

January 2010

Volume 17 Number 1

KEEPING CURRENT

*With Local 292, International
Brotherhood of Electrical Workers*



**Having fun at
a Holiday Party!**

KEEPING IN TOUCH

Local 292, International
Brotherhood of Electrical Workers
United Labor Centre
312 Central Ave., Suite 292
Minneapolis, MN 55414

Phone: (612) 379-1292

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FOR GOVERNOR OF MINNESOTA

IBEW Local 292 endorses Margaret Anderson Kelliher



Local 292 and the IBEW Minnesota State Council have endorsed Margaret Anderson Kelliher for Governor of Minnesota. She currently serves as Speaker of the Minnesota State House of Representatives.

Rep. Kelliher has strongly earned IBEW's endorsement with a 97% positive labor voting record in her almost 12-years in the State Legislature. She has consistently supported the creation of construction jobs for our membership, including voting in favor of the Minnesota Twins and Minnesota Gophers stadium projects and supporting the expansion of the Mall of America. And her strong support helped to create the MN House Jobs Taskforce which is charged with

crafting legislation designed to create jobs for Minnesotans.

If elected, Margaret has pledged to focus on job growth in the state and increased investment in Minnesota's infrastructure.

When screening before the State Council, she stood out amongst the entire field of gubernatorial candidates by clearly articulating a plan, not only to win the race for Governor, but—more importantly—to focus on our top priority: getting our members back to work.

All Local 292 members are reminded that the first step towards electing Margaret Anderson Kelliher as Governor—and electing other labor-endorsed candidates—is to attend their precinct caucus on Tuesday, February 2, at a location in their own neighborhood.

Even though Local 292 and its IBEW State Council have endorsed Margaret Anderson Kelliher for Governor of Minnesota, members should attend their precinct caucus regardless of party affiliation or candidate preference. All parties and candidates should be made aware of Local 292's issues.

Any member who has never attended a precinct caucus and is interested in learning more about the process and how to participate is encouraged to call Local 292's Political Director, Dan McConnell, at 612-617-4234 to ask questions and sign-up for training.

REMEMBER TO ATTEND YOUR PRECINCT CAUCUS

Tuesday, February 2, 2010, 7:00 p.m.

Support your IBEW Local-endorsed candidate for Governor of Minnesota,

Margaret Anderson Kelliher.

For more information, call Local 292's Political Director, Dan McConnell, 612-617-4234.



Parties: Political and Holiday

Thank you—all of you—for your hard work throughout the recent municipal election process. Now it is time to prepare for one more extremely important race: the election of a new Governor of Minnesota this year. We need your involvement to help secure this office, to get a person elected who will be friendly to labor. It all starts by attending your precinct caucus on February 2. Even if you don't want to run to be a delegate to the district and state conventions, please go to your caucus and support other IBEW or labor persons to move them forward towards the state convention. We need your help to do this, so let's all participate. Our jobs depend on it, especially now.

Once again, we were proud to have sponsored the "Santa's Work Shop" float in the Holidazzle parade in downtown Minneapolis. We are also proud to have once-again sponsored "Holiday Lights in the Park" on Lake Phalen Parkway in St. Paul. We hope all were able to go and view this event, it was our second annual showing. Both of these events are handled through our Joint Marketing Program with St. Paul.

The Children's Christmas Party was a great success and a wonderful opportunity for members and their families to spend time together this holiday season. There were pictures with "Santa," the magician, the face painter, and—let's not forget—the Teddy Bear Band! We hope to see you all again next year and welcome many more newcomers to take part in this special gathering.

The Members' Christmas Party was a successful event as well. Many came to celebrate the holidays, catch up with old friends, and make new ones. A good time was had by all, eating plenty food and beverages, and dancing and singing all night long to the live band, "The Resistors." We want an even-bigger crowd celebrating in 2010.

We have a lot of great volunteers that "give back" to the local and the membership by preparing, setting-up, and working at these yearly social events. These people make each celebration both "possible" and a great time for everyone. Hey! It's never too late to get involved. There's always next year. To everyone who helped-out, I say Thank You, Thank You, Thank You! And you should also Thank Yourself!

Standing Strong Together

We are all concerned about when the job situation, locally and around the country, will improve. We have had some members travel safely to secure work in other locals, and for this we should all be grateful. As you all know, the work picture locally is tapering off this time of year, and it is not expected to rebound any time soon. We all watch the economy closely, and—until people are feeling secure in spending money—things will move only slowly towards improving. But it will get better.

We need to stand together and be strong for each other as a union. When we think only of our own situation we become separated and weaker as a union. We need to think and act collectively to weather this current storm together, not divided. This is our union, and it is only as strong as we make it. How do we pull together in difficult times like this to help each other out? Get involved. Come to your union meetings. And volunteer to help when asked.

We know that things tend to repeat themselves, and we will return to a normal construction market. The big question is when will things change and what do we do until that time.

How do we prepare ourselves for the long haul ahead and be ready when the time comes to gain more market share. Should we just go into a preservation mode to maintain our market, or shall we try to expand it? Please be sure to send in any suggestions or ideas on how to improve our position in our industry.

Please remember all of those less fortunate than ourselves, and may we all prosper together. Hopefully we have all experienced things to be thankful for, and cherished gifts we never realized we have. As the New Year is ushered in, may it find us all in good health and renewed hope.

My wish for 2010 is an improved economy and investment in our communities that will stimulate jobs for us all. Work safely and professionally as always!

Tony



Retirees



Holiday Gatherings



Kids!



Members



Summary Annual Reports for Electrical Workers Local 292 Employee Benefit Plans

REPORT IDENTIFICATION

The Electrical Workers Local 292 Employee Benefit Plans are required by federal law to provide you with summary annual reports of the Health Care, Vacation & Holiday, Supplemental Unemployment Benefit (SUB), and Defined Contribution & 401(k) Plans. The full annual reports for each benefit plan are filed with the Employee Benefits Security Administration under the following employer identification numbers:

Health Care Plan	41-1384754
Vacation & Holiday Plan	41-1701466
Supplemental Unemployment Benefits Plan	41-1876011
Defined Contribution & 401(k) Plan	41-1760754

Benefits are paid to qualified members and their beneficiaries from the IBEW Trust Funds, which are administered by the Joint Board of Trustees. A summary of the income, expenses and assets of the Health Care, Supplemental Unemployment Benefit, Defined Contribution & 401(k) and Vacation & Holiday Plans as of April 30, 2009 is listed below:

Insurance Information

The Health Care Plan has contracts with USABLE Life, Comprehensive Care Services, Medica Health Insurance Company, and BlueCross BlueShield of Minnesota to pay certain life, stop loss, medical, accidental death and dismemberment, and prescription drug claims incurred under the terms of the Plan. The total premiums paid for the policy year ended December 31, 2008, were \$3,745,416. The total premiums paid for the policy year ended April 30, 2009, were \$147,258.

SUMMARY ANNUAL REPORTS

Plan	Health Care	SUB	Defined Contribution & 401(k)
PLAN INCOME			
Employer contributions	\$ 43,243,310	\$ 2,523,652	\$ 18,159,016
Participant contributions	5,049,353	-	5,979,265
Other contributions	-	-	285,676
Realized gains/(losses)	(85,631)	-	-
Investment earnings	(7,168,751)	(1,582,721)	(94,859,884)
Other income	639,979	5,366	139,295
Total plan income	\$41,678,260	\$946,297	\$(70,296,632)
PLAN EXPENSES			
Administrative expenses	\$1,943,123	\$184,183	\$446,249
Benefits paid*	36,902,812	1,838,232	15,656,783
Total plan expenses	\$38,845,935	\$2,022,415	\$16,103,032
PLAN ASSETS (After Subtracting Liabilities)			
Beginning – 5/01/08	\$60,617,093	\$11,858,807	\$402,690,265
Increase (decrease) for the year	2,832,325	(1,076,118)	(86,399,664)
Ending – 4/30/09	\$63,449,418	\$10,782,689	\$316,290,601

* to participants and beneficiaries

Summary Annual Reports for Electrical Workers Local 292 Employee Benefit Plans

(Continued from previous page)

EXPLANATION OF PLAN ASSETS INCREASES/DECREASES

The increases (decreases) during the year include unrealized appreciation and depreciation in the value of plan assets, that is, the difference between the value of plan assets at the end of the year and the value of plan assets at the beginning of the year or the cost of assets acquired during the year.

MINIMUM FUNDING STANDARDS

At the end of the plan year, a total of 7,930 people were participants in or beneficiaries of the Defined Contribution & 401(k) Plan, although not all of these people had yet earned the right to receive benefits.

ASSETS, INCOME, AND EXPENSES – Vacation & Holiday Plan

The value of the Plan's assets, after subtracting liabilities, was \$1,247,908 as of April 30, 2009, compared to \$1,374,439 as of May 1, 2008. During the plan year, the Plan experienced a decrease in its net assets of \$126,531.

During the plan year, the Plan had total income of \$17,022,597 consisting entirely of employer contributions. Plan expenses were \$17,149,128 consisting entirely of benefits paid to participants.

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of each full annual report or any part thereof upon request. The items listed below are included in the reports of the Plans as noted:

- Insurance information including sales commissions paid by insurance carriers (Health Care Plan only)
- Financial information on payments to service providers (All Plans except Vacation & Holiday Plan)
- Information regarding any common collective trusts, pooled separate accounts, masters trust or 103-12 investment entities in which the Plan participates (Defined Contribution & 401(k) Plan only)
- Auditor's report (All Plans)
- Assets held for investment (All Plans except Vacation & Holiday Plan)
- Transactions in excess of five percent of plan assets (All Plans except Vacation & Holiday Plan)

To obtain a copy of each of the full annual reports, or any part of a report, write or call the office of the Plan Administrator, Electrical Workers Local 292 Employee Benefit Plans, 5100 Gamble Drive, Suite 430, Minneapolis MN 55416, (952) 591-7733.

The charge to cover copying costs will vary according to which report(s) you wish to receive. The full annual report of the Health Care Plan is \$28.25; Supplemental Unemployment Benefit Plan is \$2.75; the Defined Contribution & 401(k) Plan is \$6.50; and the Vacation & Holiday Plan is \$.75. Individual pages are \$.25 each. You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of each plan and accompanying notes or a statement of income and expenses of each plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for copying of these portions of the report. These portions are furnished without charge.

You also have the legally protected right to examine each annual report at the main office of the Plans, 5100 Gamble Drive, Suite 430, Minneapolis MN 55416 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department of Labor should be addressed to Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington DC 20210.

OTHER INFORMATION

Administrative expenses include investment expenses of \$76,688 for the Health Care Plan and \$3,654 for the Supplemental Unemployment Benefit Plan.

Local 292 Phone Directory**Local Offices****Minneapolis**

612-379-1292 or 1-800-337-8310

Hiring Hall / Jobline

612-378-2860

St. Cloud

320-253-1292

Local 292 JATC

763-497-0072 or 1-888-244-3146

Statewide LEA JATC

763-571-5922

Benefit Office

952-591-7733 or 1-800-368-9045

T.E.A.M.

651-642-0182 or 1-800-634-7710

Minnesota Building Trades**Credit Union**

763-315-3888

Electrus Federal Credit Union

763-569-4000 or 1-800-252-4239

Direct Dial & Voice Mail

612-617-4 _ _ _

Business Manager

Tony Maghrak 226

Metro Business Reps/Organizers

Stephen Cutty 230

Jim Felicetta 225

Dan Ferguson 239

Devin Hall 235

Jeff Heimerl 249

Pete Lindahl 233

Dan McConnell 234

Tom Olson 231

Brian Peterson 229

Brandon Romann 228

St. Cloud Business Reps/Organizers

Dennis Kalthoff 243

Randy Pullis 257

Office Staff

Noreen (Office Admin.) 227

Barb (Business Office) 232

Joan (Business Office) 221

Lyla (Business Office) 224

Lisa (Accounting) 236

Pat (Accounting) 223

Anita (Hiring Hall) 222

Voice Mail Only

612-617-4 _ _ _

President

Rodger Kretman 237

Executive Board

Jim Gessner xxx

John Hall xxx

John Kripotos xxx

Jeff Lange xxx

Rick Ramberg xxx

Steve Shannon xxx

Andy Snope 238

Van Welke xxx

Brotherhood

Committee 247

Important health-related reminders


**WATT'S
UP**

AT THE FRINGE
BENEFIT OFFICE

BY JODY ROE-HARDIE
PHONE: 952-591-7733

At this time every year, members are reminded about two important health-related issues: the guidelines for childbirth hospital stays and an explanation of coverage for mastectomies.

Childbirth

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally **may not restrict** benefits for any hospital length of stay in connection with childbirth for the mother of the newborn

child to less than 48 hours following a vaginal delivery or less than 96 hours following a cesarean section delivery. However, the plan or issuer may pay for a shorter stay if the attending provider (eg, physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother and newborn earlier.

Also, under federal law, plans and issuers **may not set** the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother of newborn than any earlier portion of the stay.

In addition, a plan or issuer **may not**, under federal law, **require** that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48-hours (or 96-hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain pre-certification. For information on pre-certification, contact the plan administrator.

Mastectomies

Several years ago, Congress adopted a new Section 713 to ERISA which requires group health care plans that provide medical and surgical benefits with respect to mastectomies to include, in the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction surgery, coverage for (1) **reconstruction** of the breast on which the mastectomy has been performed; (2) **surgery and reconstruction** of the other breast to produce a symmetrical appearance; and (3) **prostheses and physical complications** for all stages of the mastectomy procedure, including lymphedemas. This coverage may be subject to any annual deductibles and co-insurance provisions which may be deemed appropriate and are consistent with those established for other benefits under the Plan.

This new section provides that a group health care plan **may not** (1) **deny** to a patient eligibility, or continued eligibility, to enroll in or to renew coverage under the terms of the Plan, solely for the purpose of avoiding requirements of this section; and **may not** (2) **penalize** or otherwise reduce or limit the reimbursement of an attending provider, or provide any incentives (monetary or otherwise) to an attending provider to induce such provider to provide care to an individual participant or beneficiary, in a manner inconsistent with this new coverage requirement.

Jody



Deaths

Active Members

Peter Kowalzek	9-30-2009
Veryl Olson	12-5-2009

Deaths

Retired Members

Howard Anderson	11-2-2009
Beauford Carlson	10-7-2009
Russel Grant	11-29-2009
John Iversen	12-10-2009
Dennis E. Petersen	11-1-2009
Lawrence Seekon	10-6-2009
Earl Taylor	11-1-2009

Retirements

Congratulations

John Hasse	9/2009
Terry Johnson	10/2009
Keith LeClair	11/2009
Richard Main	10/2009
Michael Whylen	6/2009

343 Gets it together!

Former Local 343 members who retired out of Local 292 have their own "get-together" once a month at Brigitte's Café in St. Cloud.

If you are a 343/292 alumnus, join the group. Have a little fun and renew those old acquaintances.

343/292 Get-Together

Brigitte's Café
42 – 32nd Avenue South
St. Cloud MN
3rd Thursday of the month
1:00 p.m.

SAFETY CORNER

Frostbite & Hypothermia

Jokes & Facts

"It was so cold, I saw a lawyer with his hands in his own pockets!"

"It was so cold, the termites didn't have to chew. They just let their teeth chatter and leaned forward!"

These dumb jokes remind us that winter is coming.

Here are some seasonal safety concerns to be aware of.

Frostbite occurs after exposure to very cold temperatures. The skin becomes pale and glossy, blisters may appear, gangrene may set-in, and—when warmed—swelling may occur. If these symptoms are observed, seek immediate medical attention. Do not rub the affected areas in an attempt to warm-up. With frostbite, injuries may range from mild to severe, and results may range from amputation to death.

Hypothermia is the body's inability to keep its core temperature above 98° Fahrenheit. Hands and feet may become cold and numb. Severe shivering begins, which is the actual first sign of hypothermia. Other signs include difficulty with speech, forgetfulness, and drowsiness. If these symptoms are observed, the body must be warmed immediately, or death could follow quickly.

The following are some preventive measures to follow:

- Know the symptoms of cold-related disorders.
- Drink hot liquids, but avoid alcohol and smoking.
- Wear layered clothing. Use thermal underwear, an insulating layer, outer garments that repel wind and water, head and ear coverings, warm and waterproof boots, and warm gloves.
- Add or remove layers according to changes in the weather and/or workload.
- Make sure clothing is not tight to avoid cutting-off circulation.
- Stay Dry

Keep it safe!

Follow IBEW Local 292 on Facebook and Twitter

Local 292 is now on Facebook and Twitter!

Sign-up today and get up-to-the-minute updates on what is going on within our local.

Facebook – IBEW Local 292

Twitter – IBEW292



Calendar

January 2010

- 31-1 **New Year's Holiday.**
Office closed. (Thursday & Friday)
- 7 **St. Cloud Informational** meeting. 6 p.m.
St. Cloud union hall, 103 Doctors Park.
- 12 **Retirees Club** meeting. 12:30 p.m.
Stewards meeting. 5 p.m.
General Membership meeting. 6 p.m.
- 18 **Martin Luther King Day.**
Office closed. (Monday)
- 19 **Limited Energy** meeting. 5 p.m.
- 26 **Executive Board** meeting. 5 p.m.

February 2010

- 2 **Minnesota Political Party Precinct Caucuses. 8 p.m.**
- 4 **St. Cloud Informational** meeting. 6 p.m.
St. Cloud union hall, 103 Doctors Park.
- 9 **Retirees Club** meeting. 12:30 p.m.
Stewards meeting. 5 p.m.
General Membership meeting. 6 p.m.
- 16 **Limited Energy** meeting. 5 p.m.
- 23 **Executive Board** meeting. 5 p.m.

March 2010

- 4 **St. Cloud Informational** meeting. 6 p.m.
St. Cloud union hall, 103 Doctors Park.
- 9 **Retirees Club** meeting. 12:30 p.m.
Stewards meeting. 5 p.m.
General Membership meeting. 6 p.m.
- 16 **Limited Energy** meeting. 5 p.m.
- 23 **Executive Board** meeting. 5 p.m.

(Union Label)

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Local 292
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Local 292, International Brotherhood of Electrical Workers, publishes KEEPING CURRENT six times a year to open a communications channel between the local's leadership and its members.
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