



IAFF Responds to Hurricane Ida

August 29: The IAFF is initiating disaster relief operations and repositioning post-storm response resources as Hurricane Ida approaches the Gulf Coast.

HEART 911, a group of active and retired New York first responders who provide relief in the aftermath of natural disasters, will also be on the ground with boats and other supplies to help members in the hurricane's aftermath.

"Disaster relief is just one more way the IAFF protects our members and their families," says General Secretary-Treasurer Frank Lima. "Through our district vice presidents, we will establish communications with our members in the affected area and quickly get them the resources they need to recover."

Updated August 30:
IAFF Go-Team

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Teamster Women Inspired by Annual Conference

The 2021 Teamsters Women's Conference concluded on its third day with inspirational speakers and workshops for the more than 1,000 Teamsters gathered in Las Vegas for this annual event.

"There is so much energy in this room. I've been to the workshops and it's incredibly useful information. Please use all the energy you have and help organize—it's the lifeblood of this union," said Ken Hall, Teamsters General Secretary-Treasurer.



"Las Vegas is a strong union town," said Rep. Dina Titus (D-Nev.) "Women have come a long way, but we have a long way to go. That's why unions are so very important to have equal opportunity for everybody and to increase diversity in our ranks as we help working families."

"It's been my life's work and deepest honor to champion workers' rights. I've worked closely with Teamster leaders against wage theft and misclassification, up and down my home state of California," said Julie Su, the Deputy U.S. Secretary of Labor, in a video greeting. She urged Teamsters to keep up the fight for workers' rights.

Christy Bailey, Director of the Teamsters Department of Political and Legislative Action, talked about the difference Teamsters have made and can make when raising their voices and voting. She pointed to Royceann Porter as an example of the impact Teamster women can have in their communities.

Porter, a member of Local 238 and IBT organizer, talked about becoming the first Black woman to win a seat on the Johnson County Board of Supervisors in Iowa, which oversees a budget of over \$150 million.

"Sisters, it's time to put yourself out there as a leader in your community, to start saying, 'yes, I can' because when Teamster women run, all Teamsters win," Porter said.

Conference participants also got an update on Teamster organizing by a group of

(Cont on page 2)

(Cont from page 1)

female Teamster organizers who are helping workers win at AAA in Northern California; in sanitation at companies like Waste Management; in the cannabis industry; and more. These women reflect the diversity of the industries and occupations in which workers are organizing.

The audience also heard about the threat that Amazon poses to the high standards Teamsters have set in the transportation and logistics industries for more than 100 years. They heard from fellow Teamsters about the importance of standing in solidarity with the brave workers at Amazon as they seek to improve their lives on and off the job. Teamsters are coming together in their communities and having an impact.

Dr. Robin Cooper, President of Local 502 spoke to the audience about the Human Rights and Diversity Commission, which supports inclusivity for all Teamsters.

The International Teamsters Women's Caucus conducted its annual drive and announced it had collected \$12,070 this year. Along with a \$5,000 donation from Local 14 in Las Vegas, a total of \$17,070 was donated to a local elementary school to support children, teachers and staff.



(Cont from page 1)

members are setting up a command center in Baton Rouge and are assessing membership needs in the aftermath of Hurricane Ida which made landfall as a Category 4. However, limited cell phone service, electricity outages and roads blocked with debris have made it difficult to get a complete picture.

Updated August 31: In the areas impacted by Hurricane Ida, communications continue to be a challenge.

However, the IAFF has received 43 requests for assistance and is expecting that number to climb as members are able to check on their homes. The predominant ask is tarps for damaged roofs.

With power expected to be out three weeks or more, members will likely need extended assistance. The IAFF is planning to make disaster relief resources available for as long as needed. [Click here to donate to the IAFF Disaster Relief Fund.](#)

Updated September 1: IAFF Go-Team members as well as IAFF member crews from Alabama, Arkansas, Florida, Tennessee and Texas are on the ground in Louisiana responding to 102 membership assistance requests. HEART 911 is also in the area providing support.

Shame on Them

Hoffa: Senate Should Protect Workers' Right to Organize

For too long, the needs of American workers have been cast aside by elected officials. Profits pocketed by corporations and their executives in recent years have not reached the wallets of those who showed up on the job daily just trying to earn enough to support their families.

Now there is an opportunity for the U.S. Senate to do something about it. The Protecting the Right to Organize (PRO) Act, approved by the House in March, would restore fairness to the economy at a time when income inequality has stifled the ability of far too many hardworking Americans to earn a decent wage that allows them to make ends meet.

The PRO Act will strengthen the 86-year-old National Labor Relations Act (NLRA) so that workers seeking to organize a union and negotiate higher wages and better benefits will be protected. Workers deserve a safe workplace, the ability to stand together and negotiate better working conditions, and to live a middle-class lifestyle.

Surveys show that workers want unions. However, there is a huge



Teamsters Local 553 is expanding charges at the National Labor Relations Board against United Metro Energy Corp., owned by billionaire John Catsimatidis, after the company fired another striking worker last week. Catsimatidis has permanently replaced eight union activists since a strike began at the company's Brooklyn oil terminal in April. The union originally filed charges at the NLRB in May alleging that the company was targeting union activists for permanent replacement and is now asking the federal agency to add the latest firing to its ongoing investigation.

"These immigrant workers went on strike because they wanted equal pay with others in their industry and John Catsimatidis fired them in retaliation," said Demos Demopoulos, Secretary-Treasurer of Teamsters Local 553. "Catsimatidis should do what is right — rehire these workers and agree to a fair union contract so they can provide for their families."

"I've been on strike for 151

days trying to make this a job I can live on," said James Anderson, who has worked at United Metro Energy Corp. since 2018. "To then get a letter from my employer saying that they are permanently replacing me instead of giving me a fair wage, it breaks my heart. But me and my coworkers are standing strong to get the union contract we deserve."



Local elected officials have supported the striking workers and demanded that Catsimatidis agree to a fair contract.

"For 151 days, essential workers in my district have been on strike for basic dignity on the job," said Assemblymember Emily Gallagher. "Now billionaire owner John Catsimatidis has fired yet another worker for protected union activity. Greenpoint doesn't tolerate bullies. I stand with these brave Teamsters and call on Catsimatidis to finally do the

Unions Denounce Billionaire John Catsimatidis for Firing Striking Workers

Essential workers have been on strike for 151 days for fair pay and benefits

right thing: negotiate a fair contract. It's time."

The essential workers, who supplied New York with heating oil, diesel, and gasoline through the pandemic, are paid as much as 50% less than workers doing the same job at other companies, and receive inferior health and retirement benefits. They went on strike on April 19 after Catsimatidis refused to agree to a fair union contract despite two years of negotiations.

The United Metro Energy oil terminal distributes heating oil to New York City schools, hospitals, and the MTA, as well as fuel to area gas stations.



Shame on Them

(Cont from page 3)



FedEx faces labor union challenge over billionaire CEO's pay

FedEx Corp shareholders should reject founder and CEO Fred Smith's \$54 million pay package because the logistics company gave him stock options after scrapping a cash bonus in the wake of the COVID-19 pandemic, only to reinstate it later, the Teamsters labor union said on Friday.

Smith, whose net worth is pegged by Forbes at \$5.8 billion, was given a special option award "for motivation and retention purposes" in June 2020 after FedEx canceled a \$3.4 million cash bonus for him, citing uncertainty around the COVID-19 pandemic.

Those options were worth \$6.4 million as of the end of May, the close of FedEx's fiscal year, more than doubling in value since Smith received them. As more people shipped and received items during the pandemic and FedEx's business rebounded, the Memphis, Tennessee-based company reinstated Smith's \$3.4 million cash bonus in December, but also allowed him to keep the special stock options.

This amounted to "double-dipping" that undercuts the

pay-for-performance structure of Smith's compensation, the International Brotherhood of Teamsters, which is bargaining on behalf of FedEx employees at a freight facility and is an investor in FedEx through pension and benefit funds, argued in a letter to shareholders on Friday, which was seen by Reuters.

The union is urging shareholders to vote against the company's executive pay plan at the company's annual meeting on Sept. 27. As with most companies, the vote at FedEx is non-binding.

FedEx declined to comment beyond what it has disclosed on executive pay in securities filings. In its informational disclosure to investors, FedEx said a significant portion of executive compensation is "at risk" and dependent on the company hitting performance goals and share price targets.

FedEx Chief Operating Officer Rajesh Subramaniam, the company's highest paid executive after Smith, also had his \$2 million cash bonus reinstated after he

received a similar special option award and stock grant worth approximately \$6 million at the end of May.

Many U.S. companies tweaked the pay of executives during the pandemic, easing performance targets and even giving them pay rises. Investors then voted down a record number of CEO pay packages at their annual shareholder meetings earlier this year.

Although most shareholder votes on pay are non-binding, some companies have tweaked executive pay when faced with investor opposition. For example, in 2018 Walt Disney Co renegotiated the compensation of its chief executive at the time, Bob Iger, to toughen performance targets after shareholders voted down his pay.

The Teamsters acknowledged in the letter that Smith's options had yet to vest and that there was still uncertainty over the value of that grant. Smith also accepted a 91% cut in his annual salary during some of the last fiscal year. His salary was \$966,125.

gap between the share of workers with union representation and those that would like to have a union and a voice on the job.

The nation's labor laws are inadequate to protect the rights of millions of workers. The PRO Act would level the playing field and give workers a fair shot when they join together to have a voice in the workplace.

This legislation increases penalties on employers who break the law and gives workers a private right of action if they've been terminated for union activity. It prohibits the use of coercive activities like captive audience meetings and establishes a process for mediation and arbitration to stop stalling tactics at the bargaining table and help parties achieve a first contract.

Importantly, the bill addresses rampant intentional misclassification under the NLRA and ensures that misclassified workers are not deprived of their right to form a union. It also would crack down on bad actors by streamlining procedures to grant swift solutions to workers. And it would update the NLRA to make it to apply to today's 21st century workforce.

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Bankruptcy Can Be Your Blessing *By Seymour Wasserstrum*



Crazy COVID-19 sure has changed everything, hasn't it? It's pretty obvious that the ultimate result of these changes is that many more people are and will be suffering serious financial challenges.

If you're worried about whether you'll be able to pay your mortgage or other debts in the coming months, bankruptcy can be your blessing because it has tremendous benefits that a lot of people simply do not realize. Too many people have unrealistic beliefs about bankruptcy that simply are not true. I've been practicing law since 1973, and I've had the privilege of working with tens of thousands of people who have been in financial distress.

I've learned that most people feel very ashamed about bankruptcy because they think of stereotypes and stigma. That's completely understandable, but the truth is that possibly more than 2 million people may file for bankruptcy in 2020, and bankruptcy can be a beautiful blessing for those who need it.

Our Constitution gives you the absolute right to file for bankruptcy, and taking advantage of that law is smart. It can give you debt relief, stress relief, a new lease on life, and the opportunity for a much brighter financial future for you and your family.

The most popular bankruptcy is Chapter 7. Here's an example of some of the benefits that a typical person can receive when they complete a successful Chapter 7.

- 1) They keep all of their property including their home, their personal assets and possessions, their pension, and their IRA.
- 2) They wipe out their debts. This includes credit cards, medical bills, personal loans, utility bills, legal fees, surcharges on their driver's license, income taxes more than 3 years old ,
- 3) If your utilities have been shut off, they get turned back on.
- 4) You can apply for a mortgage loan modification from your mortgage company, and save your home from foreclosure.
- 5) If your getting sued, those lawsuits are stopped. The bill collectors can't contact you.
- 6) Wage garnishments are stopped, and frozen bank accounts are released.
- 7) You could be totally free of debt in about 4 months.

These examples may or may not apply to your particular situation. Everyone's situation is unique, and to properly advise you, we need to analyze your specific situation. That's why we offer totally free, no obligation consultations.

Bankruptcy is a very powerful tool for people who are facing serious financial and emotional stress and distress. It can give you the opportunity to shift the balance of power. Instead of feeling like a victim, people can take control, and the bill collectors have to back off and leave you alone. Don't be afraid to exercise your legal rights that the federal government has given you. Why not use your power to get complete protection from those bill collectors?

And please keep this in mind. After a successful bankruptcy, many people can often reestablish their credit quickly and get mortgages, car loans, and credit cards again.

So please remember that bankruptcy is your constitutional right, and there is absolutely no shame or stigma in exercising your legal rights.

It can improve your life in so many ways. We have 5 offices in New Jersey, and we probably have an office near you.

If you qualify for bankruptcy, you might be totally debt free in as little as 4 months and keep your house, vehicles, retirement plans, and personal possessions. To learn more about how bankruptcy can help you, call me today at **856-696-8300** and ask for a free copy of my Successful Bankruptcy Guide. And for more valuable information on how to wipe out your bills, check out our website, www.wipeoutyourbills.com.

I wish you all the best. As strong Americans, we are going to make it through this crisis. I believe that there are better and brighter days ahead for all of us.



Is LASIK Right For Me? Questions to Ask Your Optometrist

By Jeff Owen

LASIK surgery is a common eye surgery used to correct a small number of vision issues, especially nearsightedness, farsightedness and blurred vision.

It is an outpatient procedure that is painless, and the recovery period is short and has little discomfort.

Before you decide to have LASIK, there are a few questions you should ask your optometrist about the surgery and its chances to help you long-term.

The procedure is painless, and the recovery period is short with minimal discomfort. If you need an alternative to contact lenses and glasses, you can consider **LASIK**. However, it would be best if you had an expert's opinion on whether you're the right candidate for it.

Questions You Should Ask Your Doctor

1. What does LASIK surgery involve?

The surgery involves using a laser to correct the abnormal corneal tissue to refract light normally. Below are the six simple steps applied during LASIK:

- Your eye is moistened to avoid excessive dryness during the procedure
- The surgeon uses a suction ring to keep your eye and cornea in position
- To correct the error, a thin and hinged tissue is cut from the cornea
- The cornea flap is lifted, and the surgeon uses a laser to reshape the underlying tissue
- Without any stitches, the flap is folded back, and a shield is placed over your eye for protection through recovery.

2. How long is the recovery process?

One to two days after the surgery, you'll be able to walk around and perform everyday duties, although many people feel normal the same day as surgery.

Regardless—and this is important—do not rub your itchy eyes. The last thing you want is to dislocate the corneal flap.

During the first few weeks after the surgery, expect some instability in your eyesight. **Full recovery** will take three to six months, during which you should take it easy on your eyes to avoid complications.

3. Does age play a part?

Yes, age is a factor you that you need to consider before going in for a LASIK procedure. Patients younger than 21 aren't eligible because their refractive error is still changing.

If you're older than 40, you may need a specialist to examine your eyes first for potential risks. The older you are, the more likely you are to develop other complications following LASIK.

4. Will LASIK help my eyesight specifically?

LASIK surgery will help if you're nearsighted, farsighted or have regular blurred vision. However, if you're older than 40 and suffer from closed-up blurred vision (presbyopia), this surgery won't help.

Research shows that **LASIK is most effective** for nearsighted patients, most of whom notice better vision immediately after the surgery. The larger your vision error, the more time it will take for your vision to correct.

5. Will my eyesight get worse if I don't get LASIK?

If you don't get LASIK, either because you don't qualify or can't afford it, you can explore other options. Contact lenses and glasses are the most common alternatives.

If you're 40 or older and suffer from closed-up blurred vision, you can try corrective devices called corneal inlays.

6. What are the possible complications?

Like any other surgery, LASIK has potential side effects. Among them:

- Double vision
- Having permanently dry eyes
- Under or overdone correction that leads to more complications
- Irreversible damage on the eyes
- Blindness

7. Will I need LASIK again in 5 years?

Whether you'll need a LASIK enhancement after five years from your first surgery depends on how successful the first surgery was. Research shows that thanks to increased medical technology, fewer patients feel the need to return for a second procedure.

You can also improve your odds of a successful initial procedure by doing your homework on your surgeon. Pick a refractive surgeon who is qualified and certified. Also, check their experience and track record to confirm their credibility. Ask your surgeon for patient references.

Deciding if LASIK Is Something You Want

Before you decide to have LASIK surgery, you need to make sure you're eligible for it and that it can improve your eyesight—and your day-to-day life.

Ask yourself:

- Do you NEED the surgery, or is there an alternative to it?



- Do you understand what the LASIK process entails, including recovery time?
- Are you aware and ready for possible side effects?
- Do you know of a qualified refractive surgeon who can conduct the procedure with minimal risks?
- Can you afford it, or is cost not an issue?

If you can satisfy yourself answering these questions, you're probably ready to start the LASIK process. It's time to call to schedule an appointment.

Sources

[Understanding LASIK](#). Massachusetts General Hospital. Date fetched: June 28, 2021.

[What should I expect before, during, and after surgery?](#) U.S. Food and Drug Administration. Date fetched: June 28, 2021.

[LASIK Surgery Screening Guidelines for Patients](#). Eye Surgery Education Council. Date fetched: June 28, 2021.

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The Case Against 3M Combat Arms Earplugs

By Timothy L. Miles



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ATTENTION: VETERANS

If you served in the U.S. Military between 2003 and 2015 and used 3M earplugs, you may be entitled to compensation

Please pay close attention to this important article brought to you by the Law Offices of Timothy L. Miles

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The Law Offices of Timothy L. Miles is **evaluating claims** that veterans and active-duty military personnel experienced major hearing damage because they wore defective 3M Combat Arms Earplugs (Version 2 — CAEv2). If you served in the U.S. military between 2003 and 2015 and used 3M earplugs, you may be entitled to compensation.

Multinational conglomerate based in Minnesota, The 3M Company, provided earplugs to the U.S. military for its soldiers to use in combat in order to protect the hearing of soldiers. 3M failed to notify the U.S. government that some of its plugs were faulty, which then may have caused partial or complete hearing loss to members of the military.

Why Do the Earplugs Allegedly Cause Harm?

From 2003 to 2015, thousands of military members in conflict zones, such as Afghanistan and Iraq, used 3M's Dual-Ended Combat Arms Earplugs (Version 2 — CAEv2) that may have led to partial or full hearing loss, or tinnitus. The plugs were intended to block loud noises and the sounds of explosions, while allowing soldiers to communicate freely with each other. Aereo Technologies, which was acquired by 3M in 2008, designed the plugs. A whistleblower stepped forward in 2018 and warned people of the design flaw. After the U.S. Department of Justice investigated the claims, 3M paid \$9.1

million to the federal government to resolve the allegations that 3M knew there was a flaw in the plugs and supplied them anyway. The plugs have now been discontinued.

Internal 3M Documents Build a Case for Negligence

A presiding judge in one of the 3M law suits has unsealed documents and depositions that seem to paint a damning picture of the company's safety efforts and sales tactics.

In a set of deposition records reviewed by Bloomberg Government, a 3M sales manager was asked if soldiers had a right to know that these earplugs were tested and rated for safety while they were being worn in a different configuration than the one service members were instructed to use. The sales manager said that he "didn't believe so." The sales manager also admitted that he had never personally instructed any service member on the proper way to use the earplugs.

The depositions also undercut 3M's claim that the U.S. military knew about the issue with the earplugs from the start. In the depositions, 3M could not point to any document or call transcript which would indicate that any representative of the military had been informed. In a deposition record seen by ABC 3 WEAR-TV, an executive from Aero (the 3M-owned company that manufactures the earplugs) is recorded as answering "yes" to the question: "Is that okay, to sell a product and conceal information where it will have a negative effect on our soldiers?" "The first 3M cases are expected to begin trial in early 2021.

We believe that veterans and active-duty military persons should be paid compensation because of their suffering after using the defective plugs. For more information and answers to more questions, please visit our [website](#) page devoted to **3M Earplugs**. If you believe you were injured by one of the defective earplugs, please contact use for a free case evaluation by submitting a [Free Case Evaluation Form](#), or calling **The Law Offices of Timothy L. Miles** at (855) 846-6529 or by email at tmiles@timmileslaw.com.



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What is Debt Settlement?

Debt settlement typically involves contracting with a debt settlement company to handle the negotiations for you. For a fee, the company will negotiate with your creditor to accept a reduced lump-sum payment of what you owe them, mostly on unsecured debt like credit cards.

Once you contract with the company, you will stop paying your creditors. You will then make monthly payments into a savings account controlled by the company. When the debt settlement company believes you have enough in the account to make a reasonable lump-sum offer to your creditor, it will negotiate with the creditor to accept the smaller amount. This process is repeated until all the debts you wish to pay are handled. Or, at least, this is what they tell you will happen. The Debt Settlement industry is largely unregulated, and you should certainly be cautious of anything you are told.

Debt Settlement vs. Bankruptcy

The debt settlement solution may seem more attractive than bankruptcy, but it may not prove true. Here are some ways debt settlement may not be the better solution.

Debt Settlement Could Take Longer

Depending upon the amount of debt you hope to settle, debt settlement could take 3 to 4 years, or longer, to accomplish. This compares to a Chapter 7 bankruptcy which typically takes 4 to 5 months to complete.

Debt Settlement May Cost More

During the time you quit paying your creditors and put money in your debt settlement account, interest and late fees accrue on the balances you owe. This means it may take more money to settle with the creditor. Also, you will have to pay the debt settlement company a fee when the debt settles. Debt settlement companies typically charge a fee equal to 20% of the debt they help you settle. With a Chapter 7 bankruptcy, your unsecured debts could be discharged with no cost to you except a lawyer's fee and court costs. Most bankruptcy lawyer's fees

are significantly less than what you might have to pay a debt settlement company.

Debt Settlement Offers No Protection from Creditors

A debt settlement company has no means of stopping your creditors from harassing you during the time you are putting money into the debt settlement account and not paying them. Nor can the company stop a creditor from filing a lawsuit against you, garnishing your wages, or recording a judgment lien. In contrast, as soon as you file bankruptcy, a court order known as the automatic stay is issued to your creditors. This order prohibits them from contacting you and harassing you for payment. It also prohibits them from taking any collection actions against you during your bankruptcy.

Debt Settlement Can Cause Tax Liability

The Internal Revenue Service regards forgiven debt as taxable income. In debt settlement, a creditor typically reports the amount of forgiven debt to the IRS. They then send you a 1099 C that you have to report on your taxes. Creditors may also report debt forgiven through bankruptcy to the IRS. But bankruptcy and tax laws generally stop it from being counted as taxable income.

These are a few of the ways that debt settlement may be less beneficial than bankruptcy as a solution to your financial troubles. To learn what may be the best solution for you, contact us for a free evaluation of your financial situation.

We are here to help

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Who do You Want in Control of Your Hard-Earned Assets: The Government or Your Family?

By Landis C. Mahaffey, Attorney



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Last month, we discussed in Part I “Why A Living Trust Is *The Intelligent Choice*”. Now, we need to explore what happens when a Living Trust does not exist, and your loved ones are forced to step aside, relinquishing control of your estate to government and the courts. Because this is not what most would choose if they had known, let’s look at how to avoid the avoidable.

My law firm knows all too well the hardships Probate places on families. Probate vs. a Living Trust is important to think about, and the unnecessary hardships caused by Probate can be easily remedied, while retaining control of your assets with a Living Trust.

If you want government and courts in control of everything when you die, then you want a Will. If you want your family and loved ones in control, you want a Trust.

Though there are numerous advantages to a Living Trust, this one advantage (to keep government and courts outside your private matters) is so compelling, it would make a Living Trust worthwhile – and justify the Living Trust “choice”, in and of itself.

Just consider what happens when we allow the courts and government to get involved in anything. It costs way more than it needs to, it takes forever to complete, involves ten times the paperwork, and requires lawyers to navigate you through the entire process.

That process describes Probate. Probate means you will surrender all control of assets to an impersonal, bureaucratic government process. The assets which you meant for your loved ones will be locked out of their control during the entire one-to-two-year legal process. To make matters worse, not a single expenditure, or use of assets occurs without first obtaining court approval; and, of course, no court does anything without the proper mounds of paperwork and red tape.

From start to finish, Probate mandates the use of a lawyer who knows how to interface with the Probate court. Control is ripped away from your family and taken over by a bureaucratic process that is both impersonal and painfully slow. Probate erodes the value of the estate while redirecting your assets

to pay court costs and higher taxes.

With a Trust - the opposite is true. A Living Trust puts control where it belongs – with family – not the whims of the state and attorneys. Instead of some impersonal process taking control, you designate who you would like to take control -- typically a spouse, child, or other trusted associate. This person is called the Successor Trustee -- and upon your death or incapacity they are immediately vested with the power to manage your estate on your behalf.

Unlike a Will, which can require multiple Probates (a separate Probate for each real estate asset located in any of the 50 States), a Living Trust controls all of your property wherever located. It is valid in all 50 States and many foreign countries.

It should be emphasized that the Successor Trustee only takes over management of the assets not ownership -- and they are legally bound to follow the Trust instructions, which only you have the power to make or change.

The law stands just as strongly behind a Trust as it does a Will. The fundamental difference is that Wills automatically assume the need for government intervention, supervision, and heavy-handed involvement. Trust law says, “We stay out of the way unless you need us”.

Not surprisingly – and to the chagrin of many lawyers – most families find they can very successfully settle a Living Trust without government involvement. And a Living Trust keeps it private among your loved ones. This is often another overlooked and understated benefit of a Living Trust.

To assist your assessment and value of having a Living Trust – and the benefits are many - simply access the free “Helpful Videos” page at AffordableLivingTrusts.com where two-to-three-minute, topical videos answer most of your Trust questions.

It is important you know that you can successfully protect your loved ones from unwanted takeovers of your estate by Probate and reposition your hard-earned legacy with a Living Trust. In confidence, with a Living Trust, you *can* keep control and keep your privacy, and your loved ones will benefit as *you* intend and directed!

Debt-Free For Keeps

By Claire, a certified Trinity counselor



Hello. My name is Claire, and I'm proud to introduce Trinity Debt Management as a new provider for Union Member Services. Trinity is a non-profit 501 (c)(3) organization whose mission is to help individuals and families break free from the burden of excessive credit card debt. We accomplish this mission in two distinct ways. First, for those who qualify, we offer our debt management program (DMP). The benefits for members of the DMP are numerous and will be further explained in this article, but in short, we can help you become debt-free, while saving you thousands in interest, and likely, improve your credit score. However, paying off credit card debt is only half of the battle. Which brings me to the second part of our mission— helping you become debt-free for keeps...

Why You Should Become Financially Literate

At Trinity, our most important goal is to promote Financial Literacy among people of all ages. After all, getting out of debt is one thing, and staying that way is another. This is why Trinity has prepared many of the educational tools you'll need to learn better money management. Printed materials will be made available to you that cover subjects like planning a budget, controlling your spending, and saving for the future. Various Online resources will be recommended to you as well. We also have certified counselors, like me, who are standing by to teach you everything you need to know to become a better steward of your personal finances.

Helping You Plan And Then Meet A Budget

Preparing a monthly budget will help you establish your spending priorities, allowing you to minimize cost and prepare for future expenses. Taking just a few minutes to speak with a certified counselor at Trinity can help you determine your financial goals.

Conducting A Credit Report Review

A credit report review with a certified counselor will help you make the most of your credit report and help you design a plan to pay off your debt. You'll learn to check for accuracy, catch identity theft and build strong credit over time.

Determine Whether You Need Trinity

To help you find out if our services are a good fit for you and your family, I'd like to have you answer a few important questions:

Do you want to consolidate your bills into one manageable payment?

Are you burdened with high interest rates and fees?

Have you been making only 'minimum' payments and yet your balances never decrease?

Are you trying to improve your credit score?

Do you need more knowledge on how to read and understand

your credit report?

Do you need help setting up a monthly budget that works?

Would you like to have financial literacy materials or referrals for any type of situation?

If you answered 'YES' to any of these questions, you may need help from Trinity.

Debt Management Program

As a member of Trinity's Debt Management Program, your unsecured debts, i.e., credit cards, store and gas cards, and personal loans will be combined into one manageable monthly payment. Your interest rates will be lowered by as much 60 percent. Pressure tactics by your lenders will be suspended at once, and late and over-limit fees will be eliminated. In just three to five years, you'll pay off your bills, save thousands in interest and finance charges, establish a positive payment record, and more than likely, improve your credit score. It's not a loan. It's a smart way to meet your obligations and take control of your finances. Throughout your membership in our DMP, you'll come to rely upon our expertise while gaining reassurance in the knowledge that Trinity will be with you every step of the way.

Ask The Trinity Team For Expert Advice

If you've been struggling to make sense of your personal money matters and need guidance and counseling, you can rely on Trinity. Our team of debt management specialists will give you the time and attention required to achieve a successful outcome.

And please, before you decide to sign up with a debt settlement company or declare bankruptcy, call one of Trinity's debt specialists. We will evaluate your options and help you determine your best course of action.

Debt problems come in many forms and no single solution is right for everyone. Whatever your situation may be, you owe it to yourself to seek advice from Trinity and then follow through with the recommendations we provide. You can do it, and we can help.

If Your Debt Has You Down, We Should Talk

As you face the difficult challenge of paying down excessive debt, you will be making many important decisions. Before you determine which approach is best, talk to Trinity. The Trinity team can assist you during this difficult time. We're ready to do a complete analysis of your debt situation and assist you in formulating a strategy that suits your needs. Remember, the choices you make today will affect your credit rating now and in the future. If your debt has you down, we should talk. Call 1 (800) 793-9037 or visit us on the Internet at www.trinitycredit.org. In just a few minutes, we'll develop a plan that helps you become debt-free for keeps.

Trinity Debt Management

11229 Reading Road, Cincinnati, OH 45241
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For The Veterans®; Overview Of Veterans Benefits *By Timothy L. Miles*

Should I hire an Attorney?

An attorney could save you a massive amount of time and help you recover the maximum number of benefits that you need and deserve. Moreover, claims are frequently denied and the appeal process is confusing and time-consuming. An attorney can help you navigate the appeals process quickly as and recover all the benefits you need to manage your disability or injury.

We are dedicated to helping veterans and their loved and we understand that obtaining benefits can be a complicated and frustrating process. If you've been denied disability benefits or death benefits, we may be able to help you appeal this decision and recover the compensation you need to lead a full life. To learn more, fill out our free, no-obligation [Free Case Evaluation](#) or call (855) TIM-MLAW(855-846-6529).

Who Is Eligible for Veterans Disability Benefits?

An applicant must meet four basic requirements to qualify for disability benefits from the VA: must be a veteran; must have a current medical condition; must have sustained an injury or disease during service; and their current disability must be related to their tour of duty (this includes diseases or conditions that were exacerbated during service). A veteran must prove that their injury or condition was related to their service.

What Types of Injuries Qualify for Benefits?

We have experience recovering benefits for veterans with the following injuries and conditions (among others): Post-Traumatic Stress Disorder (PTSD); Back and spinal injuries; Knee, leg, and arm injuries; Gulf War syndrome; Traumatic brain injury; Amputations; and Gunshot and shrapnel wounds. This is not an exhaustive list, and if your condition does not

appear above, you could still be eligible for benefits.

How Do Disability Ratings Work?

The VA issues a rating decision through the Regional Office where the application was filed. The total benefits are based on the VA's determination of how disabled they are, on a scale from 10 to 100%. When a veteran suffers from multiple service-related disabilities or conditions, a special formula is used to establish their total disability rating level.

Can I Appeal My Disability Rating?

If a veteran believes their disability rating is too low, they can file an appeal. To prepare for this appeal, the veteran must visit the VA medical facility where they received their compensation and pension physical.

Can My Disability Rating Change?

Yes, the VA is permitted to alter it in certain situations. The VA may require a re-examination six months after the veteran has left service, and then follow-up examinations two-to-five years later to determine if the disability still exists and if its severity has lessened.

Am I Eligible for Retroactive Awards?

Benefits are usually retroactively for the time period between when a veteran applied and when they were approved.

What Survivor Benefits Does the VA Offer?

Survivor benefits include: Education Program Refund; Civil Service Preference; Commissary and Exchange Privileges; Burial-Related Benefits; Dependency and Indemnity Compensation (DIC); Parents' DIC; Death Pension; Education and Training; Healthcare; Home Loan Guarantee; Life Insurance Proceeds.



Three Biggest Mistakes Travelers Make When Visiting New York City

By Ricky Tyus



MISTAKE #1: Thinking the NYC subway system is difficult and scary.

The subway is the lifeline of New York City. If it did not exist, NYC would not be the city it is today. It moves 5.7 million people every weekday and is able to accomplish this feat because it is safe and easy to understand. Gone are the days of dangerous gangs and graffiti-laden trains. While those may be prominent images from the 1970s and 1980s and have become part of popular culture, they no longer are true. And while the subway system may seem hard to navigate, with a little research and insider tips, it's easy to master. Here are some ways to stay safe in the subway and navigate it successfully.

Navigating: Know which direction you are headed. In Manhattan, the majority of trains run north and south—uptown and downtown. Only the L train, the #7 train, and the Times Square and Grand Central Shuttle truly operate east and west. Know which train will get you closest to your destination. If you are visiting a landmark, 99% of the time you can check their website and see which train is best. Local trains make all stops. Express trains will skip stops in order to move people faster. Before getting on an express, make sure that it stops at your desired location, otherwise you may find yourself quickly in an outer borough.

Don't be intimidated by the subway map. It is posted online, on the wall at the station, and at the top of the subway cars. Once you know where you're headed, you can easily find the correct line you should be on and can follow the specific color that it's highlighted in. Ask a local. If you are not sure about the direction or the stop, ask a local train rider. New Yorkers can be very nice and happy to help. Utilize resources. Check the MTA.info website for schedule changes. Use Google Maps to help plan your subway trip.

Safety: Whenever you are in a new environment, be aware of your surroundings. Pay attention. Keep bags, backpacks, and purses zipped. Keep your wallet/phone in front pockets. Use subway cars that have other riders in them. If it is later in the evening, stand in the center of the platform to enter the train since there most likely will be more riders in the center cars. Do not take out your wallet to give money to panhandlers or performers. If you feel obliged to give, keep a couple of singles and loose change in your pocket for easy access. Keep a grip on

your cell phones or tablets. When the train you are on pulls in to the station and the doors open, you should be aware people are entering and exiting the train. It is easy for someone to grab your iPhone and run off the train before the doors close if you are not paying attention.

MISTAKE #2: Taking advice from your neighbor, friend, or relative who visited New York City in the last 10 years.

Do you know how much things change in 10 years, especially in one of the world's largest cities? Restaurants open and close, new museums open, and entirely new neighborhoods can be established. Ten years is a long time. Your friend means well, but the advice they give cannot be counted on. You need to do your own research and speak with people who are in the know when it comes to New York City. Speak to or contact Tyus Tours & Travel, we've been booking New York City for over 20 years.

MISTAKE #3: Thinking you are going to see everything in one trip.

This is an issue we see all the time when planning trips for our clients. They want to pack so much into their visit, that it is not sustainable. It may seem like everything is very close together when looking at a map, but you need to take into account people, traffic, and walking distance. Of course, we offer VIP skip-the-line tickets for most attractions and pre-opening tours so you can fit in that extra museum, but you should never rush yourself and your traveling companions too much because then it becomes no fun. Pick the five most important things you want to do and then the second three things and then a list of possible things if time allows. Also think about visiting New York at different times of the year. Each season offers something special. The fall offers wonderful weather and the debut of new Broadway shows. By the end of November and December, NYC is all about the holidays and you cannot help but be mesmerized by it all. January and February offer the best deals on travel to NYC, with the added bonus of Restaurant Week and Broadway Week. The best strategy is to visit us at www.tyustours.com or contact the pros at Tyus Tours & Travel and have us plan the perfect NYC vacation for you. Macy's Thanksgiving Day Packages are now available.

Provider Spotlight

Union Reporters is pleased to announce a **new member and provider benefit**. All members and providers now have exclusive access to the Working Advantage discount network which allows you to save up to 60% on ticketed events and online shopping.

Through Working Advantage you can save on:

Movie Tickets	Theme Parks
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Online Shopping Merchant	Gift Certificates

..and much more!

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. When opening an individual account you will need **Union Reporters ID# 233389733**.

Working Advantage offers 24-hour online shopping and customer support Monday through Friday from 8:30 AM to 6:30 PM Eastern time. If you have specific questions regarding the site, please contact Working Advantage at **800-565-3712**.

Save up to **60%** on tickets, travel and shopping!

Union Reporters members are eligible for the Working Advantage discount program.

Register for your FREE account today!

- 1 Go to www.workingadvantage.com
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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!

Relocation Specialists

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:

1-800-353-8834

You can access our relocation services map at:

<https://unionreporters.com/relocation-services/>



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