

Dreaming of Retirement? Start Planning Now!

Who hasn't thought about how great it will be to finally retire? Local 804 members work hard for their retirement benefits – pension, 401k and health. Preserving benefits is always a top priority in contract negotiations.

We may not be able to predict the future, but careful planning will go a long way toward enjoying a happy and secure retirement. That's why Local 804 provides members with free professional financial planning. Seminars are held each fall and spring.

Retiree Howard Seras, a former Local 804 Shop Steward and Driver at Mt. Vernon, has always considered himself to be a seri-



Living the dream! Local 804 retiree Howard Seras and his wife Marjie at their retirement home in South Carolina.

ous planner. But, as he explained, “I don't know everything. I knew how I wanted to retire, but I needed guidance on how to make it happen.”

Seras began planning years before his projected retirement date and attended union-sponsored seminars with Halladay Financial advisors. They told him exactly what he needed to consider and decide in order to create a realistic plan. He said, “They asked the hard questions and they gave honest answers.” The seminars and one-on-one counseling have helped him and his wife to live very well in their retirement. Seras says that he and Margie, “Are living the dream.”

Go to www.TeamstersLocal804.org for upcoming seminar dates and locations.

Recently Retired 804 Members

The officers and staff of Local 804 wish our latest batch of retirees a safe, happy and healthy retirement. We salute them for their years of service to the Union and look forward to their future involvement in Local 804.

- Jose Acevedo
- Dexter Bartholomew
- Michael Buckley
- Viken Daoud
- Phil Dire
- Gerry Fink
- Aristides Galva
- Larry Gonzalez
- Mike Hagerman
- Alan Hanzo
- William Lynch
- Wayne Morgan
- Eli Ortiz
- Richard Orzo
- Carl Reid
- Frank Rueda
- Mike Salatino
- Willie Vega