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Teamsters Quebec Generous Despite the Pandemic

December 4, 2020 – Brothers François Laporte and Éric Laramée, respectively President of Teamsters Canada and Secretary-Treasurer of Local Union 1999, presented on behalf of Local Unions 106, 931, 555M, 1791, 1999, as well as Teamsters Canada Rail Conference and Teamsters Canada Rail Conference – Maintenance of Way Employees Division, a cheque for $60,000 to Fondation Papillon.

The presentation of the cheque was made in the presence of the President of Fondation Papillon, Jean Duchesneau and its Executive Director, Suzy Guérin.

The pandemic is making times difficult for people who help the most vulnerable in society," noted

(Cont on page 2)

Teamsters, Coalition of Allies Support AV Tenets to Guarantee Safety

On the week of Dec. 3, a distinguished panel representing a broad range of stakeholders, including the Teamsters Union, jointly released the Autonomous Vehicle (AV) Tenets to guide federal legislation and policy on the development and deployment of AVs.

The Tenets are divided into four main categories: prioritizing the safety of all road users; guaranteeing accessibility for all; preserving consumer and worker rights; and ensuring local control and sustainable transportation. The goal of the Tenets is to advance commonsense safeguards and regulations which help this developing technology realize its potential to benefit the public.

The AV Tenets are supported by a growing coalition of more than 55 groups. They are based on expert analysis, real-world experience and public opinion. A survey commissioned by Advocates for Highway and Auto Safety (Advocates) in January 2020 found that nearly 70 percent of respondents said they would feel more comfortable about AVs if they knew manufacturers had to meet minimum performance standards before selling them to the public.

Traffic Safety Facts: In 2019, more than 36,000 people were killed and millions more were injured on our roadways. Annually crashes impose a financial toll of over $800 billion in total costs to society and $242 billion in direct economic costs. This is equivalent to a "crash tax" of $784 on every American every year.

Select quotes from the remarks of speakers:

Cathy Chase, President, Advocates for Highway and Auto Safety: "Without question this is a transformative time in road transportation safety. Lifesaving technologies are evolving and entering the marketplace at a critical time. However, instead of advancing proven safety technology, a fervor has been whipped up about AVs. Unsupported claims have added fuel to this fire including statements that the U.S. is behind other countries in AV development and that tens of thousands of exemptions to existing safety requirements are needed to be competitive. Neither claim is true. We urge the U.S. Department of Transportation and Congress to use these AV Tenets as their 'GPS' to 'guarantee public safety' for the continuing development and future deployment of

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AVs."

Sam Loesche, Legislative Representative, Teamsters: "These tenets represent an important realization that workers, safety advocates, consumer champions, and those committed to transportation equity all share numerous core values that must be addressed in any autonomous vehicle legislation. These technologies stand to impact such a wide range of stakeholders that any legislative package which ignores the priorities of one group or key demographic should not be considered as adequate. Such proposals should be scrapped and taken back to the drawing board."

Dara Baldwin, Director of National Policy, Center for Disability Rights, Inc. (CDR): "There are a number of imperative things that must be included in the design and implementation of AVs and that work must include all communities, that is equity in transportation planning."

Marco DiAquoi, Deputy Director, Transportation Alternatives: "Nothing from our past or present indicates that the U.S. auto industry will self-regulate to prioritize our safety, the environment or equitable access to transportation. Starting right now we need robust regulations to always prioritize people and safety over cars, including highly automated vehicles which bring with them significant risk of worsening traffic congestion, environmental harm, job loss and risks to vulnerable road users,"

Jack Gillis, Executive Director, Consumer Federation of America and Author, "The Car Book": "The only way to ensure the safe introduction of AVs is to provide the National Highway Traffic Safety Administration (NHTSA) with desperately needed additional talent and funding. Not to provide this critically important agency with needed resources is simply regulatory malfeasance. A robust NHTSA is not only critical to the public health of America but will provide manufacturer guidelines that will ensure the success of their autonomous vehicles."

Scott Goldstein, Policy Director, Transportation for America: "Automated vehicles have the potential to decrease transportation emissions—or make them worse. With thoughtful policy, AVs can serve as an important connection bridging the gaps in public transit and walking and cycling infrastructure. Alternatively, AVs may increase our emissions and worsen congestion by incentivizing sprawling development, further cementing driving as many Americans' only transportation 'option'. We need to ensure that AVs do not incentivize spread-out land use patterns and therefore the development of more communities where it is unsafe or inconvenient to take transit, walk, or bike."

Stephen Hargarten, MD, MPH, Professor of Emergency Medicine, Medical College of Wisconsin: "Many have touted autonomous vehicles as a potential solution. I share this hope; however, if AVs are left unfettered, unchecked, and unregulated, this so-called 'cure' could result in even more preventable crashes, injuries and fatalities. This threat is especially concerning when it comes to vulnerable road users like pedestrians and bicyclists, who lack the protections afforded by a 4,000-pound car."

Ken McLeod, Policy Director, League of American Bicyclists: "We can't wait-and-see on the safety of automated vehicles. We can't let industry move fast and break things when those things are people's lives. We can't afford to look back in a decade or two and find that automated vehicles fail to see people biking, strollers, people with dark clothing, or people with dark skin. With the Tenets release today, we hope that lawmakers and the U.S. Department of Transportation see the opportunity of automated vehicles and recognize that delivering on that opportunity requires action."

(Cont from page 1)

Teamsters Canada President François Laporte. " The Teamsters are there when the situation requires it and I am very proud of our contribution to Fondation Papillon once again this year."

Foudation Papillon is a non-profit organization that offers several resources and support to people with disabilities and their families. It offers adapted services allowing young people with special needs to reach their full potential and meet the needs of their families.

" On behalf of parents and children, thank you," said Jean Duchesneau. " The Teamsters' generosity is remarkable and we are very grateful to them."

Fondation Papillon finances Camp Papillon which allows parents to take a well-deserved break during the summer and their handicapped children to do several stimulating activities.

It is still too early to know if the camp will reopen this summer, but Résidence Papillon should reopen in mid-January.

Brothers Laporte and Laramée would like to thank all the local unions in Quebec, as well as the generous donors, who participated in this fundraiser.

The Teamsters have been contributing to this charity for several

Defending Workers Means Defending Giant Fake Rodents

A visit to Chicago, New York or any union-strong metropolis during the holiday season is a truly special, magical experience filled with yuletide joy. Huge, ambient Christmas trees, outdoor ice-skating, phenomenal performances of The Nutcracker ballet, giant inflatable rats as tall as King Kong calling out corporate grinches; they are all quite something to behold. Unfortunately, one of those traditions might be under threat by the National Labor Relations Board (NLRB).

A little over a year ago the NLRB considered a rule that would have restricted the use of "Scabby the Rat" and other inflatable mascots at picket lines, considering a suit arguing that inviting Scabby and his friends to a picket line amounted to an unlawful "secondary boycott" under the National Labor Relations Act (the rule could also potentially cover certain banners and signs). Fortunately, the First Amendment rights of labor unions to use these mascots was protected by a ruling from Administrative Law Judge (ALJ) Kimberly Sorg-Graves in a case between the International Union of Operating Engineers Local 150 and a company

(Cont on page 4)

The Wage Gap Must Be Closed

1979-2019: Income rose by 160% for those in the top 1%, while it only rose by 26% for those in the bottom 90%

Economic injustice was a main motivating issue during the 2020 election cycle that contributed to the victory of President-elect Joe Biden last month. And a new analysis of U.S. earned wages over the past 40 years shows why.

An examination of federal data by the Economic Policy Institute (EPI) shows that income rose for the top 1 percent of earners by 160 percent between 1979 and 2019, compared to only 26 percent for those in the bottom 90 percent of wage earners. Both groups, however, were dwarfed by those in the top 0.1 percent of incomes, who saw their wages skyrocket by 345.2 percent during the same time.

Data shows the increases were fueled by a redistribution of dollars from those making the least to those making the most.

The bottom 90 percent earned 69.8 percent of all earnings in 1979 but only 60.9 percent in 2019, EPI found. In contrast, the top 1 percent nearly doubled its share of earnings from 7.3 percent in 1979 to 13.2 percent in 2019. The growth of wages for the top 0.1 percent is the major dynamic driving the top 1 percent earnings as the top 0.1 percent more than tripled its earnings share from 1.6 percent in 1979 to 5 percent in 2019.

"This unceasing growth of wage inequality that undercuts wage growth for the bottom 90 percent reaffirms the need to place generating robust wage growth for the vast majority and rebuilding worker power at the center of economic policymaking," EPI's Lawrence Mishel and Jori Kandra wrote.

It is because of this that the Teamsters spent more than 18 months building their efforts to make sure hardworking Americans got a president that would stand up for them. At the forefront of the issues pushed by the union was collective bargaining, which allows works to come together and negotiate for better wages, benefits and working conditions.

It has been proven time again that when workers join a union, they earn more, are more likely to have health insurance, retirement benefits and paid sick leave. No wonder more Americans have a more positive view of unions now than any time since 2003.

As the nation moves towards 2021, the Teamsters are ready to join with like-minded lawmakers and move an agenda both in Washington and in state capitals across the country that brings dignity and respect to workers and allows them to support their families.

Elections have consequences. The time for inaction is over.

Teamsters Rally to Stop Deal Between R.I. Beer Wholesalers

(EAST PROVIDENCE, RI) – Approximately 50 workers at McLaughlin & Moran (M&M) cheered when management of the state's only Budweiser distributorship announced Monday that the deal to sell the company to C & C Distributors, a competitor owned by the Mancini family, would not go forward.

"We represent workers at M&M and several Mancini companies. We tried to negotiate a fair deal with Mancini but they demanded our members take pay cuts of $7 or more per hour and give up their pension," said Matt Taibi, Teamsters Local 251 Secretary-Treasurer.

"It's outrageous what some of these corporations try to do to workers," said Sean O'Brien, Secretary-Treasurer of Teamsters Joint Council 10, which represents more than 55,000 workers throughout New England. "This deal would have hurt our members, small business owners, consumers and all the citizens of Rhode Island."

In July, Mancini applied to the Department of Business Regulation (DBR) for approval to transfer the wholesaler liquor license owned by M&M to one of their companies. A hearing was scheduled for October 30. Teamster members, their supporters, business owners, and ordinary citizens jammed the virtual hearing and came out in strong opposition.

"We had been in contact with the Governor and other supportive politicians to state our position on the deal. We flooded the DBR with petitions signed by bar, restaurant and liquor store owners and their patrons," Taibi said. "We ran a full-page newspaper ad and even put a billboard up on I-95 to alert consumers about this shady deal."

On December 14, DBR Director Elizabeth M. Tanner announced that DBR will not approve the license transfer without investigating Mancini's ownership of other alcohol distributors and whether Mancini is violating state prohibitions on chain store alcohol sales. Days later, the M&M sale was dropped.

"We're proud that Teamsters joined with the community and small business to shine a light on a corporation that wouldn't negotiate a fair deal," O'Brien said. "If they want a fight in the boardroom, the courtroom, or the streets, we'll take them on every time in the name of doing what's best for workers."

"If the DBR had approved the license transfer we would have asked the attorney general begin a public process to start an antitrust investigation, based on the information we had already supplied. Workers were ready to strike to protect their wages and benefits," Taibi said.

"This will be the best Christmas my family has had in a long time," said Robert Medeiros, an M&M driver for over 20 years. "My family is healthy and my wages and pension are safe."

(Cont from page 3)

called Maglish Plumbing, Heating & Electric, LLC. Graves ruled that the mascot did not amount to a secondary boycott and dismissed the case.

The story should end there, but unfortunately it doesn't. The NLRB announced an order in October that it was soliciting briefs from interested parties on ALJ Graves' ruling, which follows precedent set by two Obama-era NLRB decisions, Carpenters Local 1506 (Eliason & Knuth of Arizona) and Sheet Metal Workers Local 15 (Brandon Regional Medical Center). The labor board is accepting briefs on the issue through December, with the deadline for response briefs from the public set at January 11, 2021.

The efforts to overturn this NLRB precedent go far beyond inflatable mascots – it's a corporate-sponsored effort to hide exploitation, rapacity and injustice of bad employers by muzzling the workers that they abuse. It's not about taking away balloons, it's about taking away leverage at the bargaining table – leverage that labor unions need to negotiate the contracts that their members deserve. The attack on this precedent is attack on the fundamental rights of not just American workers, but American citizens and the NLRB needs to recognize it as such.

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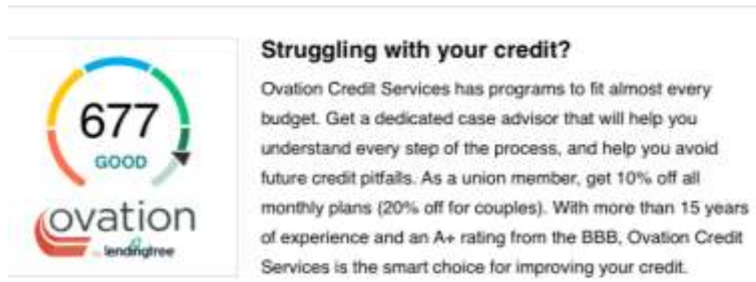

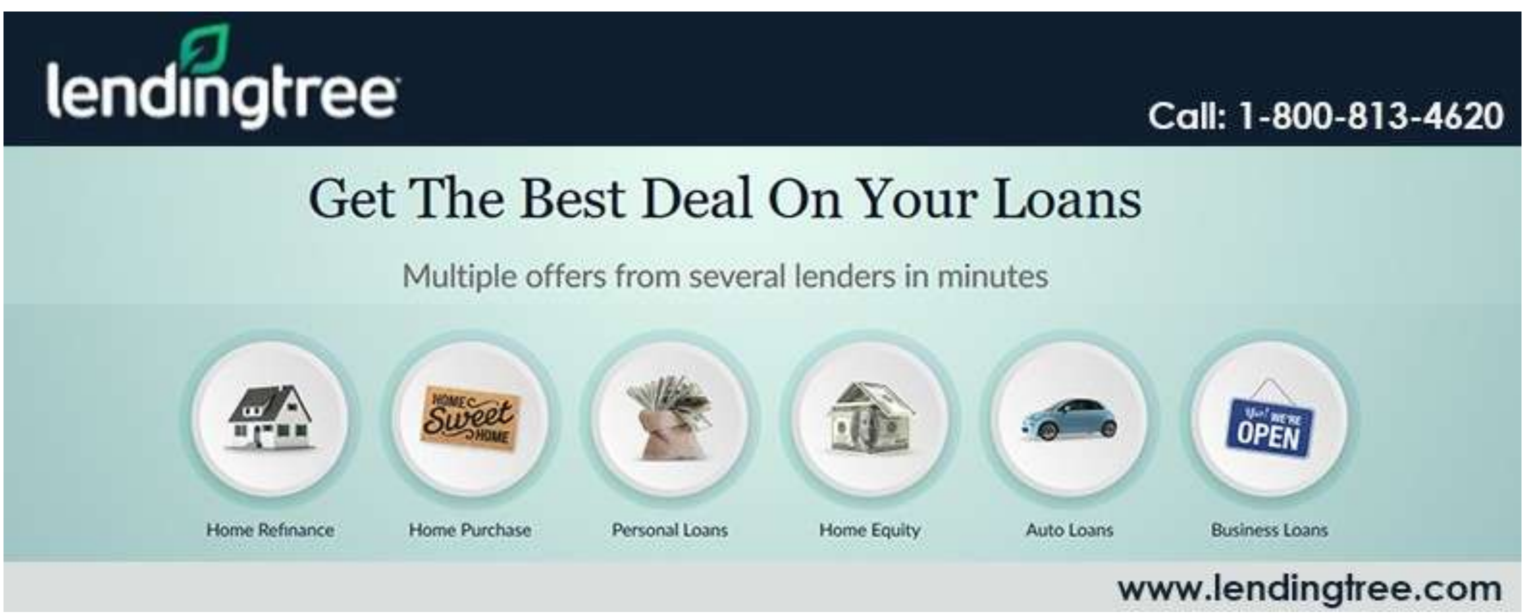

The Top 5 Big Bankruptcy Lies

By Seymour Wasserstrum

Times are very tough right now, and many people are thinking about filing for bankruptcy, but some people are afraid to do it because they have the wrong idea about bankruptcy and how it works. In reality, there is a ton of misinformation out there about bankruptcy. So who is really responsible for spreading around all of this false propaganda about bankruptcy? And why is it so hard to learn the real truth about bankruptcy?

What I am about to say is only my opinion, and I could be totally wrong, but I think that most of the false information about bankruptcy has been put out there by banks, bill collectors, and credit card companies.

I mean do you think they really want you to know that you can immediately stop paying your credit card bills, stop paying those crazy interest rates, and have your debts totally forgiven by the federal government in about four months? Do you think they want you to know that by sending one simple letter you can immediately stop the bill collectors from calling you anymore? Do you think they want you to know that bankruptcy could give you a totally fresh start and that you might be able to keep all of your property while you wipe out all of your bills?

Why don't we start by reviewing five big bankruptcy lies that are circulating out there, and then I'll tell you what I believe is really the truth.

BIG LIE #1 If I file for bankruptcy, that means I am a failure and a bad person, and I'll be making a big mess out of my life.

The truth is that bankruptcy has been provided for in the United States Constitution. When Congress passed the bankruptcy laws they felt there should be no shame, no stigma, and no guilt associated with bankruptcy. The primary purpose of the law is to give people a fresh financial start, so they can put the past behind them, and get debt relief and stress relief.

Filing for bankruptcy can be the start of a new life for many people. and it could be one of the smartest financial decisions that they have ever made. When their debts are legally forgiven with the blessings of the federal government, they can move forward and face the future with greater hope and confidence that there are much brighter and better days ahead for them and their family. They have been legally freed from the burdens and bondage of overwhelming debt, the shackles have been broken, and they are free to pursue life, liberty, and happiness, without all of those overwhelming debts weighing them down.

So remember that if you are having financial problems, filing for bankruptcy is your Constitutional right. When people's debts have been legally forgiven, they should have more money available to support their family, and maybe even celebrate and treat the family to a fun time every once in a while.

BIG LIE #2 If I file for bankruptcy, I will have to give up everything that I own.

The truth is that the main purposes of a successful bankruptcy are to wipe out a person's unsecured debts, give them a fresh financial start, and let them keep everything that they own. Unsecured debts include debts such as credit card bills, utility bills, pay day loans, medical bills, legal bills, surcharges on your driver's license, and even some old income taxes. In a successful bankruptcy, those debts are legally forgiven, and you normally can keep your house, your cars, your bank accounts, your personal possessions, your time share, the funds in your qualified retirement accounts, and everything else.

BIG LIE #3 If I miss my mortgage payments for a couple of months, I will be locked out of my home.

The truth is that in New Jersey it takes a long time for the mortgage company to foreclose on a mortgage. The foreclosure process could take a year, and sometimes even longer, especially if you contest the foreclosure lawsuit against you.

You are certainly not going to be in jeopardy of immediately losing your home just because you've missed a couple of mortgage payments. There are actually many legal remedies available to help people that have fallen behind on their mortgage payments.

Most mortgage companies offer loan modification programs and many are now offering a forbearance program where you can skip payments without any penalty. These programs can also help people reduce their monthly mortgage payments when they are facing financial hardships.

Still another potential way to stop a foreclosure is by utilizing a foreclosure mediation program that is available under the supervision of the New Jersey courts.

If you have missed several mortgage payments and are worried about the possibility of losing your home, don't panic. Speak with a qualified attorney so you can learn of the many legal options that are now available for financially troubled homeowners.

BIG LIE #4 If I file for bankruptcy I will never again be able to get a mortgage for a house, or finance a car.

The truth is that there is no law that prohibits you from getting a mortgage because you filed for bankruptcy. If you are working and pay your bills on time after you have successfully completed your bankruptcy, there is a reasonable likelihood that you can be considered for a mortgage about two years after your bankruptcy is over.

And if you'd like to finance the purchase of a vehicle, that is even easier. Once you have successfully completed your bankruptcy, most car dealers will be happy to help you finance a vehicle. You don't have to wait months or years. People can apply for financing a vehicle as soon as their bankruptcy has been successfully completed.

BIG LIE #5. I filed bankruptcy ten years ago, so I guess I'll never be able to file for bankruptcy again.

The truth is that you can get a chapter 7 bankruptcy discharge once every eight years. There are certain specific rules that govern your right to file bankruptcy more than once, so if you have previously filed for bankruptcy, you should consult with a qualified attorney to make sure when you can file for bankruptcy again. But the fact is that just because you have previously filed bankruptcy, that doesn't necessarily mean that you can't do it again.

If you are considering bankruptcy, you need to realize that it is a very powerful legal right that is intended to provide substantial assistance to people that are in financial trouble. People are not required to struggle and suffer for years and years just because they have been victimized by various unexpected life changing events such as loss of jobs, accidents, medical issues, divorce, Covid, or any other serious challenges. In a successful bankruptcy you usually wipe out your debts, keep your property, and get a fresh financial start. You can also usually stop lawsuits against you, stop wage garishments, stop levys on bank accounts, stop repossessions, and stop foreclosures and sheriff sales.

Life can sometimes be very difficult and very challenging. The bankruptcy laws have their roots in the Bible and in the United States Constitution. If Congress thought that filing for bankruptcy was a bad thing, they never would have passed these laws. The bankruptcy laws are on the books so that they can be successfully used by people who need to use them. These laws are there to help people, so don't be ashamed to use the law if you are struggling and suffering. People in need are entitled to get debt relief and stress relief.

The Law Office of Seymour Wasserstrum has been designated as a Federal Debt Relief Agency, and we have helped consumers file for bankruptcy relief under the U.S. Bankruptcy Code. Seymour has been a licensed New Jersey attorney since 1973.

This article has been written for informational purposes only, and is not intended to be legal advice. Before making your choice of attorney, you should give this matter careful thought. The selection of an attorney is an important decision.

Are We Facing a Wave of Auto Repossessions?

By Casey Johnson

Back in January and early February, some financial experts were predicting that subprime auto loans – vehicle loans to people with lower credit scores who were considered higher risk – might be the next housing bubble. Between 2009 and 2019, U.S. automobile loan debt increased by 75%, to more than $1.25 trillion. In early 2020, about seven million auto loans were 90 days past due.

Of course, at that point no one could have anticipated the financial challenges that lay ahead for many Americans. As the Covid-19 pandemic spread, tens of millions of people around the country lost their jobs. The unemployment rate has dropped significantly since the initial spike, but remains considerably higher than pre-pandemic. While the south is faring somewhat better than other regions in the U.S., unemployment rates are still high: 6.3% in Tennessee, 6.6% in Alabama and 7.1% in Mississippi.

Delinquencies Declined in the Early Days of the Pandemic

The surge in unemployment could have triggered a wave of automobile repossessions, along with other negative consequences such as evictions and mortgage foreclosures. However, two factors combined to forestall widespread defaults and auto repossessions. First, pandemic aid in the form of stimulus checks and enhanced unemployment benefits stabilized finances for many who were abruptly out of work. In fact, many at the lower end of the earning spectrum found themselves–for a short time–with more funds available than they had while working full time. According to the Brookings Friedman Institute for Economics at the University of Chicago (BFI), the median unemployment benefit for an Alabama resident with the $600/week federal enhancement was 148% of regular income. The impact was similar in Mississippi (147%)

and Tennessee (142%).

At the same time, a combination of government moratoriums and voluntary relief programs temporarily took the pressure off many people, including some who had already been running behind when the pandemic struck. Many auto lenders also implemented their own deferral programs, too.

So, in the early days of the pandemic, with unemployment soaring and the future uncertain, auto loan delinquencies dropped slightly - but only because of the temporary band-aids put in place.

Protections and Deferrals are Running Out for Many

For most people, the spring stimulus checks are long gone. The increased unemployment compensation expired, was replaced with a smaller boost, and then expired again. Income for those still relying on unemployment has dropped dramatically. While the median unemployment insurance recipient in Alabama, Mississippi and Tennessee was receiving 142-148% of regular earnings while the initial federal supplement lasted, median income through regular state-based unemployment in the three states is just 41-47% of what the recipient earned at work.

At the same time, those 90-day deferrals on automobile loans and other moratoriums and voluntary programs have expired. Even those who have returned to work may have catching up to do–and catching up is becoming an emergency for some. So, it is no surprise that delinquency rates on auto loans are rising again. The percentage of auto loans that are 60+ days delinquent has increased steadily over the past several months.

In Alabama, the 60+ day delinquency rate rose from 1.94% in April to 2.72% in September

In Mississippi, the 60+ day delinquency rate rose from 2.69% in April to 3.6% in September

In Tennessee, the 60+ day delinquency rate rose from 1.33% in April to 1.78% in September

In short, the number of automobile loans creeping toward possible repossession is growing, but many still are not in a position to catch up, and options may be dwindling.

If you are in this position, it is in your best interest to be proactive. That may be as simple as contacting your lender. Do not make assumptions based on past experience–many lenders have changed their practices, at least temporarily. That may mean options that you are not aware of, like the opportunity for a deferral, interest-only payments, or some other solution that will help you stay on track.

Bankruptcy and Auto Repossessions

If you are out of options or simply recognize that months of financial strain have put you too far behind to regain control on your own, it may be time to learn more about bankruptcy. Both Chapter 7 and Chapter 13 bankruptcy can temporarily halt collection action, including repossession.

Of course, you cannot simply discharge your car loan in bankruptcy and keep your car, but an experienced local bankruptcy attorney like the ones at Bond & Botes can explain the options and help you determine the best path for you. For example, you may be able to redeem the car for less than the amount of your loan in Chapter 7 bankruptcy, or to catch up the past-due balance over time in Chapter 13. Many times, paying your car payment through a Chapter 13 bankruptcy plan can save you money since the interest rate tends to be lower and the balance is paid over 5 years. If you are in a situation where you are behind on your car payments, have a high interest rate and a high payment, a Chapter 13 could help you!

To schedule a free consultation, call 877-581-3396 today.

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How a Virtual Walk-Through Will Keep You Safe and Save You Time

By Flatrate

Most of the time, moving estimates are done in-person. It makes sense: a representative of the moving company can get a good look at your belongings and assess what the move will entail. But when an in-person estimate just isn't in the cards, we use the next best thing: virtual. So if you find yourself wondering what to do about that estimate in these uncertain times, here's how a virtual walk-through will keep you safe and save you time!

Why a virtual walk-through?

It might seem like the easier approach would be to take an inventory of your belongings and send that off to the movers. They might be able to do a decent job with the information you provide, it's true. But if you miss anything, like your light fixtures or a marble coffee table (and just list it as a "coffee table"), you may find your actual moving costs are significantly different. Your moving team could possibly arrive without the proper packing materials, delaying your move, and causing a stir.

So to avoid this potential issue, our moving team prefers to do a full walk-through. Whether that's in person or on-screen, it gives us the opportunity to see your belongings! From there, we can ask any questions that arise to make sure we know exactly what you need on moving day.

A virtual walk-through how-to

The keyword here is thorough. From there, you could choose one of two possible approaches:

A pre-recorded video walk-through, or a live video chat with your Relocation Consultant.

If you choose a live video chat, your Relocation Consultant will guide you through the whole experience! Just make sure you move slowly and plan to scan through each room entirely. A tape measure is also really helpful to have on hand in case your movers request measurements for a piece of furniture.

Making a pre-recorded video could possibly be more time-efficient if you work during business hours. Set aside sometime when there is good lighting in your home, and grab your phone or tablet. Then:

1. Start at your entryway as you walk through the home. Include a frame of your front door so your moving team knows how large the doorway is.

2. Walkthrough every room systematically, scanning the entire room slowly. Make sure there is good light so everything is visible.

3. During your walkthrough, open every drawer, cabinet, and closet in the room. Get close enough to the contents that your movers can get a good sense of what's inside. Alternatively, have one person filming and one person opening drawers and cabinets as you go along! This includes your kitchen, where the drawers of gadgets and cooking implements will need to be packaged.

4. If there is anything that you will not be moving, be sure to identify it in the video. This will ensure your movers don't include it in your moving quote.

5. Point out any high-value or special items during the walk-through. Heirloom furniture, precious china sets, **high-end artwork**, fragile antiques, and especially large, delicate furniture will require special treatment. Some of

these items may require custom crating, especially if you are **moving long distance**. Your movers will probably have more questions about these items, so give them as much information as you can in your virtual walk-through.

6. Don't forget the bathroom! You might think there isn't much in there, but your movers will still need to pack your linens closet and all of the decor. Explain if you will be taking any mirrors or sconces with you, as well as what will be staying behind.

7. We've found that many people take great videos of their furniture but forget their decor. Do a good scan of your walls and make sure you capture all of the unique items that will need to be packed.

8. Measure things! Before you create your video, go through the house and measure your tables, bureaus, sofas, and other large items. Write those measurements on a sticky note, and put that with the item. That will make it easy to share the measurements of each item on your virtual walk-through!

9. Check under your bed, as well as your basement and storage areas. We need to know about those, too! Plastic bins or cardboard boxes will need to be moved as well. Sometimes we can move them as-is, but sometimes we will re-pack if the cardboard boxes don't seem sturdy.

10. Show us your stairway if you have one in your home. Your movers will need to know if there are any tight turns or long staircases to navigate.

A virtual walk-through will keep you safe during this uncertain time. It can also be an effective way to make sure you get an accurate and comprehensive moving quote! Use our virtual walk-through option to get a **moving quote**. We'll make moving a stress-free experience!

New Year, New Home—Three Reasons Why Selling Now Is Ideal

By Katrina Trombley

January is the top month for job-related moves, making it a great time to list your property. With most career changes occurring early in the year, the winter season is an excellent time to list your home if you are considering a move soon. Here are some reasons why it may be beneficial to list your home during these colder months:

The Internet Is Always Open!

Buyers have the instant ability to access property listing no matter what the season. Nearly everyone looking to buy a home relied on the internet based on home search data over the past year. Even though temperatures are dropping, serious home buyers will always be looking for the latest listings from the time they wake until just before bedtime.

Fewer Sellers

During the winter months, there are a limited number of sellers on the market, giving you a jump start before the spring season rush. With less competition, your home is more likely to sell faster as buyers will have fewer options available to them.

More Serious Buyers

Oftentimes, winter season buyers are up against a deadline to buy due to a relocation, contract on their current home, or even an expiring lease. If someone is out in the blustery weather over the holiday season, they likely mean business and are willing to get a deal closed as soon as possible. Furthermore, people typically have more time off during the holidays, including three day weekends in January (Martin Luther King Jr. and Presidents' Day). This means they have more time for home search, open houses, showings, and writing an offer!

My Winter Season Selling Tips

Light It Up

A bright, warm, cozy home is a welcoming feeling to walk into during the colder, darker winter months. You can take advantage of the dreary days by brightening your home with abundant lighting and making sure your heat is set at a comfortable level. Exterior spotlights shining on a front door wreath can increase curb appeal, while higher watt light bulbs used throughout your home will highlight your interior, especially during evening home showings. If applicable, a crackling fireplace and soft background music can enhance the "cozy effect."

Simplify Your Decor

Be sure your outdoor decor is not too overpowering. If the holidays have passed, make sure any excessive decorations have been taken down or at least minimalized (less is more in this regard). If weather conditions are not optimal, be sure to have clear, well-lit sidewalks and pathways for the safety of your prospective buyers. Inside your home, keep decor warm and stylish with a focus on simplicity to highlight your property's best features.

Hire A Quality Realtor

Hiring the right Realtor is your best move throughout the selling process. An experienced agent can assist you with all of the tips above in addition to optimizing your online presence, staging your home to attract more potential buyers, and most importantly, maximizing your financial return on time.

Winter Season Buying Considerations

If you are looking to BUY a home this winter, there are some unique benefits and considerations to this time of year.

Fewer Buyers

I mentioned this above as a selling benefit, but with fewer buyers to compete with, there is less chance you will be caught in a bidding war or lose out on your dream home due to not being able to submit an offer in time.

Savings Versus Warmer Months

One study showed the median sales price of a home sold in December-February was approximately 5% lower than those sold in March-May. With both supply and demand being at a lower level as the temperatures plummet, this means you might save and get a better deal on your purchase instead of waiting until spring.

Hire A Quality Realtor

Notice a theme? A quality and experienced real estate agent will negotiate with confidence on your behalf and ask the right questions to ensure your new investment is right for you. Top Realtors know the value of homes specific to their area and can walk you through the buying process to get the most for your hard-earned money.

Are You Ready to Buy or Sell Your Home This Winter?

As you can see from this article, buying or selling a home during these colder months has many advantages. It is important to have an experienced and knowledgeable Realtor who understands you and your specific needs. With over 10 years of real estate experience, including being a certified home stager, I have extensive knowledge of the local Northwest Ohio real estate market and pride myself in being a strong-willed advocate for each of my clients. Regardless of whether you are a first-time buyer or an experienced homeowner ready to sell, I will guarantee your interests are my top prior ity.

Make Your Best Move - Call me when you are ready to buy or sell your home!

Katrina Trombley

419-350-6741

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Changing Unhealthy Behaviors

By Pegasus Financial Planning

Most Americans know the fundamentals of good health: exercise, proper diet, sufficient sleep, regular check-ups and no smoking or excessive alcohol. Yet, despite this knowledge, changing existing behaviors can be difficult. Look no further than the New Year Resolution, 80% of which fail by February.[1]

Generally, negative motivations are inadequate to effect change. ("I need to quit smoking because my spouse hates it.") Motivation needs to come from within and be positive oriented. ("I want to quit smoking so I see my grandchildren graduate.")

Goals must be specific, measurable, realistic and time-related. In other words, "I am going to exercise more" is not enough. You need to set a more defined goal, e.g., "I am going to walk 30 minutes a day, five days a week."

Permanent Change is Evolutionary, not Revolutionary

As a rule, individuals travel through stages on their way to permanent change. These stages can't be rushed or skipped.

Phase one: Precontemplation. Whether through lack of knowledge or because of past failures, you are not consciously thinking about any change.

Phase two: Contemplation. You are considering change, but aren't yet committed to it. To help you move through this phase, it may be helpful to write out the pros and cons of changing your behavior. Examine the barriers to change. Not enough time to exercise? How could you create that time?

Phase three: Preparation. You're at the point of believing change is necessary and you can succeed. When making plans it's critical to begin anticipating potential obstacles. How will you address temptations that test your resolve? For instance, how will you decline a lunch invitation from work colleagues to that greasy spoon restaurant?

Phase four: Taking action. This is the start of change. Practice your alternative strategies to avoid temptation. Remind yourself daily of your motivation; write it down if necessary. Get support from family and friends.

Phase five: Maintenance. You've been faithful to your new behavior. Now it's time to prevent relapse and integrate this change into your life.

Remember, this process is not a straight line. You may fail, even repeatedly, but don't let failure discourage you. Reflect on why you failed and apply that knowledge to your efforts going forward.

Contact us today for a complimentary meeting.

[1] NBCNews.com, December 31, 2019

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Estimating the Cost of College

By Accelerate College Strategies & Services

It doesn't take a degree in finance to see the cost of college continues to rise.

In its 2017 report, the College Board showed that public four-year institutions raised prices an average of 3.2% annually between the 2007-08 and 2017-18 school years. Put another way, a $5,000 education in 2007-08 would cost $6,851 in 2017-18.

For a few families, the lion's share of education costs falls on parents and, in some cases, on grandparents. Generally the majority of families rely on a combination of scholarships, grants, financial aid, part-time jobs, and parent support to help pay the cost.

If your child is approaching college age, a good first step is estimating the potential costs. The accompanying worksheet can help you get a better idea about the cost of a four-year college.

If you've already put money away for college, the worksheet will take that amount into consideration. If you haven't, it's never too late to start.

Resources

There are a number of resources that can help individuals prepare for college. The U.S. government distributes certain information on colleges and costs. Here are two sites to consider reviewing:

www.studentaid.ed.gov
The government's college and financial aid portal.

www.collegeboard.org
The group that administers the SAT test.

Tip: Public Costs. Average in–state tuition and fees for public four-year institutions was $9,970 for the 2017-2018 school year. Out-of-state tuition for these same institutions averaged $25,620. Source: College Board, 2017

Fast Fact: Private Costs. Tuition and fees for private four-year institutions averaged $34,740 for the 2017-2018 school year. If you add room and board, the figure rises to $46,950.

Source: College Board, 2017

Estimating the Cost of College

1. How many years until this child enters college ______ years
2. Annual Cost *(if you're uncertain, use the costs mentioned in this article.)* $ ______ x
3. Cost of 4 years of college when the child is scheduled to attend $ ______
   *(multiply the amount on line 2 by the **College Inflation Factor** [See Table])*
4. Current college savings $ ______ x
5. By then, your college fund will grow to: $ ______
   *(multiply the figure on line 4 by the **Return on Investment Factor** [See Table])*
6. If you have a shortfall, what will it be? $ ______ x
   (subtract the figure on line 5 from the figure on line 3)
7. Amount you need to save and invest each year $
   *(multiply the figure on line 6 by the **Annual Payments Factor** [See Table])*

Years until college	College Inflation Factor	Return on Investment Factor	Annual Payments Factor
1	4.5811	1.0700	1.0000
2	4.8331	1.1449	0.4831
3	5.0989	1.2250	0.3111
4	5.3793	1.3108	0.2252
5	5.6752	1.4026	0.1739
6	5.9873	1.5007	0.1398
7	6.3166	1.6058	0.1156
8	6.6640	1.7182	0.0975
9	7.0305	1.8385	0.0835
10	7.4172	1.9672	0.0724
11	7.8252	2.1049	0.0634
12	8.2555	2.2522	0.0559
13	8.7096	2.4098	0.0497
14	9.1886	2.5785	0.0443
15	9.6940	2.7590	0.0398
16	10.2272	2.9522	0.0359
17	10.7897	3.1588	0.0324
18	11.3831	3.3799	0.0294

Private & Bespoke Caribbean Tours

By Ricky Tyus

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2934½ Beverly Glen Circle, #41
Los Angeles, CA 90077: (424) 258-0643

Michigan
Legal services and attorneys
Kerry Hettinger, PLC
4341 S. Westnedge, Suite 1200
Kalamazoo, MI 49008: (269) 344-0700

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https://unionreporters.com/

The Union Reporters website is a great resource for union members, military members, government workers, and anyone else interested in labor issues.

The Union Reporters website also serves as a resource for finding deals on all kinds of products and services for union and military members. Need a realtor, attorney, medical services, or other service? The Union Reporters search engine makes it easy to locate the best deals in your area for just about anything!

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If you're a real estate professional who is willing to help both union and military personnel, you can become part of our relocation program by calling our offices at the following number:

1-800-353-8834

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