Upgrading Fund.



Joining is a Great Way to Stay in Touch, Build Our Power, and Get Great Benefits

For \$50 a year, (and a total of \$85 for yourself and your spouse), membership in the Local 100 Retirees' Association gives you invitations to our membership meetings and special events (like Family Day), picnics, dinners, and our annual vacation at the Villa Roma Resort in Upstate New York. You'll be invited to our Dinner Dances and holiday parties.

The Hospital and Medical Protection Plan is also a benefit of membership, and provides insurance coverage for your entire family (spouse and unmarried children from 1 month to 19 years old) who reside with you for certain medical costs. It also pays a weekly cash benefit if you are hospitalized or if you have to convalesce after hospitalization. These benefits are provided regardless of medical history.

We have negotiated great dental and vision benefits as well, for members, at a small additional cost. We can buy into these plans because of the clout of TWU Local 100 and its 38,000 active members. On joining we'll send you information about these plans and you can decide whether and when to join.

Here's the application – all you have to do is clip it & mail it in with your check.

Welcome aboard!

TWU RETIREES MEMBERSHIP APPLICATION

1. Complete the enrollment form on right.

2. Make check or money order payable to:

TWU Local 100 Retirees Association

3. Send to:

TWU Local 100 Retirees Association

195 Montague st, 3rd Fl.

Brooklyn, NY 11201

Membership type (check one)

INDIVIDUAL MEMBERSHIP - \$50 Annually

MEMBER & SPOUSE - \$85 Annually

Name (please print) _____

Social Security Number _____

Address _____

City _____ **State** _____ **Zip** _____

Area Code and Phone No. () _____ **Date of Birth** _____

Local _____ **Pass#** _____

Spouse's Name _____ **Date of Birth** _____

Spouse's Social Security Number _____

Email address _____

Check if interested in Dental and Vision



**RETIREE
TO RETIREE**

“LEST WE FORGET”



Being retired does not mean that we are fading away. Like hell we are, no matter our age. There is a well known and powerful saying, “Lest We Forget,” which fits us retirees well. Of course, retirees are important at home, with family and friends. Our private lives are important. But none the less, we must never forget that we must necessarily also be political, if we are to protect our hard-earned benefits. This fight is not only for ourselves, but for future Local 100 retirees as well.

“**Lest we forget,**” retirees are — or should be — one powerful voice. Not necessarily either a Democrat or a Republican voice, nor must we always agree on every issue. However, when the rubber hits the road, we must be one loud voice, one team, with each of us having the responsibility to make a contribution and effort, “**Lest we Forget.**”

Every week of every month, I recall my working transit years, as a bus operator and elected union TWU officer, knowing I worked with some of the best co-workers one could ever hope for, “Lest we Forget.” We didn’t always agree on an issue or direction taken, but we always cared for one another.

Now, at the age of 83, it is my Local 100 TWU co-workers who give me pride and hope that each of us will always answer the call of our union, which is the call of our Sister and Brother co-workers.

“LEST WE FORGET”
SONNY HALL
TWU Local 100 Retiree



Letter from the International President

The growing momentum and clout of the TWU Local 100 Retirees' Association, the big attendance at your events at the new Local 100 Union Hall, and the energy with which you are serving your members now that they have laid down their tools are wonderful accomplishments. Now, I'm asking retirees to pick up different tools, and join your Association if you are not already a member. We all need to pay close attention to what is happening in 2015 – because we have a lot we must do.

Since I became International President, I have enjoyed a close working relationship with your President, John Samuelsen, who has joined me in leading the International TWU. Relations between your Local and our International are the best and most collaborative they have been in many years. Retiree issues are now and will remain on the front burner – witness the great contract victory just won by Local 100 in providing health insurance coverage to the spouses of future TWU retirees who pass away before their spouses are eligible for Medicare.

There's a lot of talk about income inequality being the big issue in America as the pundits get ready for another presidential election, and the Democrats and Republicans get ready to jockey for your votes. Well, the income inequality is so much less when union members are surveyed vs. those who have never had a union on their side. We've held on to raises through good contracts while so many have lost ground. And those benefits are what sustain us in retirement – but only if we keep fighting for them and keep the politicians on notice that we will defend what we have.

I can think of no better organization to advance the interests of TWU retirees than our own Association. While other groups may share many of our goals, they don't offer the same mix: significant benefits upon joining, social events that knit us together, and a political action machine that we need to fight the inequality that some believe is the natural state of affairs. It is not, and we will not give in to the pessimists and the nay-sayers. Join the Association today, and let's continue that great fight that has already done so much to give us a better quality of life.

Fraternally,

A handwritten signature in black ink that reads "Harry Lombardo". The signature is fluid and cursive.

Harry Lombardo
International President, TWU of America





Letter from the President

Brothers and Sisters,

I write to you today as a man with dual responsibilities – President of TWU Local 100, the TWU’s flagship Local, and as Executive Vice President of the TWU of America. Here in New York, we just faced down the MTA and won another good contract for our 34,000 members employed by the Transit Authority. They said we would get “net zero” raises – nothing at all for three years in our paychecks. Again, the TWU proved them wrong. We were able to garner the political support to get the job done – but only after 6,000 members rallied on the anniversary of Superstorm Sandy to speak out about the incredible contribution transit workers make to the economy of New York City and New York State.

The raises we won and new benefits – including first-time spousal pre-medicare health coverage for new retirees – make each of us stronger on the job and into retirement. They make TWU families stronger in the face of future economic downturns and anything else that is coming down the pike. Across the country, the TWU is putting more money into new organizing and especially into political action. This is an area where retirees are uniquely positioned to help. For one thing, many of our retired brothers and sisters have the time to devote to political action now that working for transit is in the rear view mirror. For another thing, many of us are doing much better than many of our peers, who were never part of a fighting union like the TWU or any union at all. This means we have resources they don’t have – and that makes us influential when politicians need our votes and our support. Just this past November, I joined some of our Local 100 retirees and other volunteers in a phonebanking campaign out of the Union Hall. I encourage you to take the time to get involved in these political campaigns as time goes on.

Most of all, if you haven’t already joined, join the TWU Local 100 Retirees’ Association today. For \$50 annually (add \$35 to cover your spouse, as well), it’s a bargain that makes great sense in terms of benefits alone, not to mention the good times you will have seeing your old friends and attending our events. Please join up – and I look forward to seeing you at the next Retiree function.

Fraternally,

A handwritten signature in black ink that reads "John Samuelson". The signature is written in a cursive, flowing style.

John Samuelson
President, TWU Local 100



NEW DIESEL LAWSUIT NOW STARTING



FOR RETIRED MEMBERS OF LOCAL 100

**TWU Local 100 Retirees Association,
Michael Tutrone - director
Law Office of John C. Dearie**

Have you been diagnosed WITHIN THE LAST THREE YEARS
with illnesses linked to extensive diesel exhaust exposure?

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World Health Organization study concluded
"diesel engine exhaust as carcinogenic to humans..."

In short, **diesel exhaust exposure causes cancer!**

EXTENSIVE DIESEL EXHAUST EXPOSURE....

In a typical 25 year working career inside depots, diesel exposure time:

- **Mechanics** -- 50,000 Hours
- **Bus Operators** -- 10,000 Hours
- **Supervisors, Shifters, Cleaners** -- 2,000 hours/year

That is a staggering, frightening amount of diesel exhaust exposure!

IF YOU, A COWORKER OR FRIEND HAVE BEEN DIAGNOSED WITHIN THE LAST THREE YEARS...

Call the Diesel Hotline at 1-800-2-DEARIE x.124

Linda McNab (1-800-233-2743 x.124)

9/11 Recognition

On 9/11/2001, 3,000 transit workers responded at risk of life and limb in the rescue and recovery effort. Some were ordered to go; many went to volunteer on their own. You may have been one of them. But our story has not been told. In fact, Transit provided all of the heavy rigs that were so critical in the first three days. Our iron workers were first to cut the I-beams to clear the way for the rescue effort. Our buses and trains brought New Yorkers to safety and then ferried in first responders.

Our members labored for weeks at the pile, doing whatever was needed.

TWU Local 100 wants to set the record straight.

We are making sure that the stories of transit workers at 9/11 are told. If you played a role in the rescue and recovery effort, please go to our website at www.twulocal100.org and click on the **9/11 recognition link** or go to:



www.911memorial.org

- » **Museum**
- » **Registries**
- » **Rescue and Recovery Workers**
- » **Join the Registry+**



Official recognition by TWU Local 100 will lead to the distribution of commemorative items for all members who served. Also, please send us your photos and your stories. This is the one chance we have, while the event is still fresh in our memories, to document what our Transit titles did on that fateful day that will always be with us.

Registry necessary for receiving your TWU recognition commemorative pin

- visit the 9/11 museum website at: www.911memorial.org/museum
- Join the museum registry at <http://www.911memorial.org/rescue-recovery-workers>
- After joining the museum registry you will be able to get free tickets for admission to the museum (normally \$24.00)



WINDFALL FOR TIER 4 TRANSIT WORKERS

NYCERS has a "Death Benefit Plan 2" which includes a "Post Retirement Death Benefit" (PRDB), that didn't cost union members a cent and in fact was completely independent of our pensions. This plan became effective for TA workers in 2008.

Here's how it works: If the retiree is age 60 or younger at the time of retirement, the basis for the PRDB is 3 times the 12 month's earnings preceding retirement. The benefit is 50% of the basis if you die in the 1st year of retirement, 25% of the basis if you die in the 2nd year of retirement and 10% of the basis no matter when you die after the 2nd year.

If you retire at age 61 or older, the basis is reduced by 5% per year for each year you retire over age 60 and capped at 50% of the basis if you retire at age 70 or older.

So let's say you retire at age 60, and the last year's earnings are \$80,000. The "basis" would be \$240,000, and if you die five years after retirement that would be \$24,000 to the designated beneficiary. That's not chump change.

When the retiree is over age 60 at the time of retirement, the after 2nd year death benefit is based on 10% of the age 60 value if there was a value at age 60. Since MaBSTOA mirrors NYCERS, the Samuelsen administration and OA officers fought



hard to get MaBSTOA to give OA members this benefit and in July of 2012, the MTA Board approved this PRDB retroactively.

If you know of any OA Tier 4 retiree who died prior to July 2012, you should let the Retirees Association know so that we can check if the benefit was paid and if not, we can try to locate any beneficiary. If you retired prior to July 2012, you should call the MTA Business Service Center at 646-376-0123 to make sure your beneficiaries for the PRDB are who you want.

You should also always name a contingent beneficiary in case you and the "Primary/ies" die together in an accident. This would avoid probate and costly attorney fees.

— **Norman Rosenfeld, Pension Consultant, TWU Local 100 Retirees' Association**

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Account executive
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M³ Technology

M³ Technology is an Insurance Consulting company which specializes in the design, implementation, and administration of supplemental and negotiated benefit programs for union members and their families. Since 1971, these programs have been offered through Local and International unions such as: AFT, CWA, UFCW, OMCE, SEIU, AFSCME, COBA, TWU, NAPS, and others. The staff of M³ Technology has designed specialized benefits for unions, which represent more than 2,000,000 members who are Federal, State, Municipal, and private sector employees throughout the United States, Puerto Rico, and the U.S. Virgin Islands.

What differentiates the customized benefit programs designed by M³ Technology is Guaranteed Acceptance underwriting. No member who is actively at work can be refused coverage, regardless of present or past medical history.

John B. Pescitelli, President and founder of the company is fond of saying, "You can't manufacture experience; you either have it, or you don't!" M³ Technology Benefit Specialists have more than 200 years of collective experience serving the insurances needs of union members with innovative, proprietary service technology and unique benefits. In 2010, unemployment lapse protection was developed specifically for TWU Local 100 members to continue coverage in the event of layoff or strike.

As a result, M³ Technology has provided financial security to members and their families through Life, Disability, Accident, Long Term Care, Dental, Vision, and Homeowners and Auto insurance coverage. Over the past four decades, M³ Technology Benefit Specialists have been responsible for tax-free Life and Disability benefits of more than \$200,000,000 paid to TWU Local 100 members and their families in time of need.

In addition to supporting many worthy causes like the Diabetes Foundation, Boy Scouts of America, and Deborah Hospital, M³ Technology sponsors many National Scholarship programs for union members. In 2011, M³ Technology established the first TWU Local 100 Scholarship Program which will provide \$50,000 in scholarships to children and grandchildren of members in 2015 and over the next four years increase to \$100,000 in 2019. Since 1991, M³ Technology has awarded more than one million dollars in grants to children and grandchildren of union members throughout the country.

M³ Technology considers it an honor and a privilege to serve as co-chair of this year's Widows and Orphans Fund Gala.

"Protecting Your Future Today"

*We Want to Recognize & Congratulate
The Retirees' Association Leadership
for Their Tireless Efforts
on Behalf of the Local 100 Retirees*

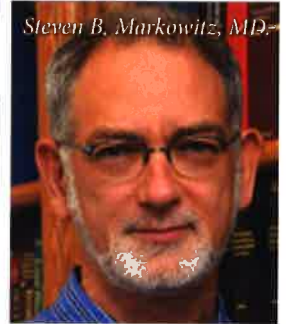


*Mike Tutrone
Norman Rosenfeld
Shalena Lindsey
Stacy Luke
Victoria Griss*

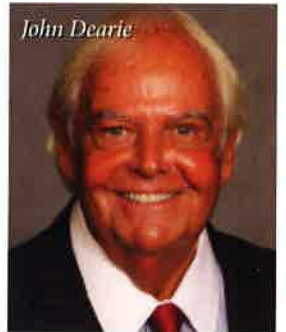
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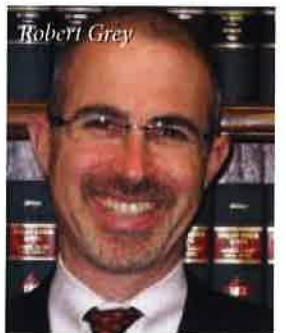
Diesel Awareness Are You at Risk?



Steven B. Markowitz, MD



John Dearie



Robert Grey

Seminar to Focus on Diesel Risk

TWU Local 100's Diesel Forum is an opportunity for all active and retired members to learn more about diesel exhaust and the hazards of long-term exposure. Here at the Union Hall to give an update on the latest findings will be Dr. Steven Markowitz, Director of the Barry Commoner Center for Health, Environment, and Justice at Queens College; Attorney John Dearie, whose firm is leading the way in litigation over health effects from exposure to diesel fumes, and Attorney Robert Grey, of Grey & Grey, a specialist in Worker's Compensation who litigated the landmark case of Bus Maintainer Anthony Nigro, who had 28 years of service at the time of his death from lung cancer.

Grey's advocacy led to a worker's comp finding that his death was job related. While the International Agency for Research on Cancer at the World Health Organization classified diesel exhaust as a definite carcinogen in June 2012, the U.S. Environmental Protection Agency is not as certain, calling it only "likely" to cause cancer in humans. The National Institute for Occupational Safety and Health (NIOSH) and OSHA have also been conservative, finding it merely a "potential" occupational carcinogen.

Local 100 Director of Occupational Health and Safety, Dr. Frank Goldsmith, considers diesel exhaust a potential health threat on par with asbestos, which has been conclusively linked the workplace cancers. **Every retiree who has spent significant time in garages and around diesel exhaust should attend this seminar.**

TWU Local 100 Retiree Upcoming Events

May 29, 2015 (5-10pm)

Retirees' Association Spring Dance,
Rex Manor, Brooklyn, NY

June 6, 2015 (10-6pm)

TWU Local 100 Family Day: MCU Park,
Coney Island, Brooklyn, NY

June 9, 2015 (Time TBD)

Diesel Forum: TWU Local 100 Union Hall, 195
Montague St, 3rd Fl, Brooklyn, NY

August 17-21, 2015

Annual Retreat to Villa Roma Resort,
Callicoon, NY

ProLinkLegal™

Local 100 members are now eligible for the **Senior Defender Plan**

Free document preparation for the following Estate Planning documents:

- Living Wills
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- Simple Testamentary Trusts

Free telephone consultations provided to the Plan Member on the following Elder Law matters:

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- Financial Planning
- Estate Planning
- Retirement Planning
- Asset Protection
- Medicare & Private Health Insurance
- Medicaid & Medicaid Trusts
- Elder Fraud, Schemes or Scams
- Debt & Consumer Counseling
- IRS Audits
- IRS & State Tax Debts
- Medical Malpractice
- Personal Injury

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