



## Waste Management Orange County Workers Ratify Groundbreaking Union Contract

(SANTA ANA, Calif.) – Hundreds of workers employed at Waste Management throughout Orange County have won significant wage and pension, and healthcare increases after ratifying a groundbreaking contract that places Teamster sanitation workers on a solid path into the middle class.

Sanitation workers are among the essential heroes that have worked hard throughout the COVID-19 pandemic, up to 14 hours a day in order to ensure that communities are kept clean and safe. Sanitation companies throughout the United States including Waste Management are facing a shortage of drivers and are realizing that in order to retain talent, they must increase wages and benefits for

(Cont on page 2)



### this issue

Latest Headlines	1-2
Shame on Them	3-4
Featured Providers	5
Provider Spotlights	6-15
New Providers by State	16

## XPO Drivers Achieve Nearly \$30 Million After Company Misclassified its Workers

(LOS ANGELES) – On October 12, in a significant victory for working people, 784 current and former first-seat port drivers working for XPO Logistics are set to receive nearly \$30 million in settlement of their class-action lawsuits alleging that they were willfully misclassified, left unreimbursed for truck costs and received less than minimum wage, after a California federal judge granted preliminary approval of two settlements, one between XPO Cartage and its drivers, and the other between XPO Port Services and its drivers. The International Brotherhood of Teamsters in the U.S. and members of the International Transport Workers Federation (ITF) led XPO Global Union Network have long exposed XPO's mistreatment of its employees and fought to increase protections for these workers. The XPO Global Family of unions applauds these courageous workers and the preliminary approval of these two settlements brought about through the cutting-edge legal work of the Bush Gottlieb law firm and their co-counsel.

These port drivers haul all types of goods that are imported, including electronics, clothing, furniture, food, and they haul it for major retailers such as Amazon,

Walmart, Target, Apple, IKEA, Toyota and thousands of other companies.

“Today, we commend these brave XPO drivers, who decided not to back down and instead fought hard to demand that XPO pay them the money they were rightfully owed,” said James P. Hoffa, General President of the International Brotherhood of Teamsters. “This is more than a monumental victory for these XPO drivers in California; it’s a huge win for workers around the world to see that by standing together, working people can take on enormous companies and win.

“XPO Logistics and its CEO Bradley Jacobs are globally recognized for their commitment to corporate greed. These settlements are yet another example of how far XPO Logistics will go to line the pockets of Bradley Jacobs and his cronies while refusing to provide even basic protections for its employees.

As headlined in the New York Times and in an available global unions’ report on XPO, “Warehouse workers at XPO have miscarried on the job, been subject to pregnancy discrimination and sexual harassment with little to no repercussions for their offenders, and in Europe, some

drivers were forced to live out of their trucks for months on end. In California, XPO misclassified its drayage drivers, denying them even the most basic federally mandated safety net protections provided to essential workers during the pandemic. The number of despicable violations this company has committed or allowed its workers to face is astronomical.

“I commend the 784 brave drivers in California who chose not to let a multi-billion dollar company stand in their way. As a union, the Teamsters remain committed to supporting XPO workers in the United States and internationally in their fight to demand better from a company with an appalling reputation for worker mistreatment and global greed. In recent weeks, there have been numerous stories about a port trucker shortage. If XPO and other companies didn’t misclassify and steal these workers’ wages, there wouldn’t be a shortage of drivers.”

While this settlement does not eliminate XPO’s ability to misclassify its workers, it does illustrate the enormity of the company’s continued liability for misclassification. Due to recently passed legislation in California, XPO’s customers are also potentially liable for future violations by XPO. That liability could total hundreds of millions of dollars, leaving workers at risk of losing their jobs and decreasing shareholders’ return on their investments.

International Brotherhood of Teamsters Vice President of the Western Region and Director of the Teamsters Port Division, Ron Herrera, has worked closely with port truck drivers in the Los Angeles area to secure numerous worker protections. He acknowledges that this should be a wake-up call for companies willfully opting to misclassify their workers: this abusive practice is running out of time.

“Misclassification of workers is all too common in the ports of Los Angeles and its surrounding areas, and while XPO is notorious for doing this, there are far too

many employers still cheating workers out of the pay and the rights they deserve,” Herrera said. “Today’s victory makes clear to other misclassified drivers that the days of misclassification are coming to an end. To employers, these settlements should serve as a clear reminder that depriving workers of their wages or failing to provide them with essential job protections is unacceptable, and they will be held accountable.

“I’m extremely proud to know some of the drivers who finally will receive the pay they deserve. What’s frustrating is all these workers had to go through just to try to provide for themselves and their families, all while XPO did whatever it could to avoid paying them a livable wage and providing them with basic protections. However, their day has come, and I couldn’t be happier for them and their families. The Teamsters will continue to fight in support of these XPO drivers and their efforts to be reclassified as employees, and our union will do what it takes to eliminate misclassification so that it’s no longer a reality in California’s ports.”



workers.

This tremendous victory was accomplished thanks to the courage and dedication of Teamster sanitation workers at Waste Management who stood shoulder to shoulder in the bargaining process. Contract highlights include drivers receiving an immediate \$2.23 raise in pay, double-time pay after 12 hours of service, and full maintenance of healthcare benefits with no increased cost to workers.

Teamsters Local 396 currently represents over 3,000 sanitation workers throughout Southern California and is among the largest Teamster sanitation Locals in the U.S.. Ron Herrera, Secretary-Treasurer of Teamsters Local 396 stated, “The courage demonstrated by this group of essential workers who organized to win this contract is admirable. Throughout the COVID-19 pandemic, the press has written about the importance of essential workers, but Corporate America still insisted on low wages. Our members stood strong and won major raises that will continue to lift standards in an industry that has historically exploited Latino immigrant workers. Our members have truly demonstrated the grit and tenacity with which Teamster power is built.”

## Teamsters Hold Day of Action at Stericycle and Shred-it

On Monday, Oct. 4, workers at Stericycle, Inc., and its subsidiary, Shred-it, Inc. took part in a worker-led national day of action to demand respect and dignity on the job. Teamsters at both companies are currently in negotiations and represented by Local 377 in Ohio, Local 251 in Rhode Island and Local 469 in New Jersey.

Workers came together in the early morning hours Monday at Stericycle locations in Woonsocket, R.I. and Warren, Ohio; and Shred-it locations in Pawtucket, R.I. and Lawrenceville, N.J.

“We’re going to do this together. We’re all going to get a contract, and we’re going to go to work happy,” said Joe Cappite, a six-year plant operator at Stericycle and member of Local 377 in Youngstown, Ohio. “It’s not a matter of if we get it, it’s a matter of when we get it.”

“Throughout the pandemic and long before, Stericycle failed to support its essential frontline waste workers,” said Chuck Stiles, Director of the Teamsters Solid Waste and Recycling Division. “What Stericycle doesn’t



October 1, is the International Day of Older Persons. The Day was created by the UN in 1990 to raise everyone’s awareness of the issues – including illness and abuse – that older persons face. For me, this is a day to take the time to appreciate how much our seniors contribute to Canadian society.

Too often people ignore the fact that many older persons remain active, as volunteers, caregivers, mentors – and workers. Their ongoing contributions to our communities are invaluable.

Let us not forget, however, the difficulties they have gone through since the beginning of the pandemic. Many have suffered terrible isolation, others have lost loved ones. The unluckiest have faced illness.

Since March 2020, seniors’ wellbeing has made daily headlines. During the fall 2021 federal election campaign, Justin Trudeau’s promise to inject \$6 billion in funding into long-term care was well-timed. Our Prime Minister understands that an aging population, combined with a labour

shortage in the senior care sector, calls for massive investments.

As Canadians are aging, so too are our facilities. Care workers are exhausted; they need help. In caring about our seniors’ wellbeing, they have put their own health at risk. Their sacrifices and dedication deserve adequate compensation.

Teamsters Canada is calling on all levels of government, and all private sector retirement homes and long term care facilities, to make lasting improvements to these employees’ working conditions. For years, workers have been telling us that the labour shortage in this industry is directly related to their working conditions. No longer can we stand back and ignore this situation: it has immediate repercussions on the quality of care for our seniors.

This truth is particularly relevant given that aging of the population will be faster in Canada than in many other countries. Growth in the proportion of retired persons will outpace that of working age Canadians:

## Ensuring a better tomorrow for our seniors and those who care for them

As Canadians are aging, so too are our facilities.

according to Statistics Canada, by 2030 or so, one Canadian in four will be 65 or older.

As well, as the population ages, gender distribution is also changing, since women have a longer life expectancy than men.

In Canada, we like to think that we care for our seniors and value the women and men who look after them. The pandemic, however, has shed light on numerous longstanding shortcomings in our long term care system. The International Day of Older Persons is the perfect opportunity to show tangible evidence that we have learned from our mistakes and are making the decisions needed to ensure a better tomorrow for our seniors and those who care for them.



## At Netroots, Panel Says Workers, Neighbors Together Must Fight Amazon

Global e-commerce giant Amazon targets disadvantaged jurisdictions to build its facilities using tax breaks that create poorly-paid jobs and pollute the air in the many communities of color where they are located, elected officials and pro-labor activists said.

Speaking at the Netroots Nation conference held virtually earlier this month, authorities participating in a Teamster-sponsored panel looking at Amazon's negative effect on communities said local governments should not be trading scarce tax dollars for low-paying jobs that treat workers poorly and harm the quality of life in surrounding neighborhoods with constant traffic and exhaust coming from company-used vehicles.

"Amazon should not get a single dollar more in subsidies. It should be paying communities for all the destruction it brings," said Arlene Martinez, communications director at Good Jobs First.

Increasingly, communities targeted by Amazon are rising up to demand more from the company. Ben Reynoso, a community organizer turned San Bernardino, Calif. city councilmember, canvassed neighborhoods, with allies like Teamsters Local 1932

and other social justice organizations, to notify city residents about Amazon's plan to develop a major air cargo facility at the nearby public airport. The development was projected to exponentially increase air and truck traffic, as well as pollution and noise, with little in return for workers and communities that would face these issues most intensely. Amazon's standard of high turnover, high injury rates, and low pay would not be enough to satisfy the serious community concerns that organizers learned about through door knocking all around the airport.

Together, residents demanded that Amazon sign a community benefit agreement (CBA) to guarantee better pay, benefits, working conditions, as well as pollution mitigation at the proposed air cargo hub. The facility is currently the subject of litigation by the State of California over environmental review failures.

"We unified labor, environmental justice and social justice in one room, fighting for good jobs and clean air," Reynoso said, adding, "What we have in a community like this is an undying thirst for equality. We are going to fight until we get there."

The fight for the use of CBAs to govern development by Amazon is not limited to San Bernardino, however. Similar efforts are currently playing out in Chicago, Memphis, Newark, N.J. and San Diego, among others. And other locations would be wise to do the same unless they want to be latest jurisdiction to be trampled on by Amazon, said Andrea Vidaurre, policy lead for the Peoples Collective for Environmental Justice.

Mario Vasquez, Local 1932's communications coordinator, said that is why the union is ramping up its efforts to challenge Amazon, as it voted to do during its 30th International Convention in June.

"The industries across the country and the world will see degradation of standards because of Amazon," he said. "What I'm so proud of is members throughout the country joining with their communities and members to say we can do something different."

Martinez said efforts to fight the global behemoth will require workers, communities and activists all to come together to build strength together.

Amazon, she stated, "is ruthless. We have to be ruthless in fighting it too."

understand is that our demands for respect are also a demand for public health and safety. These workers protect America, and they called on us calling on them to support us and ensure they are treated fairly under a strong Teamster contract. It's time for this company to stop dragging its feet and meet at the bargaining table to negotiate a fair deal."

Sanitation work is considered one of the most dangerous jobs in the country, and even more so during the COVID-19 crisis, Stiles noted.

"Stericycle workers perform one of the most dangerous jobs in the private waste industry, especially during the pandemic, handling and disposing of hazardous biomedical waste," Stiles said. "The Teamsters Union is fully behind them in their fight for a better, safer and fairer worker place."

Since October 2020, the Teamsters Solid Waste and Recycling Division has organized workers in New Jersey, New York and Rhode Island. Just last month, workers in New York City became the fifth unit at Stericycle and Shred-it to join the Teamsters in less than a year, voting for representation with Teamsters Local 813.

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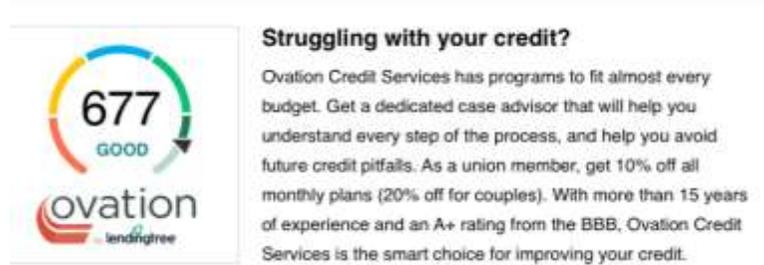
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# Don't Fear Foreclosure – Be Prepared to Fight Foreclosure (Part 1)

*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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## Countdown to College

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As a parent, of course you want to give your child the best opportunity for success, and for many, attending the “right” university or college is that opportunity. Unfortunately, being accepted to the college of one’s choice may not be as easy as it once was. Additionally, the earlier you consider how you expect to pay for college costs, the better. Today, the average college graduate owes \$37,172 in debt, while the average salary for a recent graduate is \$49,785.<sup>1</sup>

Preparing for college means setting goals, staying focused, and tackling a few key milestones along the way — starting in the first year of high school.

#### Freshman Year

Before the school year begins, you and your child should have a general idea of both career aspirations and career aptitude. Our career assessment allows you and your child to then build a list of a handful of colleges. A lot can change during high school, so remaining flexible, but focused on your shared goals, is crucial. It may be helpful to meet with your child’s guidance counselor or homeroom teacher for any advice they may have. It’s never a bad idea to encourage your child to choose challenging classes as they navigate high school. Many universities look for students who push themselves when it comes to learning. A balance between difficult coursework and excellent grades is the gold standard. Keeping an eye on grades should be a priority for you and your child as well.

For parents, Freshman year is about getting organized. This year is important for parents because it’s about knowing where your resources are. Many students require the support of tutors so knowing that the tutors are vetted and know their materials take a large burden off of parents.

#### Sophomore Year

During their sophomore year, some students may have the

opportunity to take a practice SAT. Even though they won’t be required to take the actual SAT for roughly a year, a practice exam is a good way to get a feel for what the test entails.

Sophomore year is also a good time to explore extracurricular activities. Colleges are looking for the well-rounded student, so encouraging your child to explore their passions now may help their application later. Summer may also be a good time for sophomores to get a part-time job, secure an internship, or travel abroad to help bolster their experiences.

At the beginning of sophomore year, this is a good year to evaluate your family finances. Whether you are a business owner understanding that the tax strategies used for your business may hurt you when it comes to financial aid and vice versa are important things to understand prior to having to complete the FASFA (Federal Application for Student Financial Aid) and CSS profile (College Scholarship Services profile) forms. By understanding these numbers, you can begin to calculate your Expected Family Contribution (EFC) and begin to plan how to minimize the EFC while maximize the financial aid your family qualifies to receive.

#### Junior Year

Your child’s junior year is all about standardized testing. Every October, third-year high-school students are able to take the Preliminary SAT (PSAT), also known as the National Merit Scholarship Qualifying Test (NMSQT). Even if they won’t need to take the SAT for college, taking the PSAT/NMSQT is required for many scholarships, such as the National Merit Scholarship.<sup>2</sup>

Top colleges look for applicants who are future leaders. Encourage your child to take a leadership role in an extracurricular activity. This doesn’t mean they have to be a drum major or captain of the football team. Leading may involve helping an organization with fundraising, marketing, or community outreach.

In the spring of their junior year, your child will want to take the SAT or ACT. An early test date may allow time for repeating test their senior year, if necessary. No matter how many times your child takes the test, most colleges will only look at the best score.

The summer between Junior and Senior year is the most important time to get ready for college. Having your taxes done prior to the start of Senior year is critical. The FAFSA

uses the information from your tax return in order to complete the application. Federal financial aid is on a first come basis, so errors in the completion of the FAFSA application can cause weeks to months in delays and while those delays are happening the financial aid is drying up. To further complicate the situation, private colleges and universities require parents to complete the CSS profile and the information on the FAFSA and CSS profile must match exactly. Billions in free federal grant money goes unclaimed each year, simply because students fail to fill out the free application.<sup>3</sup> Make sure your child has submitted their FAFSA (Free Application for Federal Student Aid) to avoid missing out on any financial assistance available.

## Senior Year

For many students, senior year is the most exciting time of high school. Seniors will finally begin to reap the benefits of their efforts during the last 3 years. Once you and your child have firmly decided on which schools apply, make sure you keep on top of deadlines. Applying early can increase your student's chance of acceptance.

Now is also the time to apply for scholarships. Most families think consulting your child's guidance counselor can help you continue to identify scholarships within reach. However, most guidance counselors have anywhere from a 100:1 or 500:1 student to counselor ratio. After federal aid, financial aid from the school is the second largest pot of money available to families. Where we help families is understanding not just how

to apply for scholarships but also how to appeal when the scholarship offer is less than the university normally provides to each student.

Finally, talk to your child about living away from home. Help make sure they know how to manage money wisely and pay bills on time. You may also want to talk to them about social pressures some college freshmen face for the first time when they move away from home.

For many people, college sets the stage for life. Making sure your children have options when it comes to choosing a university can help shape their future. Work with us today to define your goals and develop habits that will help ensure your family's success.

1. The Federal Reserve, 2018
2. The College Board, 2019
3. NerdWallet, 2018

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## Personal Finance Tips for Military & Union Families



One survey found that military and union personnel have higher credit card debt and fewer tangible assets than their civilian counterparts.<sup>1</sup>

While the financial situation of military and union personnel and their families mirrors the general population in many respects, heavy indebtedness and mismanagement of credit cards may be especially acute issues for members.

Of course, military families face unique challenges, such as deployment to conflict zones, overseas assignments and the constancy of change, making personal finance even more critical. While union members families face their own unique challenges, such as seasonal work, injuries on the job, shifting private/public funding, and limited retirement plan options.

### Money Tips to Consider

#### • Take Full Advantage of What's Available

- The Thrift Savings Plan or 401k are one way to save for retirement and a Roth TSP and Roth 401k options may now be available.
- The Savings Deposit Program allows eligible personnel serving in designated combat zones to invest up to \$10,000 and receive a return up to 10%.<sup>2</sup>
- Saving in a Roth IRA may be a good idea if you receive tax-free combat-zone pay. This allows you to deposit tax-free income and take tax-free qualified withdrawals in retirement.<sup>3</sup>
- The Post-9/11 GI Bill covers the full cost of in-state tuition, up to 36 months.
- Servicemembers' Group Life Insurance protects your family with low-cost life insurance.<sup>4</sup>
- **Set Goals**—Like any mission, success begins with articulating goals you want to pursue. Once you have the list of goals you want to achieve, rank them by priority and set timeframes for when you would like to complete them. This will allow you to monitor your progress.
- **Establish a Budget**—A budget provides the financial discipline that may help you control spending impulses that can lead to greater debt levels. A budget doesn't need to be restrictive, you can add spending targets and ranges to add flexibility to reduce the stress of sticking to a budget.
- **Pay Yourself First**—Determine how much money you

need to set aside to reach your savings goal, deduct this amount from your paycheck or transfer it to a savings/investing account, and attempt to live within the limits of what remains. Our clients tell us that when the money is not in their checking account they tend not to think about it or spend it. This technique adds a level of self-discipline without the feeling of being restricted.

- **Establish an Emergency Fund**—Uncertainty marks the lives of military and union families, so be sure you have an emergency fund that allows you to be as prepared as possible for these changes. Having a nest egg is a great way to deal with the cash flow disruptions due to seasonal work demands or active duty deployment.
- **Control Your Debt**—Indebtedness can be one of the enemies of financial independence. Debt is not bad but misusing debt and not monitoring credit cards can but extra burdens on families.
- **Protect Your Ability to Earn Income**—Income protection allows you to plan for earning continuation if you become disabled and are unable to work in your field.

As you think through your financial goals, remember, taking action today is your first and most important step. What steps will you take today to improve your situation? Contact us today for a free consultation.

1.The National Foundation for Credit Counseling (NFCC), 2017

2.The Savings Deposit Program is a benefit offered to eligible personnel serving in designated combat zones. The guaranteed rate of return is subject to change.

3.To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal also can be taken under certain other circumstances, such as a result of the owner's death. The original Roth IRA owner is not required to take minimum annual withdrawals.

4.Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

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## Student Loan Payments to Restart - 90 Days From Now

Under the Coronavirus Aid, Relief and Economic Security Act, or Cares Act, federal student loan payments and interest were suspended to help folks struggling to make ends meet because of the pandemic.

### Do not expect debt relief to Student Loan Borrowers

The debt relief provided to federal student loan borrowers has been extended until January 31, 2022, but the Department of Education says not to expect another reprieve.

Some people took the opportunity to catch up on some bills or concentrate on paying down high-interest credit card debt. Now that the relief is ending, many will find themselves struggling with the financial pressure to make ends meet.

### Making Student Loan Payments

*“There’s some indication that borrowers may struggle when payments restart: In a Pew Research Center survey conducted in May and June 2021, 67% of borrowers who responded said, if student loan bills arrived next month, they would have difficulty affording the payment amount... [nerdwallet.com](http://nerdwallet.com)”*

Speaking to an experienced debt relief attorney at the Bond & Botes Law Offices will help you understand your options. Bankruptcy can help in many ways. Even though student loan debt is not normally dischargeable, bankruptcy will provide you with a legal cushion to help you make your financial situation more tenable.

Many people mistakenly believe bankruptcy will have deleterious effects on their credit, their ability to get credit in the future, and will negatively impact their reputations. These are myths! See our [Top 10 Myths about bankruptcy](#) for more information.

When individuals make decisions based on myths, they limit their options and will likely face a significant and overwhelming amount of debt. Unfortunately, a large number

of student loan borrowers are simply unaware of the opportunities available to them.

### What to do about your Student Loan Debt

Are you in over your head with your student loans? If so, please contact one of our Bond & Botes law offices by calling (888) 599-0844 and schedule an absolutely free remote consultation so an attorney can discuss your financial situation and see if we can help!

#### Alabama Offices

15 Southlake Lane, Ste 140 Birmingham, AL 35244	102 South Court Street, Ste 314 Florence, AL 35630	225 Pratt Avenue NE Huntsville, AL 35801
311 Catoma Street Montgomery, AL 36104	605 Bank Street Decatur, AL 35601	903 20th St Haleyville, AL 35565
430-B Chestnut Street Gadsden, AL 35901	713 Avenue A Opelika, AL 35601	1302 Noble St #2C Anniston, AL 36201
1 St. Louis Street, Ste 1002 Mobile, AL 36602	200 Second Avenue SW Cullman, AL 35055	

#### Mississippi Offices

5760 I-55 North, Ste 100 Jackson, MS 39211	607 Corinne St, Ste B8 Hattiesburg, MS 39401	1212 Farmer Street Vicksburg, MS 39180
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## 6 Sunny Spots for a Beautiful International Destination Wedding

By Ricky Tyus

Sun-and-sand destination weddings will always be in demand. These 5 locales are not only sunny and sandy, they're also trending.

### Destination #1: Tulum

**Why:** Tulum's ancient stone remains are unique archaeological attractions that tell the original story of the now bustling modern city. Plus, with ruins situated right on the coastline, couples' wedding photos will be more than magical.

**Legal requirements:** For a legal wedding in Mexico, [here's what you need to know](#).

### Destination #2: Cabo

**Why:** The crystal-clear waters of the Sea of Cortez create the perfect scenery for a romantic getaway. If you have a couple looking for a dream beach wedding, many hotels and resort in Los Cabos offers spectacular honeymoon and wedding packages that let you as a travel advisor leave all the work behind.

**Legal requirements:** For a legal wedding in Mexico, [here's what you need to know](#).

### Destination #3: Cancun

**Why:** Couples looking for a luxury wedding or a spicy celebration bursting with entertainment will find what they want in Cancun. Convenient to travel to from origins throughout the U.S., Cancun was designed with the needs of a tourist in mind, which makes it easy to design a dream wedding experience.

**Legal requirements:** For a legal wedding in Mexico, [here's what you need to know](#).

### Destination #4: Costa Rica

**Why:** Known world-wide for its eco-tourism efforts, stunning

natural beauty from the rain forest to the beaches, and an extensive amount of wildlife species that live in the varying habitats, Costa Rica is a top-notch destination and creates a beautiful backdrop for a destination wedding. just legalized gay marriage

**Legal requirements:** For a legal wedding in Costa Rica, [here's what you need to know](#).

### Destination #5: Bahamas

**Why:** The Bahamas lives up to its title as the World's Leading Wedding Destination (earned in 2015), offering more than 700 islands with numerous unique locations where couples can declare their love for one another.

**Legal requirements:** For a legal wedding in the Bahamas, [here's what you need to know](#).

### Destination #6: Jamaica

**Why:** With beautiful resorts, honey-colored beaches and the faint sound of reggae music in the background, it's no surprise Jamaica is a popular destination wedding location. Couples can opt for ready-made resort wedding packages or rent a private Jamaican villa for a customizable experience.

**Legal requirements:** <https://moj.gov.jm/services-and-information/marriage-licence>

*Disclaimer: Get the latest mask and travel restrictions on the destination you're traveling to before you go from the city or country's tourism board website or government website.*

Test Drive Your Wedding  
Still not sure where to have your destination wedding. Visit our interactive tool at <https://tyustours.virturalhoneymoon.com>, answer the questions and get the top 2 results based your answers. It's fun and free. Then contact Tyus Tours & Travel for the best deals.



# Important Reasons You Need to Fix Your Credit Now

## *By American Credit Repair Centers*



The pandemic has created problems for people who have had excellent credit for many years.

Whether due to the loss of a job or income, a lot of people need assistance to improve their credit by having derogatory items deleted and boosting their credit scores.

You might think bad credit only keeps you from getting a credit card or a loan, but it goes further than that. Bad credit can leave you homeless, carless, and jobless.

That's because more and more businesses are using your credit to make decisions about you.

American Credit Repair Centers offer an ideal opportunity for you to start taking responsibility and fixing these issues.

Still not convinced it's time to get your credit act together? Here are 15 reasons you need to fix your credit, summaries by LaToya Irby.

### **Save Money on Interest**

Low credit scores typically mean higher interest rates, and that means higher finance charges on your credit card balances. Repairing your credit would allow you to get a more competitive interest rate and cut back on the money you pay in interest.

### **Stop Paying High Security Deposits**

Utility service providers and even phone companies check your credit before allowing you to establish service. To offset the risk of a default, those service providers charge you a deposit. Making your payments on time will allow you to get your deposit back. Improving your credit score keeps you from having to pay the deposit altogether.

### **Get a Lower Insurance Rate**

Believe it or not, your credit affects your insurance premiums. This includes auto, life, and home insurance. A bad credit history means you'll pay more for insurance than you would if you had better credit.

### **Stop Paying Cash for Everything**

If you have bad credit, you'll have a hard time getting a credit card, which means you'll end up paying cash for everything. It may not be a nuisance until you need to do something like renting a car, where you have to pay an extra deposit if you don't use a credit card.

### **Get a Higher Credit Limit**

Generally, as you demonstrate you can pay your bill on time, your creditors will increase your credit limit. But, a credit card issuer will check your credit score before increasing your credit limit. A bad credit history might get your credit limit cut hurting your credit score even more by raising your credit utilization.

### **Stop Debt Collector Harassment**

Repairing your credit includes paying off those debt collection accounts. Until you do,

you face relentless calls and letters from debt collectors. While you can take action to stop debt collector calls, collection accounts often move from one debt collector to another. When a new collector gets your debt, you'll have to go through the process of sending letters to stop the calls all over again.

### **Feel Better About Your Credit Score**

After you repair your credit, you won't have to be afraid of checking your credit score or worse, having someone else check it. You can have confidence knowing you have a healthy credit score.

## Buy a New House

Homeownership has always been the American Dream. Bad credit is the nightmare that keeps you from realizing that dream. Many banks won't lend you a mortgage until you've repaired your credit. Those that will approve you with a high interest rate that makes home ownership cost a lot more.

## Rent an Apartment

Not only can bad credit keep you from buying a home, it can also keep you from renting an apartment. Many landlords now check credit to determine the likelihood that you'll be late on your rent. Bad credit could get your rental application denied.

## Buy a New (Or Newer) Car

Auto lenders are among the many businesses that check your credit before lending to you. Without a good credit score, your auto loan application could be denied leaving you to drive the same vehicle.

## Get a Job

Employers check credit before deciding to hire you. Some government, financial, management, and executive jobs are particularly curious about your financial history. A bad credit history could cost you the job, or the promotion you've been working hard to get.

## Take Some Financial Pressure off Your Spouse

When one spouse has better credit than the other, the spouse with good credit will be the one applying for the loans and

credit cards. Improving your credit will let you bear some of the credit-brunt rather than placing it entirely on your spouse.

## Stop Relying on Co-Signers

When you have bad credit, you'll often need others to co-sign for your loans and credit cards. If you can find someone to co-sign, you're putting financial pressure on them but they don't receive any of the benefits. Repairing your credit will save you the time and hassle of burdening someone else with co-signatures.

## Start Your Own Business

Starting a new business takes money, so many entrepreneurs rely on small business loans to get their businesses off the ground. Bad credit can keep you from getting the financing you need to start your new business. You'll have to improve your credit before a bank will give you a loan.

## Secure Your Children's Credit Score

Having bad credit can tempt you to use your child's credit. You might think you'd never do that but you never know what you'll do when you're desperate. Say you have to have electricity turned on, but your credit's too bad. You could easily rationalize using your child's credit to have the electricity turned on. Keep your own good credit and you won't think about exploiting your child's.

**American Credit Repair Centers** distinguish ourselves from 95 percent of all other credit repair companies because we do not follow a simple dispute letter process. (This is something consumers can do on their own by visiting the credit bureau websites directly for free!) American Credit Repair Centers follow the same pre-litigation process Consumer Credit Law attorneys follow, and for a fraction of the cost.

Contact **American Credit Repair Centers** Today by Calling: 855-827-3496 or email us at: [info@americancredit.com](mailto:info@americancredit.com)



# 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:

<b>Movie Tickets</b>	<b>Theme Parks</b>
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<b>Online Shopping Merchant</b>	<b>Gift Certificates</b>

..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](http://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.

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[www.workingadvantage.com](http://www.workingadvantage.com)  
or call **(800) 565-3712**

# New Providers: October 2021

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Health and personal care

John Winters - Lifestyle Performance

Training Health Club

7890 S. Hardy Dr., Suite 115

Tempe, AZ 85284: +1 (480) 463-0364

## Ohio

Real estate agent

Christina Gentry - Luxe Omni

2331 Far Hills Ave

Dayton, OH 45419: +1 (937) 956-4949

## Canada

Real estate agent

J.J. Honasan - eXp Realty

4711 Yonge St., 10th Flr, Toronto

ON, Canada M2N 6K8: 416-897-5514

Real estate agent

Laurel Hamm Mills - Homes & Gardens Real Estate Ltd.

3659 - 99 Street N.W., Edmonton

AB, Canada T6E 6K5: +1 (780) 903-7653

Real estate agent

Josh Nelson - Royal LePage Benchmark

3595 114 Ave S.E., 100, Calgary

AB, Canada T2Z 3X2: +1 (403) 862-2877

## Mexico

Medical care

Karina L. Cabrera, M.D. - Cirugia

Laparoscopica Avanzada

Centauro norte, Tun - Kul, 77760 Tulum

Q.R., Mexico : +52 9992198450

Medical care

Erik Ruiz De Esparza, M.D.- Medica Del Cortes

Boulevard Pino Payas S/N; Colonia Villas Del Encanto, La Paz

BCS, Mexico 23085: +52 6121524206

Medical care

Carlos Durán-Manzano, M.D.

Avenida Heroes De Nacozari 280, Torre

Medica CMQ Riviera, First Floor, Suite 304, Bucerias

Nayarit, Mexico 63732: +52 3331959017

Medical care

Rafael Gastélum, M.D.

De Los Delfines 110, La Selva Fidepaz,

23090 La Paz

B.C.S., Mexico : +52 6121204439

Medical care

Rafael Lujan, M.D. - Hospital CMQ Puerto

Vallarta And Riviera

Basilio Badillo 365, Zona Romantica,

Colonia Emiliano Zapata, Second Floor, Suite 7, Puerto Vallarta

Jalisco, Mexico 48380: +52 3222230011

Medical care

Francisco Mendoza, M.D.

Avenida De Los Delfines 110, Colonia

Fidepaz, Suite 42, La Paz

BCS, Mexico 23090: +52 6151114550

Medical care

Jorge A. Mojarro-Banuelos, M.D. - Hospital

Marina Mazatlan

Av. Dr. Carlos Canseco 6048, Third Floor,

Suite 301, Mazatlan

Sinaloa, Mexico 82103: +52 6699131020

Medical care

Gustavo Navarro, M.D. - Spine Clinic

Vallarta

Avenida Heroes De Nacozari 280, Second

Floor, Suite 315, Bucerias

Nayarit, Mexico 63732: +52 3292980717

Medical care

Pablo Robles, M.D.

Basilio Badillo 365, Zona Romantica,

Colonia Emiliano Zapata, Second Floor, Suite 10, Puerto Vallarta

Jalisco, Mexico 48380: +52 3221357653

Medical care

Enrique Rosales, M.D. - Medassist // Hospital Joya

Manuel M Dieguez 360, Colonia Emiliano Zapata, First Floor, Suite 5, Puerto Vallarta

JALISCO, Mexico 48380: +52 3222722879

Medical care

Laura Serrano, M.D. - Medassist // Hospital Joya // San Mare

Paseo De Los Cocoteros 55, Colonia Nautico Turistico, First Floor, Suite 8, Nuevo Vallarta

Nayarit, Mexico 63732: +52 5548637142

Medical care

Elmer Tarazon, M.D. - Fidepaz Surgical Group

Avenida Delfines 101, Colonia Fidepaz, Suite 27, La Paz

BCS, Mexico 23090: +52 6121402386

Medical care

Santiago Israel Torres, M.D. - Orthoclinic-A

Carretera Tepic-Vallarta 949, Suite 1,

Bucerias

Nayarit, Mexico 63732: +52 3223050473



# Relocation Specialists

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

<https://www.unionmemberservices.org/>

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

The Union Member Services 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 Member Services 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://unionmemberservices.org/u-s-relocation-specialists/>



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