



Trowel Talk

*The Official Newsletter of
Plasterers' Local No. 200*

Editor: Federico Lopez, Jr.

SERVING ALL OF SOUTHERN CALIFORNIA

1st Quarter 2019

Esequiel Mendez appointed as Local 200's New Business Agent



Business Manager/Financial Secretary Tom Castleman has appointed E-Board Vice President Esequiel "Zeek" Mendez as Plasterers' Local 200 newest Business Agent. Zeek started as an apprentice in 2003 and graduated later to become a Foreman for Caston Inc. In 2012 Zeek joined Local 200's Executive Board and eventually became VP in 2015. The Officers & Staff of Plasterers' Local 200 welcomes you Zeek. Wishing you the best of luck.

*Plasterers' Local 200 sends their deepest
condolences on the passing of the following
members since late 2017.*

**John Cartter
James Cleary
Stefan Dreer
Richard Esparza
James Hastings
Clyde Ingram**

**Bernard Kenney
George Kontos
Gabriel Marquez
Robert Olsen
Robert Puga
George Zapien**

I'm 65, my mortgage is paid off and I have \$370,000 in savings, so why I am still worried about money?



Article provided by 'The Moneyist -MSN'

Dear Moneyist,

Why do I worry so much about money? I'm not a wealthy guy, but I am pretty blessed. I have my military pension of \$45,000 annually, savings of \$370,000, I own my home valued by Zillow at \$300,000 and it's mortgage-free. I have little to no health-care costs because I am 65, I have Medicare and Tricare for Life, and I have a long-term care policy in place. Oh, I also have zero debt because I rarely use my one credit card and pay off the balance each month.

That said, I can't help but worry about money. I don't consider myself a spend thrift and have charitable donations between 10% and 15% each year. Most people would laugh to be in my position, I know, but I constantly worry about running out of money. My brother says it's because our parents had the "Depression mentality." I do know that mom and dad always taught us to save something from each paycheck and to plan for the rainy day. Now, here I am at 65 and ready to finally retire and I'm scared that I will become penniless. Please, any thoughts to help ease my mind?

Scared of being penniless

Dear Scared,

You've been on red alert your whole life. It's served you well. But there's no point in paying off your mortgage and saving a healthy six-figure sum, retiring and having medical coverage, if you can't sit back and enjoy it at the age of 65. Sometimes, it's good to write things down. Buy a little black book or set up a special folder on your computer so you can see all of your achievements, goals, income and expenditure in black and white. That may also provide a place for you to store your anxieties or, even better, exorcise them. Writing is cathartic and being able to clearly access and mull over your finances should help you relax.

Enlist a financial adviser or, better yet, a financial therapist. The Financial Therapy Association takes a holistic approach to managing personal finances, including your history, anxieties, relationships past and present, and your emotional life. Financial therapists understand that most good and bad financial decisions are also emotional ones. One obvious example: Fear and uncertainty can cause stocks to fall and, during the Great Recession, many people bought high and sold low. With hindsight, after a 10-year bull market, that didn't make a lot of sense.

Nearly one quarter (23%) of people say a lack of emergency savings is the one financial issue that keeps them up at night. You don't have that problem. Some 22% say they don't have enough retirement savings. You don't have that issue either. Another 20% fear they'll be the victim of some kind of fraud. Forewarned is forearmed. Approximately 19% worry about losing their job. You're retired. Finally, 9% fret about losing their health insurance and 7% say poor credit keep them awake. You've planned ahead regarding your health insurance and you've no need to take out any loans.

Here are some suggestions from the Moneyist Facebook Group, some of whom said they shared the same feelings of financial anxiety with you. "Transitioning into retirement and from a savings-based financial mind set to spending is difficult and may take several years to get comfortable," one member wrote. He also said you should list your fears and face them head on. They often add up to a phantom menace. Another suggested focusing on a hobby, sport or even hill-walking, something that gets you outside and looking up at the sky. Exercise has

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proven to be good for anxiety. Other readers suggest a part-time job to keep your busy. Here are some ways to use the money you have earned for your retirement to buy happiness. Yes, really. They involve adopting a pet or a senior pet who needs a home, if you don't already have a dog or cat, enriching your life with cultural experiences and travel, and doing what you do already, contributing to charity. Money

gives us freedom to make choices, but time is the only really valuable resource we have, so use your time wisely and don't waste your retirement by being eaten alive by anxieties. Wake up every morning and tell God or the Universe that you are grateful for one thing in your life. Or thank one of these celestial or cosmic entities for giving you the day.

Plasterers' Local 200 has some limited time promotional items. Stop by to purchase or receive one item for free after making a payment of 6 months dues or more in advance.



**\$5 for Knife,
\$10 with pouch**



\$3 Safety Glasses



**\$20 for Knife & Pouch,
\$25 for Knife & Blades
(\$12.50 individually)**



\$25 Jacket



\$10 Spray Bottle



**\$17.50 for Cutters,
\$25 with pouch**



Red Wing is happy to offer all members of Plasterers' Local No. 200 a 10% Discount on all Red Wing Branded Footwear. Feel free to drop by any of our stores and show us your Union ID Card to receive your discount.

We also offer a free tune-up program to every customer. Come in to receive free boot cleaning and conditioning; as well as free standard laces, free eyelet/hook repair, and free stitching repair.

Be sure to leave us your email to receive future discounts!!!



SAVE THE DATE!



Plasterers' Local 200
will be hosting a picnic
at Six Flags
Magic Mountain on
Saturday,
September 14, 2019.
Official flyer and details
to follow.



Plasterers' ROCK!







Local 200



PLASTERERS' LOCAL NO. 200

*Operative Plasterers', Cement Masons' and Shop Hands'
International Association, AFL-CIO*

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