

IBEW Local Union 965 News

Fall 2010

FROM PRESIDENT IRWIN

I would like to reflect on an earlier article in our newsletter I wrote on buying USA made items. I received many positive comments and some negative comments suggesting I was too political with my article. I also received an e-mail from a daughter of one of our members living in New York who read the article at her father's house while visiting. She suggested that we as a union family look to see if comparable USA made items are available while shopping. And, if these products work as well as our favorite brands, let the union know so we can get the word out. The more I thought about this idea the more I was convinced it could work. As proud Americans we cannot be against free trade, but must be for equal trade with other countries having fair labor, environmental and equal rights laws that we have fought so hard for. In her letter, she talks about an Everyday Value brand that is very comparable to the brands we normally buy. Truth be told, I do not do the majority of the shopping in our household, but my wife and I will be looking for this brand. I would like to suggest we try her gallant idea and see if there is a USA made brand and if it works, please e-mail me at ri@ibew965.com and we will post it on our website and in future newsletters. I will also draft a letter to send to the USA brand company telling them of our support and to the off shore brand explaining why we will no longer support their product. In closing I would like to thank the daughter of one of our members for taking the time to respond to a past article.

IN MEMORIAM

The following members of Local Union 965 have passed away in the 3rd quarter of 2010:

Audrey Madigan (Retired) Alliant—October 15, 2010

If we have missed anyone, please let us know. When possible, the obituaries are posted on the IBEW 965 website.

UNION OFFICE PHONE NUMBERS

As of November 1, 2010, the telephone numbers for the union office will no longer be forwarded. If you call our old phone numbers, you will receive a notice that the number is no longer valid and it should give you a message with the new phone number. This message will only be in effect for a month. Please make sure you are calling our current phone numbers, which are:

Union office: 608-274-5600
Fax Number: 608-274-2980
Tony Bartels: 608-274-2925
Mike Pyne: 608-274-2941
Kemp Grutt: 608-274-2955

Our Toll free number remains the same: 1-800-354-5460.

UNIT NEWS

Unit 2-ACEC, Reedsburg Craft/Non-Craft, Alliant: Baraboo, Kilbourn, Tomah & Mauston

As summer passes and fall gets its grip on us, it is time to reflect back on the accomplishments that we have had this year. Along with Local 965 moving into a newly renovated building, we in Unit 2 have had a few milestones reached by some of our fellow brothers. In late spring of this year we had two of our brothers reach journeymen status as Engineering Technicians. Congratulations to Chris Wilhelm and James Moilanen, both work out of the Baraboo office. But not to be outdone, Brian Buchholz reached journeymen status as a Lineman Technician working out of our Tomah location in late summer. Congratulations to all.

Again this September, Unit 2 had our solidarity event at the Red Ridge Ranch. A hayride followed by our steak cook out was held. The ride was great except that the mosquitoes came out in force this year and almost carried Dave away (Teri's husband). We all enjoyed the dishes that everyone brought and want to thank you all for participating.

This years Utility Workers Conference key speaker was Dave Nack from the UW School for Workers Department. He informed us about the new health care bill that passed and what it means to labor & how we can get the most out of it. Even though we have a national health care plan there are still many things that we have to keep on fighting for that the other side wants to take away or tax us for.

With the holidays fast approaching, let us all remember that there are others less fortunate than us that need our help with putting food on the table to winter clothing for their children. Please be generous when asked to donate to the various charitable organizations that provide services to those in need.

Chris J Gregory
Unit 2 Chair/Baraboo Chief Steward

Unit 4-Alliant: Cedar Ridge, Edgewater, Sheboygan

I would like to thank everyone who turned out and voted me in as unit chair. It has been a long summer. The Sheboygan office has moved to the south side of Sheboygan to their new facility; everything sounds like it is going good. At the Edgewater plant, we have started into our fall outage on unit 5 for the SNCR project. This project was good for our area; it is all union labor. December 5th will be our solidarity party at the Handle Bar again this year--more information to come. The Chief Stewards' meeting was held in Wisconsin Rapids on October 21st & 22nd; a lot of good information was shared between unions on other contracts and what we could expect. With the cold weather coming please check all PPE that we use during the winter to make sure it is in good operating condition.

Joe McClurg
Unit 4 Chair

Unit 6-RCEC, RCPU, Muscoda Public Works & Police, Fennimore, Cuba City, Alliant: Mineral Point, Nelson Dewey

As I write this in the second week of October we are enjoying a fabulous Indian summer, with daytime temperatures nearing 80 degrees--Perfect weather for working outdoors.

We are still struggling with attendance at our monthly unit meetings. We have changed some start times and one location and have seen some improvement. We have a large area with our members widely scattered and we continue to try to find locations and start times that accommodate the most members.

Southwest Technical College in Fennimore has started an Electrical Power Distribution Course. 965 members Keith Hulbert, Steve Dolphin, and I, Kent Schumann, volunteered some time to help build training equipment at the school. This new course of study is being taught by retired Alliant lineman William O'Herrin and we look forward to the chance to work with some of these young people in the future.

Our Solidarity event is planned for November 24 at Tony's Tap in Mineral Point at 4:00 PM. We are trying something different this year and holding our own event separate from our regular unit meeting. This is the Wednesday before the Thanksgiving holiday and I hope we have a good turnout. I would especially like to see some of our brothers and sisters from our non-Alliant properties. We will be having door prizes, food and of course, beer; so please mark your calendars and try to attend.

Kent Schumann
Unit Chair Unit 6/Mineral Point Chief Steward

Unit 7-Village of New Glarus, Village of Mazomanie, Stoughton Utilities, Union Financial, Alliant: CSC, Dane County, Madison GO/West Annex, Monroe

Thanks to everyone for helping make our picnic and union office open house a success. Each year the picnic continues to grow and we get to meet and see old friends and our fellow brothers and sisters in the union and their families.

Congratulations to all newly elected officers of the union. Unit Seven had a change in unit recorder. Thanks to Deb Farrey for her help as unit recorder and welcome to Brad Argall as our new recorder.

Don't forget that Christmas Fantasy in Lights sign up is out there. Our Union and Alliant Energy sponsor 2 weeks of handing out candy canes to the local area families at the booths on site. Unit Seven has shown our support of the community both in handing out the candy canes and then returning charitable donations to area food pantries for their communities. Let's continue to show our caring and support of our communities through this event.

Our meetings are held at 6:00 p.m. on the second Tuesday of each month at the union office at 701 Watson Avenue, Madison. Pizza is provided at 5:30 p.m., so please join us. Talk with your Chief Steward for details, call your Unit Chair, Mark Schoen @ 669-5700, or call the office for details. I'd like to challenge each and every one of you to attend one meeting in the next year for your local unit. Watch your monthly fliers for other pre-meeting events over the next several months.

Mark Schoen
Unit 7 Chair

Unit 8-Rock Energy Coop., Alliant: Beloit, DDC, Elkhorn, Janesville, Rock River, Southern Area

Join me in welcoming our new brothers and sisters from the Beloit school district. They have ratified their first contract and joined us in unit 8 of IBEW 965. They were brought to us by one of our retired brothers from South Area. Gary Hensel talked with them and showed them the advantages of being unionized. He made the introductions to our organizing officers, Kemp and Mike. They worked with them and made it happen. We will be looking forward to meeting them at our next meeting in November. We had the Utility Workers Coalition Conference in Wisconsin Rapids on October 21 & 22. This is a good source of information from other locals in the Midwest. On Thursday, we had some very good speakers giving us a lot of information. We had Phil Neuenfeldt from the AFL-CIO. Phil discussed what you are seeing about the coming elections. He brought up many items such as labor unions as a whole and the legislation signed into law that was pro labor. He discussed that solidarity is a way of life for the unions and that 25% of all voters come from a union household. After Phil finished, we had Mike Pyne from USW come in and give us some good info on the building of the middle class. The most dynamic speaker we had, in my opinion, was David Nack from the School for Workers. He came in and went over the new health care reform coming to us all soon. He had more information and could answer all our questions in very easy information that you could understand. In the afternoon we broke up into workshops about clerical issues, transmission/distribution issues, Gas distribution, generation and more health care bargaining issues. This was just on Thursday. On Friday we had more of the same. This is a very good event as we all get much information that we can use within our local unions all over the Midwest. Remember--get out and use your given right in America and vote. Thanks and be safe.

Dan Smith
Unit 8 Chair/Chief Steward Beloit

BLUE HAT REPORTS

I would like to thank all of my brothers and sisters in Local 965 for giving me the opportunity to attend the IBEW Safety Caucus Fall Meeting, the National Safety Council Division Fall Meeting, and the National Safety Council Congress and Expo. This experience has given me more insight to our commitment towards working safely 24/7 and supporting that with the help of all our IBEW membership. I met with other IBEW members from other states that have the same concerns about safety just as we do. We were able to share ideas and experiences that put an emphasis on promoting safe work practices.

We listened to keynote speakers that represented the best in safety leadership such as Charlie Morecraft, Scott Geller, Captain Michael Abrashoff and Richard Hawk. I also was able to attend many safety training sessions that covered a number of safety topics to help improve my own safety leadership skills. The NSC Expo (trade show) portion gave me an opportunity to research some safety products that could be utilized to address a particular safety concern at any plant. I will be sharing that research and new products with all of our safety leadership team members at the generation plants.

I would also like to encourage everyone to be self determined and proactive in working safely on the job and at your home. Also, please drive safely, it's that time of year when the deer are running and winter is on its way.

Thank you for your support.

Michael Cichocki
Safety Blue Hat-Generation East

I would like to thank the membership for allowing me to attend the following safety conference. I found the classes and networking to be very valuable and the expo full of information.

IBEW CAUCUS: 9-30-10

- Questions were raised on minimum approach distance. Jim Tomaseski talked about his understanding of the minimum approach distance and how it applies to one man vs. two men. I will work with the safety dept. on understanding what we need to do, if anything.
- Discussion on the new OSHA crane standard and how it applies to utilities doing construction and the possible training needed.
- We also talked about the buck squeeze or similar devices used for 100 percent fall protection while climbing. Seems most utilities and some large contractors have gone this way.
- We discussed the use of digger derricks around primary voltage.
- Trainers gave classes on a new drilling tool used to drill in cement and a national wellness program

NATIONAL SAFETY COUNCIL LABOR DIVISION: 10-1 to 10-03

- Discussion on coal dust and OSHA inspections, remote controls on digger derricks and mock OSHA inspections happening at numerous utilities.
- Discussion on the gas explosion in California, CO2 monitors in coalbunkers and leaks in coal chutes.
- NSC is focusing on home safety--for every one fatality at work, there are 12 off work. Three times more disabling injuries off the job then on the job, all of which adds to our rising health insurance and a huge cost to the company in sick time and lost productivity. John Deere and some other companies have started an off work safety management system that trends employees and families injuries and illness. This has worked where they had employee involvement from the beginning.

NSC CONGRESS: 10-04 to 10-06

We spent time in the expo and found a new climbing system that seems easier to use than the buck squeeze; they are sending us some samples to try. We talked with our FR vendors about possible improvements needed to their garments. In addition, I talked with our rubber glove supplier on concerns with the flexibility of their gloves and supply issues. I found the expo this year very impressive. I believed the other blue hats also gathered a lot of information for the company. I attended several OSHA training sessions and two others on effective safety meetings. I walked away with several good ideas on how to get employees more involved. One I found rather interesting was one utility is scheduling their headquarters safety meeting in the boardroom once a year to show the companies committed importance to safety.

Rick Irwin
Safety Blue Hat ED East

ORGANIZING

Organizing is hard work and with the economy it makes it all the harder. A year and a half ago we received a contact from one of our retirees, Gary Hensel. Because of his lead we successfully organized the Administrative support group for the Beloit School system. This amounted to 24 members. On September 21, 2010 we ratified their first contract. I want to welcome them all to IBEW Local 965. Because of the work Gary did and we reached a first agreement, Gary received a check from IBEW Local 965 for \$250. Thank you Gary. We are always actively organizing and we need help. The vast area our members live is our main resource for leads. We need all of you to look around and see if there is any business in your area that need to be union. Talk to them and see if they are interested. If they are, get us a name and number and we will start from there. Make sure you tell them it is completely confidential so nothing will get back to their place of employment. Thank you.

Kemp Grutt
Organizer and Assistant Business Manager

THANK YOU

This letter is to thank all the employees, friends and family members who attended the Brad "Animal" Anderson Memorial Scholarship Ride on August 28th, 2010 in Fond du Lac.

I personally would like to thank the union for their support and excellent guidance from the initial planning stages to the event itself. I would also like to thank several other brothers and sisters who assisted me throughout this endeavor.

To Jeff Anderson, Brad's brother, for letting me run with the idea and supporting decisions between his family and me. I was elated that I could help raise money for a great cause and a great guy.

To Todd Klister, Lead Line Tech in Marion district for assisting me as my northern region contact and dealing with my endless phone calls and emails regarding all of our t-shirt orders and other issues.

To Al Gassner, Lead Line Tech Fond du Lac, for planning a beautiful ride, with some nice stops and also for setting up lunch for all. The scenery was awesome and I would have NEVER been able to pull that part of the ride off without you.

To Chris Steger, Area Operations Rep, Fond du Lac for all of her help with getting the word out company-wide and for being my go to gal with all of my questions and concerns.

To Deb Garrity, friend of Brad and Marjie's, who assisted us with the t-shirt orders. Again, endless phone calls and emails!

I would be remiss not to include Darla Lee, Kimberly Brickson, Jerry (Beavis) Breitreutz, Jackie Klister and all of Marjie and Jeff's friends and family who donated items and helped throughout the day with the raffles and drawings. Your kindness is greatly appreciated.

Through the sales of t-shirts and those who participated in the ride, we were able to raise approximately \$3400.00 for Brad's Scholarship Fund. We had 41 motorcycles and 6 cars that attended the ride.

Again, thanks to all who came and supported our cause and those that purchased t-shirts.

Connie Dransfield
DDC East

SOCIAL SECURITY OPTIONS IN RETIREMENT

Many people are not aware of it, but Social Security offers several provisions that may have a big impact on their overall financial plan for retirement.

1. **DO-OVER:** This provision allows individuals to change their earlier claiming decision. For example, if someone claimed his Social Security benefit at age 62 but now, at age 70, wishes he had a higher benefit, he can use the do-over option by paying back the benefits he's received. He can also claim a refund for any taxes paid on those benefits.
2. **SPOUSAL BENEFITS:** With this option, a married person who's at full retirement age has the option of taking his or her own benefit or one-half of the spouse's benefit, whichever is higher. This option may even be used by divorced individuals, as long as they were married for at least 10 years and have not remarried.
3. **SURVIVOR BENEFITS:** Surviving spouses can keep their own benefit or switch to their deceased spouse's benefit, whichever is higher.
4. **CLAIM AND SUSPEND:** The claim and suspend provision allows individuals who have claimed benefits to suspend those benefits. When benefits are reinstated, they will receive a higher benefit amount.
5. **CLAIM NOW/CLAIM MORE LATER:** Another provision allows married individuals at full retirement age to claim one-half of their spouse's benefit, delay taking their own benefit so it earns delayed retirement credits, and then claim their higher personal benefit at a later age.

Please contact Chip Buehrle or Joe Fenlon for a detailed Financial Plan and summary of options available in retirement. The toll free number for Union Financial is 888-92-UNION (888-928-6466). Schedule your appointment now.

PROGRESSIVE RAFFLE DRAWING

Holly Kaiser - Vice President

Below are the names that were drawn for the months of August, September and October 2010. We had a winner for the month of September - James Robinson - Columbia!

Names Drawn for the August Unit Meetings - \$375.00 Fund

Scott Wafle - Reedsburg
Andrew Wells - Everbrite
Mark Palzkill - Platteville
Iris Burns - Everbrite

Names Drawn for the September Unit Meetings - \$400.00 Fund

Eva Sobocha - ACEC
Cathy Schulz - MSN GO
David Roundy - Kilbourn
James "JC" Robinson - Columbia - WINNER of \$400.00 - Congratulations!

Names Drawn for the October Unit Meetings - \$100.00 Fund

Kari Ehlert - Everbrite
James Moris - Nelson Dewey
Jeffrey Schneider - Poynette
Marjorie Wernick - GO

The Progressive Raffle Fund will increase to \$125.00 for November. We hope to see you soon at one of the monthly Unit Meetings and good luck! For meeting information, please check your union bulletin board or with your Chief Steward.

ELECTION TIME AGAIN

Junk mail, phone calls, guess what, it's election time again. Every two years we go through this and become inundated with flyers, too many TV ads, robo-calls and other miscellaneous material hung on our door knobs. You get called from the candidates campaign groups at all hours and days and being a union member you get the AFL –CIO calling you. I understand a lot of your frustration because we at the Union office live through this too. We get invited to fundraisers, campaign meetings, rallies. We get asked to do phone banking, door knocking and even though this happens every two years and seems somewhat invasive to my personal life, I still feel it's important to become involved in our political system and I also preach to my kids on how important it is to exercise their right to vote.

We at the office often get the question of why a union needs to get involved in politics. I would only ask you to think about who a great deal of members work for--utilities. And believe me they are knee deep in politics whether it is a muni, a coop or an investor owned utility. Alliant has its own legislative department complete with lobbyists and an office staffed in Washington D.C. Coops are involved in politic action groups through their national Rea associations and also have D.C. lobbyists. Muni's are tied to the State of Wisconsin and involved through City Government and the MEUW, who also has an active lobbying group that is very familiar with the State Capitol and don't forget a lot of our members benefits are tied to the state of Wisconsin budget and funding.

So you can see a lot of things that affect our members are tied to politics. For us, the pulse and life blood of unionism is affected by politics with such things as OSHA decisions, NLRB decisions, Dept of Labor actions and the threat of the expansion of Right to work. In Wisconsin, the PSC commissioners and their staff are appointments from the Governor's office and they make decisions that affect many of our employees and the effects of their decisions eventually trickle down. For Muni's, the WERC is also staffed and appointed by the governor and their decisions affect Unions and their members and any future members.

In the late 90's and early 2000 years, unions were starting to gain ground and then the economy took a fall. Since then, we have become smaller and weaker and this includes your own personal union. We also have become a much easier target to attack from D.C. and Madison since the trend is that there are becoming fewer unions to deal with. My point is this, it is important for unions to get involved and monitor state, federal

and other government groups' actions and to follow their intentions. It is important to know who will stand with us as unionized workers or who doesn't see the importance of a union. It is important to see the need for a worker to have a voice in the workplace for his or her benefits, wages, retirement and justice.

We need to know that to survive as a Union and to keep unions as a force to deal with, it is important to vote for those that are truly working family friendly and to their agenda and attitude. How they think and vote as your representative will affect you at home and at work and it will also affect your personal financial future. I would encourage you to get out and vote on November 2 and two years from now and four years from now. So it is almost over for this go-round but in two years experience it all over again and our patience will be tried again.

Mike Pyne
Assistant Business Manager

CHARLIE AWARD

In 2010, IBEW Local 965 began recognizing members and/or retirees for giving back to our communities through volunteering. We have established the "Charlie" award which is named in recognition of the first recipient, Charlie Wilhelm. Charlie inspired the need to recognize members giving back to our communities through his involvement with Habitat for Humanity and other charitable activities.

If you know of a member or retiree that gives back to our communities through volunteering, you can submit an application that is available on our website (www.ibew965.com) in the forms section or by contacting the Union office. The Local Union 965 Executive Board will review all applicants and will select the applicant they believe is most deserving at the January 2011 Executive Board meeting. You are able to submit your own name for consideration.

Tony Bartels
Business Manager

IBEW Sixth District Progress Meeting & Women's Conference **September 22 - 24** - Attended by Tony Bartels, Holly Kaiser and Kathy Thurs

The first day of the conference was dedicated to the Women of the 6th District. Speakers included several IBEW Women from across the District speaking on their roles and experiences within the IBEW and as women working in non-traditional jobs.

We were entertained by Lynn Marie Smith, the Motown Diva. She is an organizer in the AFT (American Federation of Teachers) but she sings classics with union-oriented lyrics. Stevie Wonder's "Part-Time Lover" becomes "Part-Time Worker;" the disco hit "Y-M-C-A" is now "U-N-I-O-N." Dr. Lawrence Helms had an entertaining but educational program on "Tough Times Don't Last....Tough People Do."

The conference reaffirmed that there is much work to be done to keep the labor movement strong and moving forward. While we have a tough road ahead, we are up to the challenge! But remember "***Unions can't be built on I's and me's, it must be built on us and we's!***"

ALLIANT NEGOTIATIONS SURVEYS

During the week of October 25, 2010, all of the Chief Stewards on the Alliant Energy property began distributing negotiations surveys to all members working at Alliant. The Surveys are your opportunity to share your thoughts, concerns and suggestions for proposals for the 2011 negotiations with Alliant.

As most of you know, the contract with Alliant expires on May 31, 2011. We have scheduled February, 21, 2011 as the date to exchange proposals with Alliant. On March 15, 2011 we will begin negotiations. The Unions' negotiating committee is Tony Bartels, Bruce Giese, Rick Irwin, Steve Kohlhagen and Kathy Thurs. In addition to filling out your surveys, please feel free to contact any of the committee members with additional suggestions.

As we continue to prepare for negotiations, the negotiating committee hired the UW School for Workers to train and educate the committee about the best methods to negotiate and agreement. Upon completing the training, they finalized the surveys. The committee will continue to focus their attention on researching

information to be best prepared. Some of the activities include meeting with financial representatives, health care representatives and Union representatives from other Unions around the Midwest.

If you did not receive a survey, you need to contact your local Chief Steward. In 2007 less than 60% of members completed surveys. Let's show our SOLIDARITY and get everyone to complete and return the surveys by December 1, 2010.

Tony Bartels
Business Manager

DO YOU SUFFER FROM HEARING LOSS – WHAT?

Working in the Utility Industry for many years we are subject to loud noises which over time often lead to partial hearing loss. With hearing loss you may need hearing aids or other medical care. Under state law, hearing loss is covered under Workers Compensation. Generally, in order to be eligible to submit a claim for hearing loss, you have to no longer work in the noisy environment. This most often occurs when you retire, but sometimes due to a change in career.

In order to determine if you are eligible for a CASH settlement for your partial or total hearing loss, you can submit a claim with the appropriate supporting information or you can contact a Workers Compensation attorney. Several retired members have already submitted claims and received thousands of dollars in settlements. If you have questions about eligibility or how to move forward with a claim, we suggest you contact Johnson Law Offices at (800) 400-5765 or www.hearinglosshelp.net that has helped many of our members. If you know of anyone who suffers from some hearing loss that has retired or will be retiring, please share this information with them.

IBEW 965 BUILDING UPDATE

Beginning January 1, 2011 we have a new tenant. CWA (Communication Workers of America) Local 4630 will begin occupying 3 offices in the lower level of the building. As a part of the lease, they will be utilizing our large upstairs meeting room on a monthly basis for their Executive Board meeting and monthly membership meeting.

On November 30, 2010 one of our tenants will be ending their lease with us due to a downturn in their business. JettNet currently occupies an approximately 500 square foot, two office suite with window view. We are actively seeking a new tenant and ask anyone who may be interested in leasing the space to contact the Union Office at (800) 354-5460. The office will be cleaned and painted after the space is vacated.

In October we began offering members the ability to rent our large meeting room for personal events. For \$75 a member or retiree can hold an event in our large meeting room provided the meeting room is left in the same condition after its use. The meeting room includes the use of the bathrooms and the kitchenette. Items to clean up afterwards are included. If you have an interest in leasing the space, please contact the Union Office at (800) 354-5460 and check on availability.

A detailed analysis of the building costs have been completed for 2010 through September. In comparison to leasing space at the Labor Temple versus owning our building, the difference in cost was \$6. As was expected by purchasing the building, once we pay off the outstanding loan on the building, the cost of occupying the building will be less costly than continuing to lease space. This is another example of how we continue to save on expenses.

Tony Bartels
Business Manager

UNION DISCOUNTED INSURANCE

Unisource Insurance Associates has over 30 years experience providing Personal Insurance. **KELLY BRUNNER** is a second generation agent in the family business and is also an affiliate member of the IBEW 965. Kelly negotiated special rating concessions to offer IBEW members a **UNION DISCOUNT** on their personal insurance. This allows Unisource to use special pricing that will lower your annual premium. To receive a free no obligation quote, contact Kelly directly or fill out an online quote request at: **unisourceinsurance.com** or follow the links on the IBEW 965 website to the Unisource page.

Discounted Insurance offered on: Auto, Home, Renters, Motorcycle, Umbrella, Snowmobiles, Campers, Jewelry, Boats, Mobile Homes, Fine Arts, Motor Home, Inland Marine, ATV, Classic/ Antique Autos.

Kelly Brunner
Unisource Insurance Associates
Direct: 414-732-2558
kbrunner@unisource-ins.com

SO I HAVE BECOME ILL OR INJURED AND UNABLE TO WORK – NOW WHAT?

As we go through life we have some vision on how we will provide for our families, prepare for retirement and enjoy each day. Unfortunately life sometimes takes a turn for the worse and we need to reconsider our options. If you are injured or become ill, you need to make sure you and your family will be able to deal with these changes.

As a member of IBEW 965 you are eligible to meet with a financial and benefit advisor at no cost to you. In an agreement we have with Union Financial, they will meet with you either at your residence or a meeting location of your choice which includes a suite in the IBEW 965 Building that is leased to Union Financial. The advisors will meet with you and/or your family to confidentially discuss your benefits and your finances based on your personal situation. All of the Chief Stewards have a brochure to further explain this or you can contact the Union Office for more information or go to our website

http://www.ibew965.com/union_financial_inc.htm for more information or call them at (888)928-6466.

I will try to give you a couple of examples of why this is important as hypothetical situations. **FIRST** Hypothetical Situation: Should you become disabled and unable to work, most of our members have some disability pay protection, but there are often limits on the length of benefit. In sitting down with Union Financial, they will assist you in how to evaluate your disability plan; potential social security disability benefits, possible retirement benefits and how that plays in with all of your other finances to establish a budget so your family can be secure. **SECOND** Hypothetical Situation: Should you become ill with a life threatening disease, there are many things to consider to protect you and your family. There are questions about how disability, life insurance, retirement benefits, social security benefits, health insurance and many other finances and benefits that may be affected. The Financial Advisors will meet with you and or your family to explain how to maximize your benefits and finances based on your personal situation.

While all of us hope this never affects us, it is nice to know that there is a resource available to assist us with the many questions that arise. Working with Union Financial, there are families that are receiving thousands of dollars per month more than if they would have done nothing. Over my time as a Union Representative, I have seen people that have benefited greatly by taking a little time now to ensure their financial future for themselves and their families. I have also seen the other side of this when individuals had ignored this advice and it significantly reduced the finances for their families. Should you have any questions about this, please feel free to contact the Union Office at (800) 354-5460.

Tony Bartels
Business Manager



Per Section XI of the Working Rules re: Organizing: Local 965 will give a reward to any current member in good standing with the IBEW and Local 965, who secures a person who is working in a non-union work environment at the time, who will be willing to take an active role in assisting Local 965 in organizing said work group. The amount of the reward to be presented shall follow the guidelines of: 1-6 people= Fifty dollars (\$50.00) cash; 7-12 people=One Hundred dollars (\$100.00) cash; 13 or greater=Two Hundred and Fifty dollars (\$250.00) cash. The reward will be paid to a current Local 965 member, (excluding all Constitutional Officers and Business Representatives of Local 965), when the determination is made by the National Labor Relations Board or the WERC to recognize Local 965 as the sole representative bargaining agent of the non-union work environment. The Local 965 Business Manager, along with the Local 965 Organizer, must approve all targets in order to qualify for a reward. The Local 965 Business Manager, along with the Local 965 Organizer, will make the determination that there was sufficient and positive work and/or assistance for the Local Union to warrant a reward to be given to the current Local 965 member.

DELIVERY OF FUTURE NEWSLETTERS

To save costs for the union, beginning with this edition and with future editions of the IBEW 965 Newsletter, we will be sending the newsletter by e-mail and posting it on the union's website. For those that do not have e-mail or Internet access, one copy will be mailed to your Chief Steward to be posted or copied. Members of the Retiree Club that do not have access to e-mail or the Internet will continue to receive their newsletter by mail.

If you are currently receiving the newsletter by e-mail, you will not need to do anything. If you are currently receiving the newsletter from your Chief Steward, please give a personal e-mail address to your Chief Steward and they will forward the information to me. We need to send it to your personal e-mail and NOT a work e-mail address.

If you have any questions, please feel free to contact me at the union office. Thank you for your help.

Lori Richardson
Office Administrator
608-274-5600 ext. 201
lr@ibew965.com



UPCOMING EVENTS

Upcoming Unit and Union meetings/notices for November & December 2010:

November 1	AUWC meeting, 4:30 p.m., Dubuque
November 2	Safety Summit, 9:00 a.m., Dubuque
November 2	Unit 1 meeting, Wisconsin Rapids, 4:00 p.m.
November 3	Unit 4 meeting, Sheboygan, 7:00 p.m.
	Unit 6 meeting, Richland Center, 5:00 p.m.
November 4	Unit 2 meeting, Wisconsin Dells, 7:00 p.m.
	Unit 3 meeting, Ripon, 6:00 p.m.
November 7	**Daylight Saving Time Ends**
November 9	Unit 7 meeting, Union office, 5:30 p.m.
November 10	Unit 5 meeting, Portage, 7:00 p.m.
	Unit 8 meeting, Beloit, 6:30 p.m.
November 16	Executive Board meeting, Union office, Noon
	Note Change of Date
November 24	Unit 6 Holiday Solidarity Event, Mineral Point, Tony's Tap, 4:00 p.m.
November 25 & 26	Office Closed
December 1	Unit 4 meeting, Sheboygan, 7:00 p.m.
	Unit 6 meeting, Cassville, 5:00 p.m.
December 2	Unit 2 meeting, Mauston, 7:00 p.m.
	Unit 3 meeting, Ripon, 6:00 p.m.
December 7	Unit 1 meeting, Iola, 7:00 p.m.
December 8	Unit 5 meeting, Portage, 7:00 p.m.
	Unit 8 meeting, Beloit 6:30 p.m.
December 14	Unit 7 meeting, Union office, 5:30 p.m.
December 15	Executive Board, Union office, Noon
December 24	Office Closed
December 31	Office Closed

****Dates and times are subject to change****

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