



Teamsters Win at the Ballot Box, Will Bring Union Perspective to Offices

Election Day 2021 was full of ups and downs. While we saw some strong allies come up short, the election did spell success for a number of Teamster members and Teamster-endorsed candidates who ran for office seeking to expand pro-union policies.

Teamster-endorsed New Jersey Gov. Phil Murphy won a close re-election fight. He publicly thanked the Teamsters for remaining on the job during the early days of the pandemic that devastated the state and also enacted legislation protecting the rights of unionized public sector workers.

From coast-to-coast, Teamster locals got involved in elections making sure pro-worker candidates received the support they needed to win. Nowhere was that more evident than with Local 560 and Joint

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Nestle Ice Cream Factory Begins 41.3 Million Dollar Expansion

On Friday, November 5, 2021, Nestle ice cream factory hosted its groundbreaking day for the new expansion to the current plant in London, Ontario.

Following the previous 51.5 million dollar expansion back in 2018, Nestle Canada has now invested 41.3 million dollars into this new section of the factory.

Premier of Ontario Doug Ford, Minister of Finance Peter Bethlenfalvy, CEO of Nestle Canada John Carmichael, Mayor of London Ed Holder, London West MP Arielle Kayabaga, and Ward Councilor Steve Hiller also spoke and participated in the ceremonial groundbreaking event at the plant.

Growth at Nestle's London plant has been a continuous effort, made possible by the hardworking members and workers that keep the factory running and delicious ice cream production going despite the struggles they have faced during the pandemic.

"That's the strength of this place. Everyone stepped up and got it done—it's a testament to the people," says Brent Guest, Chief Steward at the Nestle plant.

"We're looking forward to the expansion,"

says Helen Medeiros, a member of Teamsters 647 and a worker at Nestle for over twenty years. "It's a great opportunity."

Teamsters Local Union No. 647 is optimistic about the new full-time jobs and prospects this expansion will create for local, hardworking Canadians and the upcoming generations in London's vast and diverse community.

"When it comes to making ice cream, our Teamsters members working at the Nestle plant prove to be the best all around the world," says Carl Davis, Secretary-Treasurer of Local 647 and Business Agent for the Nestle plant. "This new investment will not only add over one hundred new full-time members, but also provides job security well into the future for over six hundred and fifty existing members that can count on a good living wage, a good pension and great benefits."



Culinary Union celebrates 86 years of fighting for working families in Nevada



Las Vegas, NV – The Culinary Union, a UNITE HERE local affiliate, was chartered on November 1, 1935. 2021 marks the 86th anniversary of an organization that has improved the lives of hundreds of thousands of Nevada hospitality workers and their families with union wages and benefits. In nearly nine decades, the Culinary Union is an essential economic institution and a strong political force in the Battle Born State.

The Culinary Union has won a middle-class standard of living for over 800,000 hospitality workers in 86 years through militant rank-and-file organizing and mass actions. Worker membership has risen from 18,000 in 1987 to 60,000 members today.

“Working families in Nevada are resilient because of the strength and sacrifices made by generations of Culinary Union members who have come before us. In nearly nine decades, Nevada’s working families have seen many changes: From presidents and politicians, to casino buildings and corporations - our community is always evolving, and in spite of some incredible challenges, workers have built and maintained real power over 86 years,” said Geoconda Argüello-Kline, Secretary-Treasurer for the Culinary Union. “During the last 20 months, there is no other organization in Nevada that has done more to support working families during the pandemic than the Culinary Union. From fighting and winning extended health care benefits, keeping working families in their homes, providing essential food assistance daily, enforcing worker’s rights on-the-job, delivering Nevada for Biden/Harris

and passing much-needed relief for Nevadans, ensuring workers are safe at work by passing the first and only-in-the-nation COVID worker safety law (SB4), and winning SB3866 in the Nevada Legislature so that hospitality workers have the Right to Return to their jobs as the economy recovers.

“The Culinary Union is proud to have provided a comprehensive safety net for hospitality workers and their families at every step of the way throughout this entire crisis,” continued Geoconda Argüello-Kline. “Together we got through the hardest challenges our union and workers have faced in our lifetime and we know that if we remain united, we will come back stronger. We hold dear the 163 Culinary and Bartenders Union members and immediate family who passed away from COVID-19. May their memories be a blessing. As we remember the loved ones lost, the Culinary Union will carry on the work every day to make Nevada a place where working families continue to organize and win for our collective liberation.”

The Culinary Union is Nevada’s largest Latinx/Black/AAPI/immigrant organization with members who are originally from 178 countries and speak over 40 different languages. The Culinary Union has a diverse membership which is 55% women and 45% immigrants. The demographics of Culinary Union members are approximately: 54% Latinx, 18% white, 15% Asian, 12% Black, and less than 1% Indigenous Peoples. Culinary Union members work as: Guest room attendants, cocktail and food servers, porters, bakers, bellmen, cooks, bartenders, laundry and kitchen workers.

(Cont from page 1)

Council 73, which worked tirelessly to ensure Jersey City, N.J. Mayor Steve Fulop and his slate emerged victorious. Those efforts were successful, as Joyce Waterman, Daniel Rivera, Amy DeGise, Mira Prinz-Arey, Richard Boggiano, Yousef Saley and Denise Ridley all prevailed in their city council races.

In Florida, Local 79 teamed up the Florida Gulf Coast Chapter of the Teamsters National Black Caucus and the West Central Florida Labor Council to help get Ken Welch elected mayor of St. Petersburg. Meanwhile, Minneapolis Mayor Jacob Frey was re-elected.

Six members who participated in the Teamster Candidate Program won their races on Tuesday – Charles Frye won re-election to the Fredericksburg, Va. City Council; John Turco was re-elected to the Peabody, Mass. City Council; Robert Dellorco was re-elected to the Franklin, Mass. City Council; Bob Brunner won re-elected as Whitpain Township, Penn. Town Auditor; Steve Ewing won his Lake Stevens, Wash. City Council race; and Scott Clifthorne won his Olympia, Wash. school board race. Additionally, Michael Flaherty was re-elected to the Boston City Council.

Now that’s Teamster Strength!

ALRB Does Not Order Vote at Amazon



Calgary, November 16, 2021 — The Alberta Labour Relations Board (ALRB) has reviewed the application for certification filed by Local Union 987 of the Teamsters Union concerning the Amazon workers at the YYC1 fulfillment centre in Calgary and has decided that there will be no vote.

This was the second application for certification filed by the Teamsters Union in this company. The first was filed on September 13, 2021 by Teamsters Local 362 for employees at Amazon's YEG 1 warehouse in Nisku.

"We are disappointed with the ALRB's decision, but this is just one of many steps," said Teamsters Canada President François Laporte. "The unionization of Amazon is a long-term campaign and our team in the field will continue the campaign and explain to the workers the advantages of unionizing with the Teamsters."

During the campaign, Amazon employees explained to Teamster representatives that job

(Cont on page 4)



Today, Republic Services sanitation workers, who are members of Local 270 in New Orleans, are on strike in response to the company's efforts to cut wages for some of its longest-tenured workers and widespread equipment failures. The unfair labor practice (ULP) strike represents Republic workers' latest effort to hold the company accountable to better working conditions and fair pay at its New Orleans facility.

"It's hell on wheels. We're underpaid. Trucks are constantly breaking. I'm a one-man gang in the morning, I handle all these trucks, by myself," said Robert Williams, a repairman at Republic Services and member of Local 270.

While Republic Services workers have been working tirelessly to pick up the trash from Hurricane Ida and keep the streets clean amid the pandemic, the company has been pushing to move its sanitation workers nationwide from an incentive pay model to hourly rates, which would cut some of Republic's longest-tenured workers'

pay by nearly \$7/per hour.

"Republic Services workers have been doing their best to avoid a strike. We have been showing up at the bargaining table ready to negotiate with management and raising concerns critical to helping us clean up this community," said Steve Sorrell, President of Teamsters Local 270. "Unfortunately, Republic is continuing to push for nationwide wage cuts for long-time, dedicated employees while putting its workers and the public in danger by maintaining shoddy, outdated equipment. It's time that Republic Services put its workers and the New Orleans community first."

In addition to facing possible wage cuts, the Republic Services workers are also experiencing significant equipment failures. There are currently 18 Republic Services garbage trucks out of the New Orleans facility's total 50 trucks that have been deemed unsafe to operate and out of operation. As a result, workers continue to be sent home without pay and are unable to pick up trash in

Republic Services Workers in New Orleans Strike Over Unfair Labor

Frontline Sanitation Workers Strike for Good Pay, Better Working Conditions and a Fair Contract

several New Orleans neighborhoods. Local 270 has filed a ULP against the company for its mismanagement.

Republic workers held an informational picket on October 25, hoping to reach a fair agreement with the company, avoiding a strike, especially with their communities still in turmoil following Hurricane Ida. However, the workers could not stand idly by as their colleagues, many of whom have been with the company for 20-plus years, face substantial pay cuts from a huge corporation, and as the company makes it increasingly more difficult for them to do their job safely.

"These guys dedicate their lives to this company. Most of these guys worked through two years of the pandemic, all of them returned after Hurricane Ida, and we still have to argue for a decent wage which is totally unfair," Sorrell said.

Teamsters Local 270's contract extension with Republic Services expired on June 30, 2021 and members voted to authorize a strike on October 8, 2021.

When Scabs Are a Danger to Public Health

NEW YORK—A dozen oil workers rally in front of the United Metro Energy (UMEC) terminal in Brooklyn on their 113th day on strike August 10. They're fighting one of the largest suppliers of heating oil and motor fuels in New York.

The strike began months prior, on April 19. After workers spent one of the hottest summers in decades on the picket line, the rally provided a much-needed morale boost. The workers were joined by dozens of supporters, including fellow Teamsters and some perhaps unexpected allies—four of New York City's elected democratic socialists, all of whom campaigned for the drastic reduction of fossil fuel use.

Led by longtime environmental activist and New York State Assemblymember Emily Gallagher, the politicians spoke out about both the oil workers' struggle for better conditions and the environmental effects of petroleum. "This is more than a workplace issue," Gallagher said to cheers. "This is a human rights issue. All of New York City and the surrounding area will be impacted, and is impacted, by these skilled workers...being held back from their own quality of life and their own safety."

The strikers include 23 terminal operators, service

technicians and truck mechanics, who provide diesel, biofuel, heating oil and gasoline to public schools, hospitals, gas stations and the Metropolitan Transit Authority. Praised as "essential workers" throughout the Covid-19 pandemic for keeping the heat on in much of New York City, there's no telling when (or if) they will return to work.

The workers unionized in February 2019, joining Teamsters Local 553. They spent the next two years fighting for a contract to bring their pay in line with the rest of the (majority union) industry, create a grievance system and join the union's healthcare plan. But UMEC CEO John Catsimatidis—a billionaire grocery store mogul, right-wing radio personality and longtime donor to former President Donald Trump—has been stalling negotiations.

When the strike began, terminal operator and strike captain Andre Soleyn received notice he had been "permanently replaced," which he says is a sign he's "on the right track." Still, Soleyn worries how he will keep supporting his three daughters. To date, seven others have received similar notices, and union members say that UMEC has threatened to replace the

rest of the strikers.

The terminal is currently operated by eight people who, union members argue, are not qualified to handle the "six-and-a-half-million gallons of flammable, explosive product."

Greenpoint, the north Brooklyn neighborhood where the UMEC terminal is located, is no stranger to environmental catastrophe. After nearly 200 years as the seat of the petroleum industry in New York City, neighboring Newtown Creek is a Superfund clean-up site (a 17-million-gallon oil spill hit in 1979). Strikers say the odds of another catastrophe increase daily.

Despite the danger, UMEC's nonunion healthcare plan has such high co-pays and deductibles that, Soleyn says, healthcare "amounts to almost being out of your pocket." But even that plan has disappeared for strikers, as management revoked their health insurance during the strike. Catsimatidis, meanwhile, claims UMEC is dealing in good faith, but the union has filed claims with the National Labor Relations Board alleging UMEC has attempted to intimidate union members and has illegally hired replacements, among other problems. UMEC did not reply to a request for comment.

security, pace of work, discrimination and favoritism are major issues for them.

"Despite this disappointing decision, we will continue to help and support the people of Amazon," added Local Union 987 Secretary-Treasurer Jim Haryett. "We will stand by them when they choose to join the Teamsters Union, whether it's in a month, a year or even later."

An ALRB vote won by the Teamsters would have initiated a negotiation process and the first collective agreement between the parties.

"This large-scale campaign is just beginning," concludes the president of Teamsters Canada. "There will be successes and failures along the way, but I believe it is only a matter of time before a group of Amazon workers join the Teamsters."

Teamsters Local Union 987 is currently reviewing the ALRB report and may have further comment a later date.

Workers at Amazon in Alberta have taken the first step toward joining a union.

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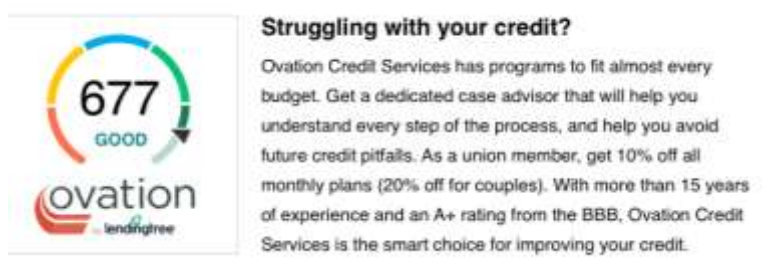
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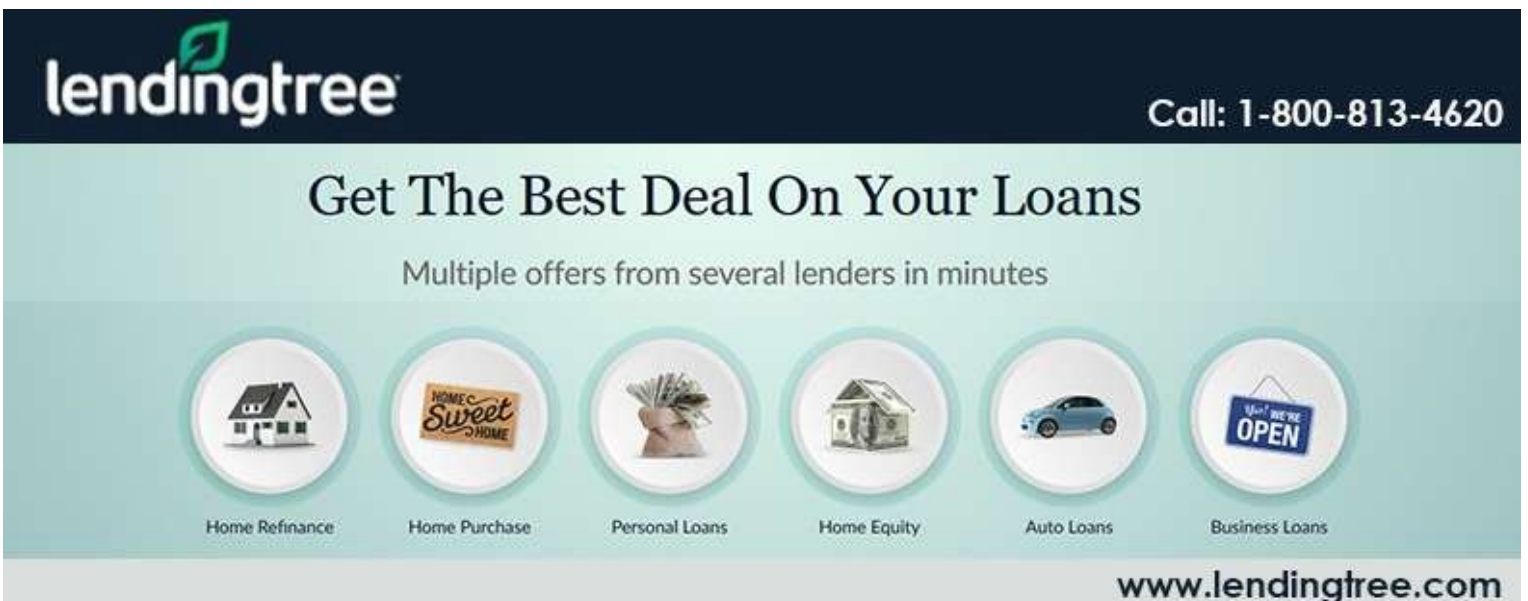


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The Top 5 Big Bankruptcy Lies

By Seymour Wasserstrum



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

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

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

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

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

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

Filing for bankruptcy can be the start of a new life for many people. and it could be one of the smartest financial decisions that they have ever made. When their debts are legally forgiven with the blessings of the federal government, they can move forward and face the future with greater hope and confidence that there are much brighter and better days ahead for them and their family. They have been legally freed from

the burdens and bondage of overwhelming debt, the shackles have been broken, and they are free to pursue life, liberty, and happiness, without all of those overwhelming debts weighing them down.

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

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

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

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

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

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

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

Still another potential way to stop a foreclosure is by utilizing a

foreclosure mediation program that is available under the supervision of the New Jersey courts.

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

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

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

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

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

The truth is that you can get a chapter 7 bankruptcy discharge once every eight years. There are certain specific rules that govern your right to file bankruptcy more than once, so if you have previously filed for bankruptcy, you should consult with a qualified attorney to make sure when you can file for

bankruptcy again. But the fact is that just because you have previously filed bankruptcy, that doesn't necessarily mean that you can't do it again.

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

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


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

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

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Five Offices to Serve You

Your Sleep Apnea Machine Could Be Causing You Major Health Problems

By *Timothy L. Miles*



Philips recalled millions of CPAP and other sleep apnea machines because many users were breathing toxic foam caused by a serious issue with their machines. Breathing in this toxic foam can cause cancer and other major health problems. The foam was going directly into the tube that users were using to breathe correctly while they slept. Aside from causing cancer, which is obviously severe and completely unacceptable, many users also reported headaches, upper airway irritations, coughing, chest pressure, sinus infections, asthma, damage to their liver and kidneys, nausea, vomiting, and increased breathing problems.

What Is A CPAP Machine?

A continuous positive airway pressure (CPAP) machine is the most commonly prescribed method for treating sleep apnea. This medical device sends a steady flow of oxygen into your mouth and nose while you sleep, which keeps your airways open and allows you to breathe more normally.

CPAP machines have motors that generate a constant stream of pressurized air which travels through an air filter and into a flexible tube. The tube delivers purified air into a mask that you seal around your nose or mouth while you sleep.

Which Machines Were Recalled?

Philips ended up recalling millions of breathing machines because of the issue with the foam. In addition to recalling sleep apnea machines, other life-saving mechanical ventilators were recalled as well. The machines that were recalled include the following:

1. DreamStation Machines.
2. Continuous Positive Airway Pressure (CPAP) Machines
3. Bi-Level Positive Airway Pressure (Bi-Level PAP)

4. Mechanical Ventilators

What Is the Toxic Foam?

The toxic foam that was causing people severe health issues is polyester-based polyurethane. While people were using the machine, the foam began to degrade into very small particles that the users were breathing in or ingesting. The foam also produced toxic gases, which caused cancer, lung irritation, and organ damage.

How Long Have the Machines Been on the Market?

These damaging machines have been sold to patients since 2009, meaning some users have been exposed to the foam and gases for more than ten years.

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Tackling Inflation and Your Debt

It is a cold fact that everything is getting more expensive. Inflation is cruel, making the cost of what you need today like gas, food, clothes, and just about everything more expensive. For many that have incurred debt like mortgages, car loans, credit cards, and medical debt, inflation will surely require hard choices. Debt that was manageable 6-12 months ago may no longer be. It does not take long for missed payments to be sent to collections, repossessions, and foreclosures.

What is inflation?

The IMF (International Monetary Fund) describe Inflation as **“The rate of increase in prices over a given period of time. Inflation is typically a broad measure, such as the overall increase in prices or the increase in the cost of living in a country.”**

Frankly, it means the things you need for your daily life cost you more. This means you have less money available to repay debts you may owe.

What kind of debts:

- The average credit card debt for U.S. families is \$6,270, according to data from the Federal Reserve.
- Total auto debt last year set a record high of \$1.37 trillion, according to Experian.
- Total student loan debt also set a record this year, reaching about \$1.7 trillion.

Of course, inflation hurts these debt holders the most since rising prices cut into their slim household budgets. While Americans paid down debt during the pandemic, they didn't come close to paying it off. Any cushion that resulted from paying off this debt will be quickly eroded by inflation's impact on everyday expenses.

Take Action Now.

When your wages do not increase as much as prices, you are worse off. In other words, inflation is akin to lost wages, and your purchasing power or real—inflation-adjusted—income falls. Real income affects your standard of living. When real incomes fall, so does your standard of living, but the amount you need to support your debt keeps going up.

If you are finding yourself stressed over paying your mortgage, juggling the car payment and groceries, and struggling to put gas in your car to get to your job instead of paying your student loan payment which made it possible to get your job, give the experienced debt relief attorneys at the Bond & Botes Law Offices a call. We are committed to empowering our clients in all aspects of their financial well-being.

Contact an Experienced Attorney to Help You Through This Inflationary Period.

We are here to help. The attorneys at the Bond & Botes Law Offices have devoted decades to helping people resolve debt and protect their standard of living. We offer free consultations to people facing overwhelming and unpayable expenses. You can schedule yours right now by calling **(888) 599-0844**.

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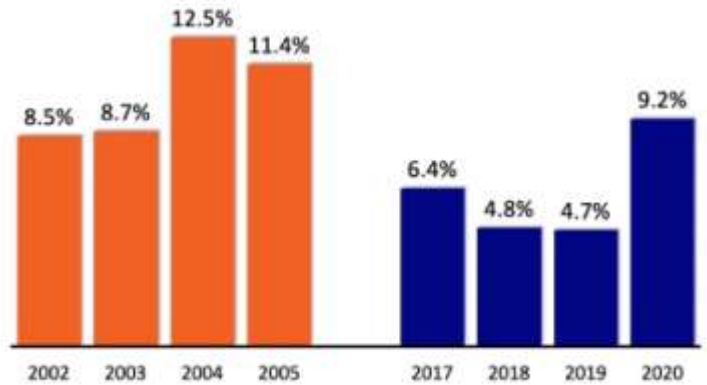
Housing Market – Crash? Or No Crash?

By Trish Wolf

Most of us remember the housing bubble of 2008 that rocked the economy and sent financial markets spiraling. Fast forward to 2021 and many of us feel an eerie similarity in today's real estate market as home prices rise at such a rapid pace. Add a worldwide pandemic to the mix that brought the world's economy to a screeching halt, and it has consumers feeling uneasy. If you are thinking about buying a home in the next year, you are likely concerned that you may overpay and ultimately lose equity. So, the question that people are asking... Are we about to repeat history? Is a housing market crash in our future?

The Trish Wolf Team is a local, top-producing real estate team with their finger on the pulse of this fast-paced market and are here to shed some light on this very important topic and help alleviate your fears. There are a number of factors that indicate that this is NOT 2008 all over again, but instead, a demand-driven market which is here to stay for a while!

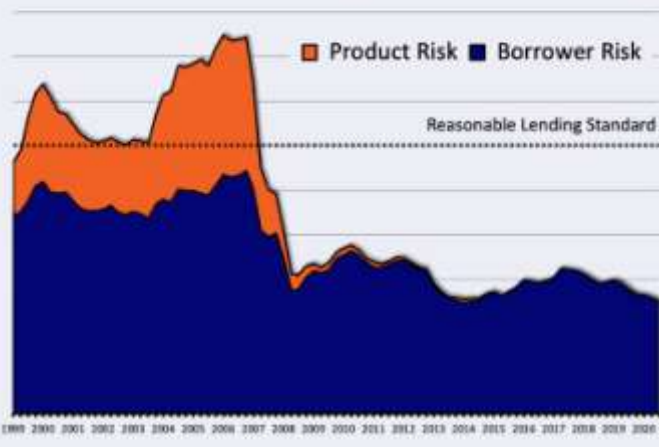
Annual Home Price Appreciation



#2 Home appreciation is slower than 2008.

Take a look at the graph and you can see the accelerated home appreciation leading up to the 2008 crash is higher than what we are experiencing today. Normal appreciation is 3.8%, and while we are ahead of the curve, it's not out of control like it was in the early 2000s. As a sidenote, U.S. home appreciation has been trailing the world-wide numbers for many years. The current change in market can almost be viewed as a market correction if we look at the bigger picture.

Default Risk in the Mortgage Market (1999-2020)



#1 Mortgage standards are higher today.

The pre-approval process with lenders today is much more rigorous than it was in 2008. Recently, the *Urban Institute* released their latest [Housing Credit Availability Index](#) (HCAI) which "measures the percentage of owner-occupied home purchase loans that are likely to default. A lower HCAI indicates that lenders are unwilling to tolerate defaults and are imposing tighter lending standards, making it harder to get a loan."

"If the current default risk was doubled across all channels, risk would still be well within the pre-crisis standard of 12.5 percent from 2001 to 2003 for the whole mortgage market."



#3 There is a housing shortage.

A healthy real estate market has approximately 6 months' supply of available homes for sale. In today's local market there is only about ONE MONTH of supply. In recent years the

number of homes for sale have been slowly dropping. With the onset of Covid-19, more people are staying in their homes and delaying any plans of selling. Couple this with the surge of Millennial's, the largest generation since the Baby Boomers, entering the home buyer's market and this strained inventory is stretched even thinner. Low inventory results in the increased prices. It's a simple result of supply-and-demand.

#4 New construction hasn't kept up with demand.

Before 2005 there were 4 consecutive years of record-setting new construction homes available. This led to a housing surplus. Additionally, lenders were giving away mortgage loans like free lemonade which was an obvious recipe for disaster. Post 2008, builders substantially cut production, and many builders went out of business. This leaves a large void between housing needs and what's available for sale.

#5 Homeowners have equity in their homes.

In 2008 homeowners had a total of \$842 billion nationwide. Looking at mortgage numbers from 2020 this trend has taken a big shift with only \$348 billion in mortgage debt. These

numbers have changed, in part, due to more stringent lender rules and government regulation - creating a more stable housing market!

We hope that this info has helped answer some questions and will give you an optimistic outlook on today's real estate market.

If you are in the market to buy or sell a home, please contact The Wolf Team so we can formulate a strategy that works for you. Whether buying or selling, we guard after your bottom line to help you reach your real estate goals.

Trish Wolf 314-807-9653



I Do, Take Two! 10 Reasons Why Destination Wedding Are Perfect For Second Marriages

By Ricky Tyus

A second wedding is a second chance for you to create a unique and memorable life together. Most brides and grooms have already experienced the traditional hometown wedding the first time, so the second time really calls for a more intimate experience. Chances are, finances are better than the first time around and parental persistence isn't as intense, so this wedding can be as personalized as possible. Here are 10 reasons behind why one-third of destination weddings are second marriages.

- They have a been-there-done-that attitude, so they already know the dos and don'ts, allowing this to be the most personalized wedding ever.
- Destination weddings are distant events, with no comparison between the first and second wedding. It can be intimate and romantic or an upscale multi-day celebration!
- A destination wedding allows a honeymoon or vacation to continue their celebration. The newlyweds can spend more than a few hours with their loved ones and after the big day is the beginning of their honeymoon celebration.
- Guests experience the ultimate vacation, since they'll typically arrive a few days early, getting to know each other with a once-in-a-lifetime reunion opportunity for close friends and family. Guests can explore and create a memorable experience of their own.
- Choosing a destination wedding is an exciting way to reduce the increasing cost of traditional weddings, since they're typically priced in a package and almost everything is included! Plus, are decorations really necessary with views of emerald oceans, floral gardens and mystic mountains alongside the ceremony? Typically resorts offer special wedding rates for guests too, so it'd be an even cheaper vacation than originally planned.
- With family involved, children can be a part of the big day. From being the ring bearer, best man or maid of honor, officiant or giving their mother away, a destination wedding is a perfect way to really create a bond together as a new family.
- Destination weddings can accommodate any size but only 20 percent of invited guests end up joining in on the fun, so it's a great way to trim down the guest list; on average close to 60 guests will attend a destination wedding. So, whether they are expecting a grand or intimate wedding celebration, a destination wedding can easily accommodate any size.
- When is the last time they have celebrated alfresco in January? Now is their chance to start a New Year and new beginning under the sun in the Caribbean, Mexico, Hawaii, Florida or Costa Rica, which all happen to fall under the most popular destinations.
- Tyus Tours & Travel will really get to know you because we'll be asking more than the basic questions of where, when and how. We'll be cutting into the cake a bit further by figuring out why they want that specific location, what their expectations are and their love story.
- A fresh start for both the bride and groom begins with their dream wedding. Destination weddings are considered simpler and faster, since the couple puts all of their trust in travel agents like Tyus Tours & Travel that will take care of the majority, so stress is left at home.

For a FREE Destination Wedding at Sandals Resorts visit <https://bit.ly/weddingfree> for more information.



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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. 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**.

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

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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:

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