



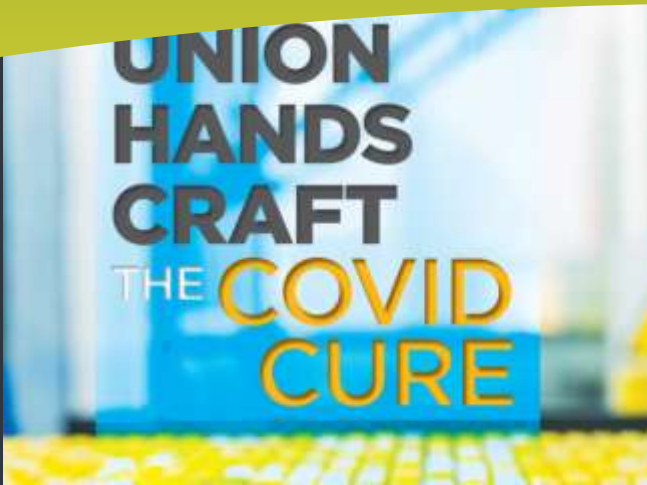
## NATCA Members Guide First Flights Carrying COVID-19 Vaccine



NATCA members at Lansing ATCT (LAN) and Grand Rapids ATCT (GRR) were proud last month to control the two aircraft containing the first UPS and FedEx shipments, respectively, of COVID-19 vaccines.

The UPS-transported vaccines were moved by semi-trucks, escorted by U.S. marshals, from the Pfizer manufacturing/storage facility in Portage, Mich., on Dec. 13. They departed LAN and headed to the UPS WorldPort at

(Cont on page 2)



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## IBEW Helps Produce/Distribute Vaccines

One year after the first cases of COVID-19 were diagnosed in North America, vaccines from Pfizer, AstraZeneca and Moderna are on the verge of becoming widely available.

And while IBEW members are not the scientists creating those vaccines, they have been nearly as integral to the discovery, production and distribution process as any biochemist or virologist on the planet.

From decades of building and maintaining pharmaceutical research labs to setting up new production facilities practically overnight, IBEW tradesmen and tradeswomen have been at the forefront of the pandemic response from its earliest days, and their efforts — along with those countless others around the world — have brought us to the verge of a monumental breakthrough that will save countless lives and restore order after a year of COVID-19 chaos.

"Without a doubt the vaccine that will end this scourge has and will be brought to you by the skilled craft unions. They are every bit as important as the person working at the lab bench they built," said Tim Dickson, director of the Pharmaceutical Industry Labor-Management Association.

The vaccines from Pfizer, AstraZeneca and Moderna are scientific achievements with few parallels in human history, victories won by researchers and the craft and trade workers who know how to take their ideas and transform them into enough medicine to heal an entire world.

According to a 2018 PILMA study, union density in pharmaceutical jobs in the U.S. is 80-90%, and the reason is clear: quality.

"It's intuitive. Millions of lives and billions of dollars hang on the effectiveness, the reliability of these facilities. These clean rooms and fume hoods — there are tons of inert and active molecules. You can't go cheap," Dickson said. "You don't go to Piggly Wiggly and get day workers to build a clean room."

Between 2012 and 2018, nearly \$14 billion was spent on pharmaceutical construction, and nearly one-third of those man-hours were electrical. And construction has exploded with emergency vaccine funding. Industrial Info Resources, a clearinghouse for construction projects, listed 70 active jobs in December that were COVID-related worth nearly \$2 billion.

Across North America, IBEW members are making the vaccine possible and bringing it to the world.



### The Million-Mile Teamster Woman

Delores Wright, a seven-year member of Teamster Local 728, achieved a tremendous milestone at USF Holland last week by becoming the company's first female driver at the Atlanta terminal to reach one million miles on the road.

Wright is among an elite group of Teamster drivers to achieve the record. To lend some perspective to this milestone, driving one million miles is equivalent to making two round trips to the moon.

"This really was a team effort; I couldn't have done it without the help of my co-workers—from dispatchers to my fellow drivers," said Wright, who also serves as a union steward at Holland. "I try to make myself available and do what's necessary for the company to succeed and so that my co-workers can succeed."

Following her record-breaking accomplishment last week, Wright was met with a standing ovation when she entered the union hall on Saturday to attend Local 728's membership meeting

Wayne Brown, Local 728 Freight Business Agent, was on hand to deliver the big news to the membership, recognizing Wright for her dedication to the job and the union.

"Delores hit the ground running when she started working for Holland seven years ago. Reaching a million miles in seven years is a rare feat, but we weren't surprised. Delores never complains and always shows up. She shows up to every meeting, even after 12-14 hour shifts the night before," Brown said. "I don't know what we'd do without her and can't say enough about her dedication to the

union."

In addition to serving as a steward, Wright is also a trustee on the executive board of the Teamsters National Black Caucus (TNBC) Georgia Chapter and is an active member of Local 728's Women's Group.

"We are enormously proud of Delores and her remarkable achievement. The entire union is inspired by her years of hard work," said Local 728 Business Agent and Southern Region TNBC Vice President Vickie Beavers.

The one-million-mile record is an exceedingly rare accomplishment, especially in such a short amount of time. Moreover, Wright is one of the first Teamster women to reach the rare milestone.

"On behalf of the Teamsters Women's Conference, I want to congratulate Sister Wright on her historic accomplishment of reaching one million miles. We are thankful for her commitment to safety and excellence behind the wheel as well as her dedication to the union," said Teamsters Women's Conference Director Nina Bugbee.

Wright takes great pride in being a Teamster steward and said the key to her success is working as a team with her co-workers, educating herself on the issues and making herself available whenever possible.

"I always try to keep learning and stay up to date on the issues so that I can be the best steward I can be for my brothers and sisters at Holland," Wright said. "It's been a wonderful journey being a Teamster."

Louisville International Airport.

The FedEx plane from GRR and this UPS aircraft contained the first doses of the COVID vaccine to be distributed throughout the United States.

"All NATCA members at LAN were honored to be a part of this country's history and are looking forward to being able to provide quality service to all future shipments out of LAN," said Zac Ploch, LAN FacRep. These photos above are of the UPS aircraft at LAN.



**Bus drivers should be vaccinated as soon as possible!**

Laval, Quebec January 11, 2021 – François Laporte, president of Teamsters Canada, is reminding provincial and federal governments that intercity, urban and school bus drivers are also important workers in this pandemic.

While the vaccination of front-line workers is essential, especially for those who work with the sick and the elderly, transportation of people young and old is also an important sector of activity. It would therefore be logical – and prudent – for these drivers to be vaccinated as soon as possible.

“I think we all agree that these workers must be able to continue to do their work without the pandemic being a source of inordinate anxiety for them,” says President François Laporte. “An outbreak of COVID-19 among drivers could interrupt adult or school transportation and this cannot be allowed to happen.”

In fact, the union leader is surprised that the various levels of government are not



(MILWAUKEE) – On Tuesday, January 5, 2021, Teamsters Local 200 was notified orally by management representatives of Cargill Cocoa & Chocolate of their decision to outsource bargaining unit work and reduce the Teamster work force by approximately 35. The Milwaukee operation has nearly 180 Teamsters at the 12500 West Carmen facility and has been covered under a Teamster collective bargaining agreement for eight decades.

“At 8:18 a.m. on Tuesday, Local 200 was orally presented a disturbing announcement that places hardworking Teamsters out of work during a pandemic. These impacted members have questions and the company has neglected to fully share with the union facts surrounding this announcement. The employer’s unorthodox notification to the union—by orally announcing their intentions to the union and then 30 minutes later displacing Teamsters—is like nothing seen before at Local 200. We are a week away from scheduled bargaining

and the employer taking this action attacking the livelihood of hardworking Teamsters and their families is not a good start to the process,” said Teamsters Local 200 Secretary-Treasurer Thomas J. Bennett.

The company has not fully complied with the union’s information request surrounding the announcement and the members are seeking further information in writing. Local 200 is using the grievance process to protect the members’ rights under the collective bargaining agreement.

Teamsters have more than an 80-year history in this industry, working for Cargill Cocoa & Chocolate and several predecessor companies that produced chocolate at the facility. The Teamster members in Milwaukee produce chocolate products that are consumed around the globe.

“It is beyond egregious for this profitable company to announce they’re going to put workers on the street during a pandemic,” Bennett said. “We are going to fight

## Teamsters Call on Cargill Cocoa & Chocolate to Reinstate Jobs

**Company Announces It Will Outsource Good Union Jobs During Pandemic**

for our members; we call on this company to reverse its dangerous announcement.”

Cargill has also been in the news for poor conditions for workers who contracted and even died from COVID-19 at its meatpacking facilities.

Cargill is one of the top two largest private companies in the United States by revenue.



## BLET: Rail Unions Petition FRA to Protect Amtrak Passengers, Personnel

CLEVELAND, Ohio, Jan. 12, 2021 — The leaders of two of the nation's largest railroad worker unions urgently petitioned the Federal Railroad Administration (FRA) and Department of Homeland Security (DHS) in a letter January 11 to prevent security vulnerabilities and to protect those who ride — as well as the essential workers who operate — Amtrak passenger rail service in and around the nation's capital after the deadly Jan. 6 insurrection.

The International Association of Sheet Metal, Air, Rail and Transportation Workers — Transportation Division (SMART-TD) and the Brotherhood of Locomotive Engineers and Trainmen (BLET) demanded that FRA and DHS take immediate executive action to tighten security and enhance punishments, and to increase personnel to a level that brings passenger rail security more in line with aviation security overseen by the Federal Aviation Administration (FAA) as the threat of political violence swirls.

“Realizing years of neglect cannot be fixed overnight, we are demanding that significant changes to passenger rail protocol be granted immediately to protect against the imminent

threat of danger that exists today,” Presidents Jeremy R. Ferguson of SMART-TD and Dennis R. Pierce of the BLET said. “It is our recommendation, as a minimal standard, that any regulation granted to prohibit the interference of a train crew's duty be in line with that of aviation statutes and regulations.”

Suspected insurrectionists continue to threaten further violence as the transition to President-elect Joe Biden's administration approaches next week. Some of these have been relegated to the No Fly List overseen by FAA, preventing them from traveling by air, but no such restriction exists for the national passenger rail network. SMART-TD and BLET urge that a “no-ride” list that mirrors FAA's list be enacted immediately.

Similarly, train stations lack security. Absent the screening protocols similar to those provided by the Transportation Security Agency (TSA) at the nation's airports, armed riders with malicious intent could board an Amtrak train with weapons, putting passengers and rail workers at risk of injury or death. To remedy this, SMART-TD and BLET call for an additional law enforcement presence in the form of Amtrak police or, if manpower is insufficient, requests the Department of

Justice or Department of Homeland Security bring in U.S. Marshals or TSA agents to take measures approaching those enacted by the airline industry.

“SMART-TD is committed to safety, and we will accept nothing less. Our men and women risk their lives every single day as critical infrastructure employees in the railroad industry,” Ferguson said. “They have no way of knowing if an individual is violent, armed, or much less already flagged as a known risk to safety via the TSA's No Fly List. Every encounter could serve as an agitation or provocation of an already aggravated individual to attack.

“Railroad workers have continued to serve the needs of the traveling public during these difficult times,” BLET President Pierce said. “Our members are hardworking Americans who put their lives at risk each day in the performance of their duties. In the aftermath of the violence in our nation's capital last week, our members and the traveling public deserve increased protection during this time of ongoing political unrest. We stand ready to assist FRA, TSA and Homeland Security to help ensure the safety of our members and the traveling public.”

being proactive on this issue.

“I'm thinking of school bus drivers, who in many cases are retired and therefore in a vulnerable age group,” he says. “A late vaccination could be catastrophic for them.”

The Teamsters Union represents the interests of thousands of workers in urban, intercity and school transportation in Canada.



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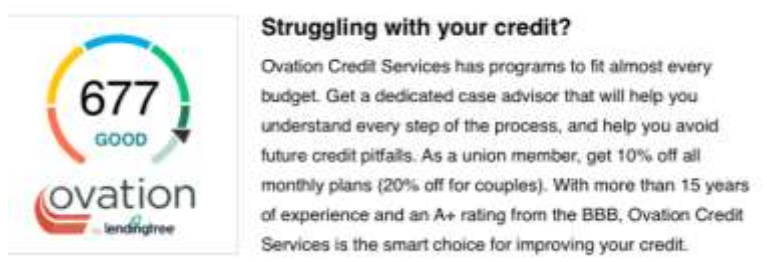
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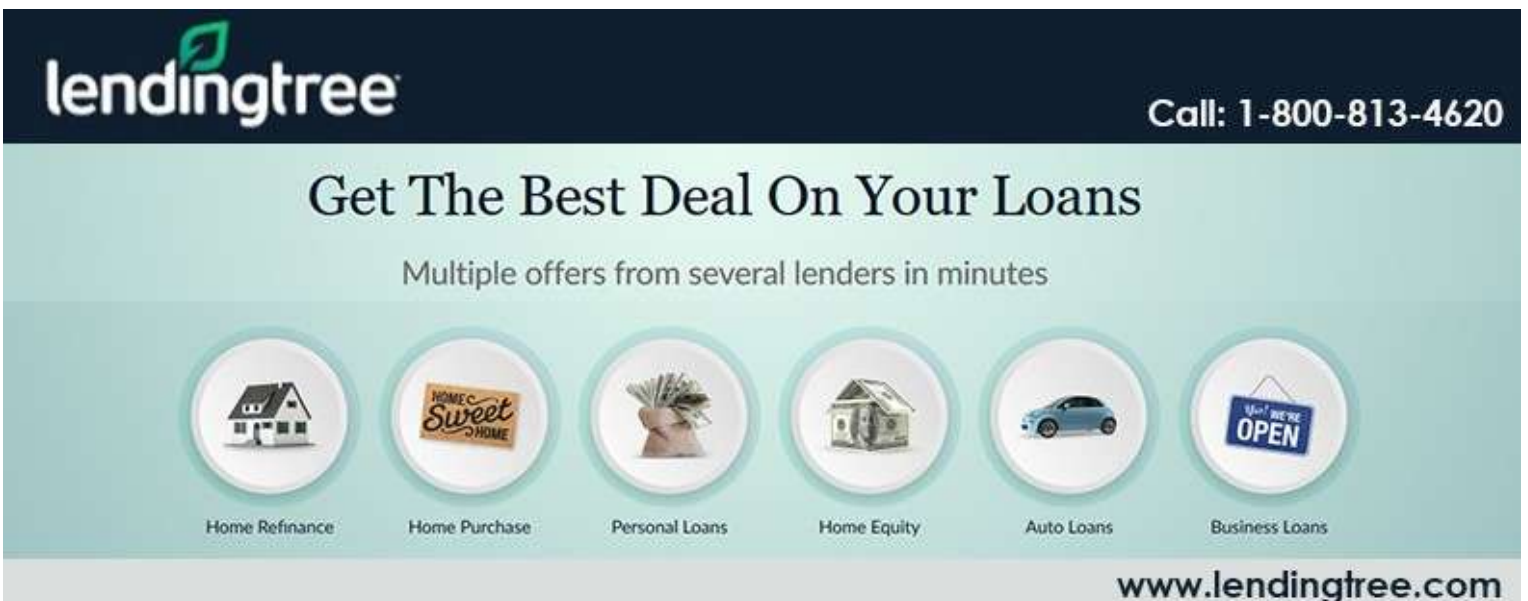


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# Don't Fear Foreclosure – Be Prepared to Fight Foreclosure (Part 1)

*By Seymour Wasserstrum*



The Law Offices of Seymour Wasserstrum  
Vineland - Cherry Hill, New Jersey



Over the last few months, many homeowners have received forbearances from their mortgage companies. This has been a great short term solution for homeowners who have been facing serious financial challenges. But the truth is that sooner or later a day of reckoning will almost certainly come. Do you think that your mortgage company is going to defer your payments forever?

You need to be prepared for the day when the mortgage company gives you an ultimatum – pay up or we are going to foreclose. What are you going to do when that happens?

Well, it helps to know the law, so in this brief memo, I'm going to give you some important legal pointers which will hopefully give you the knowledge and confidence you need to deal with your mortgage company when they ultimately ask you to pay up or else.

None of us can accurately predict the future in these uncertain times, but it certainly helps to know and understand some legal principles that can help protect your home from foreclosure.

In the past, mortgage companies have not been very generous

with people who have not made their monthly payments on time, no matter what the reason. But with pressure put on them by our government, mortgage companies have been giving homeowners deferrals in their payments for up to six months.

So, let's assume your mortgage payment is \$1500 per month, and the mortgage company is letting you slide for 6 months. What happens when that 6 months is up? Is your mortgage company going to say pay up or you lose your home?

The reality is that in the past, mortgage companies have started foreclosure proceedings against homeowners who are behind four months or more on their payments. If you haven't paid your mortgage for 6 months at the rate of \$1500 per month, you will owe the mortgage company arrears of \$9000, and if they start foreclosure proceedings against you, they can also ask for lawyer fees and lots of other charges.

So, the question becomes, should you be afraid that if you can't pay your mortgage company all of this money, is the mortgage company going to quickly force you out of your precious home?

Well, at this point I'd like to provide you with a little dose of legal reality, that will hopefully help you sleep a little better at night, or whenever it is that you normally sleep. Fortunately for you, once you became aware of some important legal principles, you won't be afraid of that fearful F word, foreclosure.

It's very important for you to realize and understand that foreclosure is not an overnight solution for your mortgage company. Foreclosure is a very strict legal process, and if you understand your legal rights, you can delay the foreclosure process for a year or longer. That's right, even though you may be 6 months or more behind on your mortgage payments, if your home or other property is located in New Jersey, you have many legal rights.

Your mortgage company is not allowed to come to your home one day without having taken you to court, and without warning, and change your locks, and board up your home. No way, not even close. If they break the law and do something like that, you just might have a big lawsuit against them for violating your legal rights.

Before the mortgage company can come anywhere close to

forcing you out of your home, they have to strictly follow lots of legal principles, rules, and regulations that govern their right to foreclose against a homeowner. Those laws are pretty complex and pretty complicated, but I've found a way to explain them to my clients in very simple terms.

Just about everyone understands how a major league baseball game works. No matter how far behind your favorite team is, they can't lose the game until the 9th inning is over. And sometimes the game even goes into extra innings.

Well, I've come up with a simple way to explain to my clients what inning the foreclosure process is in. And many of my clients who thought that the game was just about over, have very surprisingly learned that the game had just barely begun and had a very long way to go.

I could tell you stories about clients who were behind in their mortgage payments for two years, three years, and more, and they were still comfortably living in their home. I'm not saying that's going to happen to you, but wouldn't it be great to know all the rules of the game before you step up to the plate?

We'll explain much more about the process in future articles. If you can't wait that long, and want answers to some of your questions now, well, I'm here for you. I've been blessed to have been able to practice law in New Jersey for 47 years, and I've got more passion than ever to help as many people as I can.

I'm happy to help you no matter where in New Jersey you live. The fastest way to get me is to just pick up the phone and call 856 696 8300. I always offer a totally free consultation – no time limit and no obligation. With this crazy covidcrisis going on, you don't have to come to any of our offices, we can see you face to face using Zoom and other hi tech techniques.

I've written a Special Report called "Don't Fear Foreclosure, Fight Foreclosure," and I'll get you a free copy when you call me at 856 696 8300.

We help people facing all sorts of legal problems, so feel free to call me with regard to any type of legal challenge you may be facing. I'm only a phone call away. If you need me, you can call me right now at 856 696 8300 for your totally free legal consultation.

Helping people with their legal issues is my privilege, my passion, and my pleasure.

## About the author

The Law Offices of Seymour Wasserstrum is a full service law firm, and we are here to help. We have a very informal and friendly office environment. Many of our clients become our friends, and refer family members and friends so we can help them with their legal needs. We help clients obtain debt relief through bankruptcy, debt settlement, and mortgage modification, and we know how to stop foreclosures.

We also help people who have been injured in auto accidents or who have been hurt while working. We can help clients defend against criminal charges, DUI and other serious driving charges. We also handle immigration cases, real estate transactions, family law issues, wills, estates, and estate planning. We can also help with medical malpractice, legal malpractice, wrongful termination, and sexual harassment cases. A hot legal area right now is helping people who have cancer from taking Zantac or being exposed to Roundup, You can call us 24/7 for help, and we always give you a free consultation. Call us at 856 696 8300. Feel free to check out our Google reviews.

Seymour has 47 years of experience, and we serve clients throughout New Jersey.

Check us out on Google for some testimonials and ratings from our clients.

We always offer you a free consultation, and we can serve you with five offices throughout the state of New Jersey. We probably have an office not too far from where you live, and we also use Zoom technology to meet with our clients, especially during this crazy Covid Pandemic.

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Five Offices to Serve You



# Do Your Kids Know the Value of a Silver Spoon?

## By Accelerate College Strategies & Services

You taught them how to read and how to ride a bike, but have you taught your children how to manage money?

One study, households with student loan debt showed that the average amount owed was \$47,671.<sup>1</sup> And more than 20% of recipients with outstanding loans will either default or be delinquent in repaying those loans.<sup>2</sup>

For current college kids, it may be too late to avoid learning about debt the hard way. But if you still have children at home, save them (and yourself) some heartache by teaching them the basics of smart money management.

**Have the conversation.** Many everyday transactions can lead to discussions about money. At the grocery store, talk with your kids about comparing prices and staying within a budget. At the bank, teach them that the automated teller machine doesn't just give you money for the asking. Show your kids a credit card statement to help them understand how "swiping the card" actually takes money out of your pocket.

**Let them live it.** An allowance program, where payments are tied to chores or household responsibilities, can help teach children the relationship between work and money. Your program might even include incentives or bonuses for exceptional work. Aside from allowances, you could create a budget for clothing or other items you provide. Let your kids decide how and when to spend the allotted money. This may help them learn to balance their wants and needs at a young age, when the stakes are not too high.

**Teach kids about saving, investing, and even retirement planning.** To encourage teenagers to save, you might offer a match program, say 25 cents for every dollar they put in a savings account. Once they have saved \$1,000, consider helping them open a custodial investment account, then teach them how to research performance and ratings online. You might even think about opening an individual retirement account (IRA). Some parents offer to fund an IRA for their children as long as their children are earning a paycheck.<sup>3</sup>

As you teach your children about money, don't get discouraged if they don't take your advice. Mistakes made at this stage in life can leave a lasting impression. Also, resist the temptation to bail them out. We all learn better when we reap the natural consequences of our actions. Your children probably won't be stellar money managers at first, but what they learn now could

pay them back later in life – when it really matters.

Here are some tips for teaching children ages 3 years old through college age about money:

### Ages 3 – 7:

By 3 years of age, children start to understand that the store is where adults go to bring new things home (groceries, clothes, etc.). This age bracket is perfect for laying the foundation of how money works.

#### *Action Steps:*

- Give children a fixed dollar amount (\$2 - \$5) to spend in the store on items they might want or that they need.
- Make the child hand their money to the cashier (1 because they will think it's fun and 2 because it will get them used to counting change).
- Inform the child they can only buy what they can afford to stay within the fixed dollar amount provided.
- Encourage the child to put any change into their piggy bank once you return home.
- From time to time, have the child take their piggy bank to the actual bank to convert the money in the change counter and have them deposit the money into an account.

### Ages 7 – 15:

As the child gets older it's important to add responsibilities in which they can earn income. Household chores and working for neighbors are great ways to continue to build on the foundational understanding by teaching the child how money is earned (Note: try not to link compensation to things the child must already do, such as homework or clean their own room).

#### *Action Steps:*

- Assign the child duties, such as: cooking/preparing dinner one day per week, mowing the lawn, or sweep, vacuum, mop floor.
- Pay child on the same day of every week or every other week (i.e. payday Friday).
- Encourage child to help family members or neighbors with special projects, such as: painting, raking leaves, or



shoveling snow.

- Babysitting and delivering newspapers are good ways for kids to earn regular income.
- As the child earns money, have the child set a percentage of each pay into saving and deposited into the bank. (This is also a good age to start matching every dollar deposited by the child into the bank).

## **Ages 16 – 24:**

Now that the child is of working age in most states, here is where the real world of bills and obligations enter into their lives on top of savings. Small bills like cell phone bills, Netflix/Hulu subscriptions, or other small regular expenditures should be passed onto the child. Have the child write checks or do online banking to pay the bill to get them into the habit of regularly paying bills on time. This is also a great time to teach the child about investing for future.

### *Action Steps:*

- Take child to the bank to open a joint checking account which will allow you to monitor their spending.
- Have the child open an IRA to deposit money into from every paycheck.
- Outline the due dates of all bills they are responsible for and establish a monthly budget for them to follow.
- Have your child sit in during meetings with your accountant and/or advisor to hear about the importance of planning for the future.
- Encourage the child to avoid credit cards by educating them on how debt works and its impact on their credit score.

## **Ages 25 – 30:**

By now your adult age children are transitioning from the

bookbag to the briefcase. Weddings, first time home purchases, new cars, and children are just a few of the major financial decisions they will make during these years. These are also the years where many young adults are more likely to spend their money at bars, entertainment events, or other items which bring little to no value to their long-term lives. These are the perfect years to establish emergency funds, deferred compensation plans, and other foundational items for a bright financial future.

### *Action Steps:*

- Encourage your young adult to participate in their company sponsored plan.
- Continue to have them contribute to the IRA opened in the previous phase of life.
- Urge them to establish an emergency fund.
- Discuss philanthropy and volunteering to help causes important to them and their family.
- Continue to promote the responsible use of debt by discussing the terms, interest rate, amount, and projected payoff dates.

Contact us today for a complimentary meeting.

<sup>1</sup> NerdWallet, 2019

<sup>2</sup> U.S. Department of Education, 2019

<sup>3</sup> Contributions to a Traditional IRA may be fully or partially deductible, depending on your individual circumstance. Distributions from traditional IRA and most other employer-sponsored retirement plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions.



The image is a promotional banner for Accelerated College. At the top left is the logo, which consists of a blue graduation cap icon followed by the text "Accelerated College" in a large, bold, blue font, with "STRATEGIES & SERVICES" in a smaller, all-caps font underneath. To the right of the logo, the phone number "484.928.0714" and the website "www.acceleratecollege.org" are displayed in blue. The background of the banner is a photograph of several graduates in black gowns and caps, with their hands raised in the air, celebrating. The text "Providing You the Tools & Resources for College Admissions & More" is overlaid in a bold, blue font across the middle of the image.

## 2021 Off to a Fast Start *By Pegasus Financial Planning*

The first week of 2021 has already had many ups and downs. Just because it's a new year doesn't mean that the 2020 issues go away, and so far, 2021 has been no exception to this rule.

The markets opened on January 4 and traded lower out of the gate, with the S&P 500 dropping 1.5%. The last time the market opened lower was in 2016, when the S&P 500, the Dow Jones, and the Nasdaq Composite all dropped on the first trading day of the new year.<sup>1,2</sup>

The stock market's first hurdle of the New Year was to assess the runoff elections happening for the two Senate seats in Georgia. A special election has only happened three other times in our nation's history, so the market appeared anxious about the process.<sup>3,4</sup>

The bond market also got into the act early in the new year. The yield on the 10-year Treasury bond closed over 1% for the first time since March 2020 as investors anticipated a pick up in inflation.<sup>5</sup>

The market's second hurdle was the electoral college count that would confirm Joe Biden as the 46th president of the United State. A protest during the vote count unnerved investors, and most of the New Year's rally was undone. But a day later, the market climbed higher as traders looked past the unrest.<sup>6</sup>

What does this fast-paced market activity mean for you, as an investor?

There will always be a lot of noise. But remember, making a change to your portfolio should be driven by sound analysis, not an emotional response to current events. The events of the past few days are part of the volatility that comes along with investing, and something we've anticipated as we developed your overall financial strategy.

If you are concerned about one or more of the policies being discussed in our nation's capital, please give us a call. We'd welcome the chance to hear your perspective, and hopefully, we can provide some insight and guidance.

**Contact us today** for a complimentary meeting.

<sup>1</sup> Barrons.com, January 6, 2021

<sup>2</sup> USAToday.com, December 31, 2020

<sup>3</sup> WashingtonPost.com, January 5, 2021

<sup>4</sup> CNN.com, January 6, 2021

<sup>5</sup> The Wall Street Journal, January 6, 2021

<sup>6</sup> Yahoo.com, January 6, 2021

Investing involves risks, and investment decisions should be based on your own goals, time horizon and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

Indexes discussed are unmanaged and you cannot directly invest into an index. Past performance is not a guarantee of future results.

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## How is Debt Impacting Retirees

From a recent Marketwatch.com article: [Older Americans are sinking into debt—reversing the trend won't be easy](#)

The numbers are striking. The share of families headed by people 55 and older with debt is up from 54% in 1998 to 68% in 2019, according to the Employee Benefits Research Institute (EBRI). And retirees doubled their debt in 2020, according to the personal finance site, Clever.com.

Disturbingly, they find that greater indebtedness (mortgages and credit cards) is now most pronounced among people 70 and older. Says Butrica, an Urban Institute economist: “To be carrying debt — significant amounts of debt — at older ages gets riskier and riskier.”

The risk that debt might turn toxic with age is greatest among certain groups of Americans, including minorities and those with low-wage careers.

Says Odette Williamson, staff attorney at the Boston-based National Consumer Law Center. “Older adults are using credit cards as part of their safety net to purchase medications. Or they just need food and other basic items.”

### Bankruptcies of older adults

The main reasons older people now file for bankruptcy are declining incomes and steep medical expenses. Bankruptcy lets them discharge debts while staying in their home. Says Foohey, one of the paper’s co-authors, “They really want to keep the

home.” Some older Americans are also paying off student loans — their own or ones they took out for their kids’ tuitions. And student loans can’t be discharged in bankruptcy.

### Why is this Happening?

Mostly, it stems from a disturbing social transformation over the past generation dubbed the “great risk shift” by Yale University political scientist Jacob Hacker. American corporations abandoning pension plans for 401(k)s. With pensions, the employer bears the investment risk and commits to a fixed payout of money in retirement. The 401(k) puts the risk on employees, including how much to invest and where. Worse, 40% of private sector employees work at companies that don’t offer retirement savings plans. So, some people now borrow more to try to maintain their standard of living.

### What Can You Do?

For retirees struggling with debt the first thing they should do is consult an experienced debt attorney. At Bond & Botes we have an established history of success at helping clients resolve their debt issues. Bankruptcy done right can protect your housing, your assets, and your legacy.

Retirement is meant to be a time of limited stress. Call one of our conveniently located offices today to speak with a qualified bankruptcy attorney and learn how you can end your financial anxieties.

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# Taking Veteran Camaraderie From The Bar to the Boat

*By Joseph Hummel*

### **Don't forget about our veterans**

As the United States endures a time of civil interest and economic instability we haven't witnessed since the 1960s and 1970s, the pressing needs of our veterans easily get lost in the 24/7 news cycle and national emergencies that have been occurring across the country.

The transition of veterans from military service to the civilian world has always been an issue, but maybe now more than ever with fewer jobs, less contact with family and friends and an overall health care system that is filled to maximum capacity. Along with a lack of resources, the lack of overall human contact and missing military camaraderie with our brothers and sisters in uniform serves as a traumatic shock for veterans, whether you have been of the service for one week, one year or one decade.

These are social, psychological and financial voids that are not easily filled.

### **A new generation of veteran**

Like a lot of the change this country is currently experiencing, our new generation of veterans who have served the past two decades in the Middle East and across the world has different needs and routines than the previous generations that have come before us.

This generation of veteran may embrace a vegan diet instead of a barbecue, prefer Crossfit instead of weight training and we can never forget the special needs of our constantly growing female veteran population. This is what a 2021 veteran looks like—same service, new skills and a new lease on life. That is why keeping our veterans a top priority and providing ample resources is always a national issue, regardless of who is President or the closing number of the stock markets.

A part of this transfer to fulfill the needs of our 2021 veterans, is to change the way we look at camaraderie between veterans moving forward. With so many veterans being both health-conscious and looking for the right work-life balance in their life, new ways need to be explored to fulfill these needs.

One way to build camaraderie regardless of the public health or political environment is to build a bond with veterans and the great outdoors. This is what we are accomplishing with Reel

Warriors, a group of combat veterans from different military branches that have a love for fishing. Our goal is to provide a network of support and the opportunity for a brief break through offshore fishing trips with other veterans.

### **Learn more about Reel Warriors:**

<https://reelwarriors.foundation/>

Instagram: @reelwarriorsfoundation

Facebook: ReelWarriorsFoundation

Every dollar donated to Reel Warriors goes to the veterans we take out on the water to connect with other veterans so they can have a break from everyday life. We provide veterans with opportunities to take part in fishing charters all over the country, including, but not limited to:

- California
- Florida
- Missouri
- Oregon

I founded Reel Warriors with Nick Piscitelli, an Army veteran, in 2019. As a Marine veteran myself our bond through common experiences led us to identify a creative way to build camaraderie between members of the military without involving unhealthy food, bars, nicotine or other unhealthy factors.

We connect veterans with each other to create a unique support community where shared experiences shape connections. With a strong board of directors and management team, our values are shaped by our combined decades of military service and a deep and abiding commitment to help our fellow veterans thrive personally and professionally.

### **Fins & Fairways – May 28 & 29 in Newport Beach, CA**

As part of our efforts, on May 28-29 we will be hosting the First Annual 'Fins & Fairways' event in Newport Beach, California. This two-day event combines a fishing tournament on Friday with a golf tournament on Saturday, turning the Memorial Day weekend from a somber annual ritual to an event-filled weekend full of camaraderie, laughs and social

uplifting during this traditionally tough time.

Learn more about Fins & Fairways:

<http://www.finsandfairways.com/>

We are proud to be partnering with The Sons of the American Legion Newport Harbor Squadron 291, the largest squadron in the world. We are very proud of building long-term relationships with the Legion Family's national organizations—The American Legion, The Sons of the American Legion and the American Legion Auxiliary. Their combined membership is nearly 3 million and growing—a large and proud presence and resource for our veterans.

Founded in 1932, The Sons of The American Legion exists to honor the service and sacrifice of our Veterans. Members of The Sons of The American Legion are males of all ages whose parents or grandparents served in the U.S. military and were eligible for American Legion membership.

Friday's event at Newport Harbor, the largest recreational harbor on the west coast, is free for veterans, \$50 for non-veterans and \$30 for American Legion, Sons of the American Legion, and Auxiliary members.

Saturday's golf tournament takes place at the Newport Beach Golf Course, a narrow course with well-kept greens that are fun to play. A socially distanced VIP 'Par-Tee' will provide another opportunity for veterans to build camaraderie and new relationships.

Simply put, it will be a weekend of memories to help our veterans through the tough Memorial Day holiday.

### How you can help

Although we are all veterans, we are a young 501(c)3 charity organization that is open to any and all ways for support!

Without volunteers what we do would not be possible. If you

care about America's veterans and want to make a difference, connect with us and help us execute our mission and realize our vision for Reel Warriors.

Do you represent a private corporation, public company or are you an entrepreneur?

There are endless ways to help Reel Warriors, they include:

- Outdoor sporting equipment, including fishing rods and reels, nets, bait, vests, hats—anything fishing related we happily accept!
- Items and experiences for raffles and silent auctions, we will take anything of value, our veterans and program participants have a wide range of interests and hobbies, so once again...all help is appreciated!
- Financial assistance—it costs us \$14,000 for each overnight chartered trip with 25 veterans, and every dollar goes to the program, no high administration costs here...we're here 100% for the veterans!

Once again, as our country endures these troubled times, let's not forget about our veterans who have fought for the right to give us the very same freedoms that our country debates every day.

And every day our veterans need our help...

*Joseph Hummel is co-founder of Reel Warriors and served in the United States Marine Corps from 1999 to 2004 as a Helicopter Crew Chief. While serving he traveled to a dozen countries, serving in Iraq in 2003. Upon returning from Iraq he transitioned into civilian life, earning his degree in Computer Information Systems. He currently resides in Orange County, California for Becton Dickinson, working on medical equipment in the region.*

He can be contacted directly at [joseph.hummel@reelwarriorsfoundation.org](mailto:joseph.hummel@reelwarriorsfoundation.org) or 714.296.4220.



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# Personal Injury Law

## *By Jason Skala*



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Jason was admitted to the Alaska Bar Association in 2001. He has successfully handled medically complex cases, cases involving commercial liability, wrongful death of convicted individuals, and accident resulting in disability or death. He has won multimillion-dollar verdicts for his clients. With more than a decade of legal experience, he has the knowledge to help you achieve the best settlement possible. Your claim is in good hands at our firm.

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These discounts are open to all union rank and file, military personnel and the Union and Military friendly businesses on our Preferred Provider Network. To subscribe, you may access the Working Advantage website by opening the flyer to the right, or by clicking here: [www.workingadvantage.com](http://www.workingadvantage.com). When opening an individual account you will need **Union Reporters ID# 233389733**.

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# Relocation Specialists

The Union Times is a monthly publication from Union Reporters. You can visit our website at:

<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!

Our site contains thousands of union-friendly providers, many of whom offer special discounts for our readers and their families!

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Relocation Specialists are Real Estate Professionals with a background and experience in helping both Union and Military Personnel relocate throughout the United States and Canada.

Our Relocation Specialist listings are organized by state, and then by counties.

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:

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You can access our relocation services map at:

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