The North Miami Pension Systems

Re 🏲 Buzz

www.northmiamipension.com

NEWSLETTER

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Being a Trustee of the North Miami Pension Board is a significant responsibility.

Trustees of the North Miami Pension Boards selflessly devote their time, even amidst family obligations, to attend FPPTA conferences. These conferences provide crucial education and ensure they stay well-informed in their mission to safeguard your pension funds.



Lets congratulate Stephanie Thomas and Ernesto Reyes (Not pictured) for their accomplishment in completing the courses and passing the testing to become Florida Public Pension Certified.

CONGRATULATIONS

Office Brigette Pace

Officer pagoberto Andollo

ON YOUR RETIREMENT





RETIRED
POLICE OFFICER
TIME TO GIVE IT
AREFCT

In a heartfelt farewell, we honor Officer Pace, Officer Andollo and Officer Schuhmann (not pictured) as they retire after years of dedicated service. Their commitment and sacrifice have left a lasting impact on our community. While they will be greatly missed, we eagerly anticipate the exciting new chapters awaiting them in retirement. Enjoy this well-deserved time and know that your presence will be truly missed.

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BABY BOOMER GEN X GEN Y GEN Z



AN AGING BOOMER GENERATION



In the 90s, the baby boomer generation proudly declared themselves as the largest generational group, sparking conversations about their influential presence and societal impact. They were celebrated for their unique values, aspirations, and potential to shape the future. Boomers were seen as trailblazers who challenged norms, embraced social change, and left an indelible mark on culture, politics, and the economy. Their collective voice and sheer numbers made them a force to be reckoned with, weaving their generational identity into the very fabric of society. Fast forward to today, and the baby boomer generation continues to leave its mark on society in numerous ways. While some boomers have transitioned into retirement, many remain active and engaged, making significant contributions to various aspects of life.

Baby boomers are defying traditional notions of retirement as well, embracing an active lifestyle, pursuing their passions, and making meaningful contributions to their communities. In comparison to the traditional idea of a retiree Boomers prioritize health, seek new experiences, and redefine aging gracefully.

A significant portion of baby boomers remains actively involved in the workforce. Their work ethic, experience, and expertise continue to be valuable assets. Many are assisting in driving innovation, and mentoring younger professionals being a true assest to many companies. Moreover, some boomers explore entrepreneurship, sharing their knowledge and launching businesses that benefit the economy after retirement.

However, it's essential to acknowledge that challenges exist alongside these positive aspects. As the number of boomer retirees continue to grow, concerns arise. The burden of supporting a larger retiree population will fall on younger generations, necessitating careful consideration of the long-term impact on social security benefits and the overall economy. Balancing the needs of current and future retirees while ensuring fairness between generations and requires proactive measures. The loss of experienced workers and knowledge can impact productivity at many companies and potentially strain the availability of skilled labor causing gaps of knowledge.

Despite these challenges, the baby boomer generation have navigated the unique opportunities and hurdles that come with aging, leaving a lasting impact on future generations. From the conversations of the 90s to the present day, we've witnessed the profound impact of baby boomers, and their journey is far from over. As they continue to shape society, their collective influence remains palpable, inspiring us to embrace the possibilities of aging and create a better future for all.

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Affordable Escapes: Under \$1000 from Florida

Summer is here. Do you have a vacation on the brain, well, if you're looking for vacations under \$1000 from Florida, there are several great options that provide memorable experiences without straining your budget. Here are four destinations to consider:

1. New Orleans, Louisiana:

Experience the vibrant culture, delicious cuisine, and lively music scene in the Big Easy. Visit iconic landmarks like the French Quarter,

enjoy authentic Creole dishes, and immerse yourself in the city's unique atmosphere. With affordable accommodations and plenty of free or low-cost activities, New Orleans offers an exciting getaway without breaking the bank.

2. Cancun, Mexico:

Head south to Cancun for beautiful beaches, crystal-clear waters, and vibrant nightlife. Many all-inclusive resorts offer budget-friendly packages with accommodations, meals, and activities. Enjoy water sports, explore ancient Mayan ruins nearby, and savor delicious Mexican cuisine.

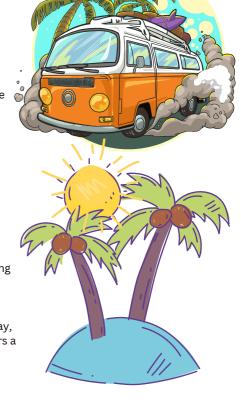
3. Savannah, Georgia:

Discover the charm of Savannah with its historic architecture, scenic squares, and Southern hospitality. Take a stroll along River Street, visit beautiful Forsyth Park, and indulge in delicious Southern cuisine. Savannah offers affordable accommodations and numerous free attractions, making it a budget-friendly destination.

4. Asheville, North Carolina:

Escape to the mountains and explore the natural beauty of Asheville. Discover the Blue Ridge Parkway, visit the Biltmore Estate, and hike through scenic trails in the Great Smoky Mountains. Asheville offers a vibrant arts scene, craft breweries, and budget-friendly accommodations, making it an ideal destination for outdoor enthusiasts and culture lovers.

Remember to plan and book in advance to secure the best deals on accommodations and transportation. Consider traveling during the off-peak season or on weekdays to find more affordable options. Additionally, look for local discounts, free attractions, and affordable dining options to make the most of your budget-friendly vacation.



Strawberry Hennessy

ingredients:

- 2 ounces Hennessy Cogna
- 4-6 tresh strawberries, hulled and sliced
- 1 ounce simple syrup (or to taste
- 1 ounce freshly squeezed lemon juice
- Ice cubes
- Strawberry slices (for garnish)
- Mint leaves (for garnish)

Instructions:

- In a cocktail shaker, muddle the sliced strawberries until they release their juices and become slightly mashed.
- 2. Add Hennessy Cognac, simple syrup, and freshly squeezed lemon juice to the shaker.
- Fill the shaker with ice cubes and shake vigorously for about 20-30 seconds to combine the flavors and chill the drink.
- 4. Strain the mixture into a rocks alass filled with ice
- 5. Garnish with a slice of strawberry and a sprig of mint for an added touch of freshness.
- Serve and enjoy your delightful Strawberry Hennessy cocktail!

Note: Adjust the sweetness by adding more or less simple syrup based on your preference. You can also get creative and experiment by adding a splash of soda water or a hint of fresh lime juice to enhance the flavor further. Remember to drink responsibly and enjoy this refreshing twist on a classic cocktail.



Safeguarding Your Digital Life



As retirees embrace the digital age and make the most of technology's benefits, it becomes crucial to prioritize cybersecurity. In this article, we will explore some essential cybersecurity practices specifically tailored for retirees. By implementing these strategies, you can ensure a safe and secure online experience.

1. Strengthen Your Passwords:

Avoid using common words, personal information, or easily guessable combinations. Instead, opt for lengthy passwords with a mix of upper and lowercase letters, numbers, and special characters. Remember to use different passwords for each online account and consider using a password manager to securely store them.

2. Enable Two-Factor Authentication (2FA):

Two-factor authentication provides an additional layer of security by requiring two forms of verification to access your accounts. Typically, this involves entering a password followed by a temporary code sent to your mobile device. Enabling 2FA wherever possible significantly reduces the risk of unauthorized access even if your password is compromised.

3. Be Cautious of Phishing Attacks:

Phishing remains a prevalent tactic used by cybercriminals to deceive unsuspecting individuals. Exercise caution when opening emails, especially those from unknown senders or containing suspicious attachments or links. Avoid clicking on links in emails and instead navigate directly to websites by typing the URL in your browser. If an email or message appears suspicious, trust your instincts and report it to the appropriate authorities.

4. Be Mindful of Social Media Usage:

Retirees are increasingly active on social media platforms, sharing personal information and connecting with friends and family. However, exercising caution is crucial to prevent oversharing and inadvertently exposing sensitive details. Review your privacy settings regularly, limit the amount of personal information you share publicly, and be cautious when accepting friend requests or engaging in conversations with unknown individuals.

5. Social Security and Medicare Scams:

Scammers impersonate Social Security Administration or Medicare representatives and attempt to extract personal information or money. They may claim that your benefits are at risk or offer fake services. Remember:

- Be cautious of unsolicited calls or emails asking for personal information.
- Verify the legitimacy of any communication by contacting the official agency directly.
- Keep your Social Security number and Medicare information confidential.

6. Tech Support Scams:

Scammers pose as tech support representatives, claiming your computer has a virus or other issues. They try to gain remote access to your device or convince you to pay for unnecessary services. Stay safe by:

- Never allow remote access to your computer to someone you don't know and trust.
- Be skeptical of unsolicited tech support calls.
- Seek assistance from trusted tech support professionals or reputable companies.

7. Grandparent Scams:

Fraudsters pretend to be a grandchild or another family member in distress, urgently requesting money for an emergency. Protect yourself by:

- Confirming the caller's identity by asking personal questions only the real family member would know.
- Verifying the situation by contacting other family members directly.
- Being cautious of immediate wire transfer requests and high-pressure tactics.

8. Investment and Financial Scams:

Retirees are often targeted with fraudulent investment opportunities promising high returns or exclusive deals. To avoid falling victim to these scams:

- Research and verify investment opportunities thoroughly.
- Consult with a trusted financial advisor before making any significant financial decisions.
- Be skeptical of unsolicited investment offers and promises of guaranteed returns.

9. Sweepstakes and Lottery Scams:

Scammers inform retirees that they've won a large sum of money or a lottery and ask for upfront fees or personal information to claim the prize. Protect yourself by:

- Remember that you cannot win a contest or lottery you didn't enter.
- Never send money or personal information to claim a prize.
- Being cautious of requests for payment via wire transfer or gift cards.

By staying vigilant, skeptical, and informed, retirees can better protect themselves from scams and enjoy their retirement years with peace of mind. Remember to report any fraudulent activity to the appropriate authorities and to keep the pension office informed if you have been a victim of identity theft to help prevent from falling victim to any scams regarding your pension benefits.

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We would like to inform you of a recent change regarding your payroll stubs due to our transition to Northern Trust. You may notice that your payroll stubs now have a new look. This new document is organized differently than the previous statements, but the same helpful information is still included. As with the direct deposit confirmation, the new annual earnings statement from Northern Trust will be mailed monthly. In addition, there is an option on the left side to make tax elections.

Please refrain from updating your tax withholdings through this option on the payroll stubs.

To ensure accurate recordkeeping and streamlined processes, we encourage you to retain your payroll stubs for your personal records.

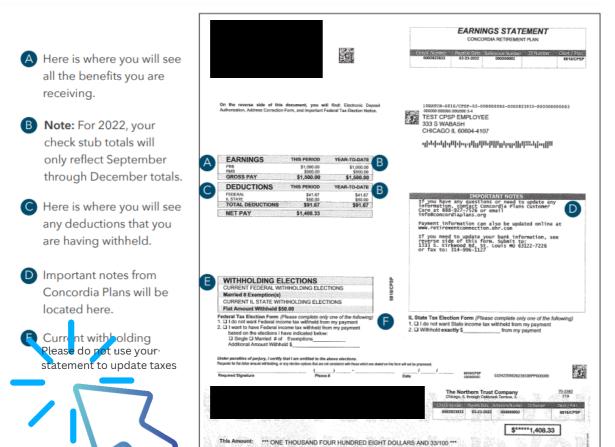
If you wish to update your tax withholdings, Please use the link below:

<u> https://w7zd62.a2cdn1.secureserver.net/wp-content/uploads/2021/08/Tax-witholding-updated-address.pdf</u>

If you wish to update your Direct Deposit information, Please use the link below:

https://w7zd62.a2cdn1.secureserver.net/wp-content/uploads/2021/08/Payroll-DD-updated-address-1.pdf

Additionally, we would like to inform you that you can create a login and access the Northern Trust website. By logging in, you will have access to make changes to Tax withholdings and your Direct Deposit information. Members may also find forms on the pension website. If you require any assistance or need detailed instructions, please contact our office; our dedicated staff will be happy to assist you.



Sample check issued by Northern Trust

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Your Laugh for Today !!!

Since Youngsters of Today have their Texting Codes *(LOL, OMG, TTYL, LMAO, etc.)* the Oldies decided not to be outdone by these kids and now have developed our own codes too:

ATD - At the Doctor's*

BFF - Best Friend's Funeral

BTW - Bring the Wheelchair

BYOT - Bring your own teeth

FWIW - Forgot Where I Was

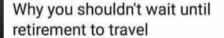
GGPBL - Gotta Go, Pacemaker Battery Low*

GHA - Got Heartburn Again

TFT - Texting From Toilet.

⊗ Now share this with some other oldies, who are 50+, and make their day.

₩ "









HOW TO AVOID STRESS AT WORK: 1. DON'T GO TO WORK.