

January 2016

Volume 24 Number 1

# KEEPING CURRENT

With Local 292, International  
Brotherhood of Electrical Workers



## 5<sup>th</sup> Annual Snow Ball Dinner & Dance

Saturday,  
February 13, 2016  
6 p.m.  
UFC Local 653 Hall

A \$25 check per attendee  
will hold your spot and will be  
returned. Please consider making  
your check out to:  
Local 292 Food Shelf



## KEEPING IN TOUCH

Local 292, International  
Brotherhood of Electrical Workers  
United Labor Centre  
312 Central Ave. SE, Suite 292  
Minneapolis, MN 55414  
Phone: (612) 379-1292  
Fax: (612) 379-9326  
Web: [www.ibew292.org](http://www.ibew292.org)  
Email: [office@ibew292.org](mailto:office@ibew292.org)

## FROM THE BUSINESS MANAGER'S PERSPECTIVE

By PETE LINDAHL



In 2016

## SAVINGS. SAFETY. SCOPE. SOLAR. SUPPORT.

Dear Members,

As we move into 2016, the work picture continues to be strong. Hours are up, and many of you are working overtime. Echoing my thoughts from the previous newsletter, **the time to save is now**. At the risk of sounding like a broken record, financial security is one of the most important things we can do for ourselves and our families. No matter the path you choose to save, all are good.

**Saving Choices.** For those of you that may have an **employer 401k** match, take advantage of the match. For the members that are able to invest through the Local 292 Benefits Office, **our own 401k** is an excellent method to save for your retirement. The Benefits Office fees are low, and the investment options are very competitive, with low expense ratios compared to their benchmarks. I have been working on another option through the Local 292 Benefits Office: a coming **401k Roth**. The Roth is an excellent investment option. Please look for it in the near future.

Saving now for retirement will allow you to have many more options in the future. Remember, you should make every effort to use retirement savings during retirement. We are living longer these days, and we'll need our money to last longer as well. Past leaders of our Local had a great vision to diversify retirement options. Along with the great Pension we have, the defined contribution/401k plans are a great way to have financial independence in our retirement years.

*The time to think about your retirement is not when you're about to retire.  
Start planning as soon as possible.*

**Safety.** We make choices every day. The choice to be safe is up to each of us. Every day you go to work, ask yourself, **"What would my family do if I did not return home at the end of my shift?"** Our families rely on us to be safe, and our employers are more profitable when we are safe. We must set good examples in safety for those around us including our apprentices. For example, please wear the proper PPE (personal protective equipment).

There is another issue that needs to be discussed. Local 292 expects every job site to be free from known hazards, including human hazards. Anytime a worker enters the worksite impaired, a hazard has been introduced. This will not be tolerated. **The safety of our members is our number one responsibility.** Do not go to work if you are impaired. If you need help, or someone you know needs help, please call TEAM, your Employee Assistance Program, which is available for any Local 292 member or family member.

**Scope of Work.** Please protect the work of the IBEW. When the work picture is good, it can be easy to turn our backs on the work scope. Work we don't perform today may not be available when times are slow. Core drilling, duct banks, light bases, and trenching may not seem to be important, but if we lose work like this now, getting it back later could be very difficult. Please call the hall if you have any questions. **Let's protect our work.**

**Solar Around the Corner.** 2016 appears to mark the start of several large solar projects. The hope is that Local 292 will be a major player in this industry. From our skilled electrical manufacturers building the components of the system to the wireman installing the system, **the men and women of Local 292 are the best choice for this work.**

**Support from Book 2 Members.** I want to take a minute to thank the traveling men and women for helping us protect our work. If we cannot man the work, the non-union contractors will take the jobs. **Thanks for your special support.**

*Let's make 2016 a great year!  
If we work together, there isn't anything we can't do.*

In Solidarity,

*Pete*





## What's Your Plan? Making the Rest of Your Life the Best of Your Life!

There's no magic recipe for longevity. Successful aging depends on many factors, some of which are within your control. As your knowledge of the aging process grows, so does your ability to slow its effects.

Studies suggest that people who have a positive attitude about life may have a greater chance of avoiding heart disease. Negative thoughts can get in the way of enjoying life. Optimism, on the other hand, may help us care for ourselves and face obstacles. It may give us the strength to cope with stress and anxiety.

### The upside of aging & enjoying the years to come

Have you thought of the advantages of getting older? The constant attention to child rearing may be replaced by carefree visits with grandchildren or friends. If you are retired, you may be free to travel or enjoy working in the garden. You can appreciate what you have already accomplished and explore new activities.

In addition to keeping a positive attitude, follow these tips on how to enjoy life.

- **Accept the things you can't control:** Focus on things you can control, like how you respond to challenges. It may help to view problems as an opportunity to learn or to better yourself. Try to keep stress to a minimum. A positive outlook will support a good attitude.
- **Stay active:** Get out of the house and involved in your community. Being productive can help keep you feeling good. Do activities that stimulate the mind: volunteer, travel, read, learn a new language, study an instrument, do puzzles, play games, or sing songs.
- **Be social:** Remain connected with family and friends, join peer groups, or sign up for a class. Maintaining a strong support system will help you be prepared for whatever situations you face.
- **Get moving:** With your doctor's help, establish an exercise routine. It can help fight heart disease, diabetes, osteoporosis and depression. It can also help balance and keep you strong enough to do your everyday activities.
- **Eat a well-balanced diet:** Good nutrition is a key factor for good health. Focus on foods low in added sugars, solid fats, salt and refined grains. Eat vegetables, fruits, whole grains, fat-free or low-fat dairy and lean proteins such as low-mercury seafood or skinless poultry.
- **Limit alcohol & stop smoking:** If you choose to drink, do so in moderation. If you smoke, see your doctor about quit-smoking methods.
- **Get vaccinated:** Make sure you are up to date on your vaccinations and get an annual flu shot. Visit with your doctor about screenings that are right for you.

A positive outlook can bring humor and laughter into your life, help you embrace your later years and be thankful for what you have. If you start to feel sorry for yourself or resentment at the aging process, it might help to reach out to others for support. Surrounding yourself with positive people may help ward off depression and loneliness. Talk to your health care provider if you just can't shake off negative thoughts, or if you feel hopeless or find it hard just to get through the day.

If you are unsure where to start, we are here to help! Contact a counselor at T.E.A.M. (651-642-0182) or visit [www.team-mn.com](http://www.team-mn.com) for various online resources.

## Scholarship Reminders

### Alexander & Krech Scholarship

IBEW Local #292  
For Local #292 members and dependents  
[www.ibew292.org](http://www.ibew292.org)  
*Click-on "Scholarships"*  
Deadline: March 1, 2016

### Charles R. Brett Scholarship

IBEW Minnesota State Council  
For children of IBEW members  
[www.ibew292.org](http://www.ibew292.org)  
*Click-on "Scholarships"*  
Deadline: May 13, 2016

### IBEW Founders' Scholarship

IBEW International  
For IBEW members only  
[www.ibew.org](http://www.ibew.org)  
*Click-on "Scholarship" icon*  
Deadline: April 30, 2016

### David K. Roe Scholarship

### Hubert H. Humphrey Memorial Award

### Donald Pilla Memorial Award

MN AFL-CIO  
For affiliated union members or dependents  
[www.mnaflcio.org](http://www.mnaflcio.org)  
*Top of home page, or Enter key-word "Scholarship"*  
Deadline: April 30, 2016

### Nellie Stone Johnson Scholarship

Referred by MN AFL-CIO  
For racial/minority union members/dependents  
[www.nelliestone.org](http://www.nelliestone.org)  
*Click-on "Scholarship Program"*  
Deadline: June 1, 2016

### Martin Duffy Adult Learner Scholarship

Referred by MN AFL-CIO  
For affiliated union members in good standing, on lay-off status, or retired/disabled  
[www.mnaflcio.org](http://www.mnaflcio.org)  
*Top of home page, or Enter key-word "Scholarship"*  
Deadline: April 30, 2016

### Union Plus Scholarship

Sponsored through AFL-CIO affiliated unions  
For current & retired members and dependents  
[www.unionplus.org](http://www.unionplus.org)  
*Click-on "Education" then "Scholarships" then "Union Plus Scholarship"*  
Deadline: January 31, 2016

### Note:

Links to all of the above scholarships, as well as to other conference and grant opportunities, may be found on Local 292's website: [www.ibew292.org](http://www.ibew292.org)





## Political

<https://www.ibew292.org/Political>



### ARE YOU AT THE TABLE, OR ARE YOU ON THE MENU?

# Don't tune-out on politics

By Ray Zeran, Political Coordinator

Today's constant "news cycle" makes us weary of politics, especially as next year's Presidential Election comes closer. There used to be an off-season for politics, but the new information age with its constant news deadlines has created an unreal pressure on news organizations and their reporters.

**No more final deadlines.** Previously, news writers on a traditional "beat" used to have a specific deadline, a time to have an article ready for printing in the next day's newspaper or viewing on that night's news broadcast. Once the deadline was made, the reporter would likely have some time to think and reflect. But today, as soon as news goes to print or goes on the air, reporters are instantly working the next story with its new news angle. "In-depth" reporting has become a thing of the past, mostly replaced by instant news and never ending blogs. Final deadlines are a thing of the past.

If you need evidence about how fast the news is shoved at us, just look at the basic writing errors in many of today's newspapers and web sites. Poor writing, with bad syntax, grammar, and punctuation, seems to be everywhere. And yet we are encouraged to keep reading these quickly-written, poorly-edited articles and blogs. This can create a sense of fatigue about the news, including political news. This can lead to people tuning out and turning off.

**Don't tune-out on politics.** Politics—campaigns, elections, debates, decisions, legislation, new and changed laws—can have a sudden impact on your ability to provide for your family. For example, Labor's keystones—such as the Davis-Bacon Act, Project Labor Agreements, and electrical licenses—can be wiped out with a vote and a stroke of a pen. That pen stroke could be wielded in Washington, DC, at the State Capitol, by the County board, or at the City Council. This recently happened in Anoka County. Keep in mind that a similar vote and stroke of a pen could make Minnesota one of over two-dozen Right-to-Work states, for the most part wiping-out Labor's ability to effectively organize

and collectively bargain for its workers. This recently happened in neighboring Wisconsin.

Politics, with its campaigns and elections, are some of the basic tools that we rely on to keep construction projects Union and construction work done by the great craft people of the IBEW and other building and construction trade unions. *If we are to win at the bargaining table, we have to start by winning at the ballot box.*

#### Local 292 will help you with political information.

From now through next year's November 8<sup>th</sup> Election Day, you will certainly receive regular mail, email, and phone calls about the election.

As your Local Political Coordinator, my promise to you is that your Union **will not tell you** who to vote for, but rather **will inform you** who has been endorsed by Labor and why. That's all.

With today's technology, cell phones, call blocking, and caller-identification, our efforts to call the Local's rank-and-file members regarding important political issues has become much more difficult. You can help us and yourself. When you see a caller ID from the IBEW, please pick it up and spend a few minutes talking with the volunteer on the other end of the line. That volunteer is one of your Local brothers or sisters who has some quick but important information to share with you. We respect your time at home, and we respect the time of the volunteers. If you ask to be removed from our telephone calling list, we will remove you from the call list.

**You have some choices.** There is another step you may choose to take to control the way political messages are received in your life. **If you prefer email or text message communications**, please go to [www.ibew292.org/Political/](http://www.ibew292.org/Political/) and fill out the Political Quick Response form on the page.

Please don't tune-out on politics.

Remember: *In politics, if you're not at the table, then you're probably on the menu. Be a voter!*



**TOP-OF-THE-LINE SOFTWARE, DRIVES, CONTROLLERS, LAPTOPS**

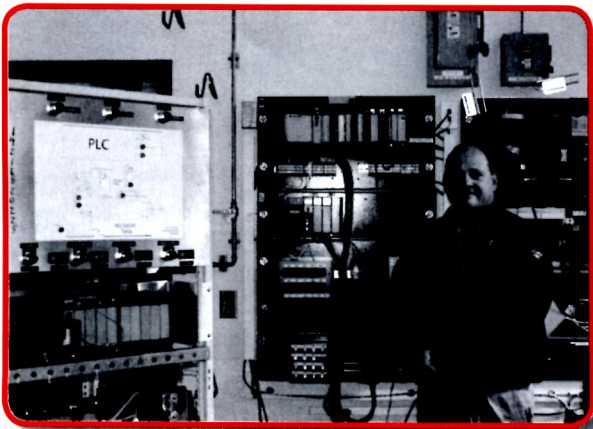
# JATC Industrial Lab adds key new features

*By Chris Kohn, metro Business Representative & Derrick Atkins*

Recently the Local 292 Minneapolis Electrical JATC Industrial Control Lab in St. Michael added several new features, including the latest Allen-Bradley Studio 500 software, the new Allen-Bradley 525 Powerflex Drives, 12 new AB Compact Logix controllers with discrete input/output and analog modules, and 24 new laptops. Allen-Bradley is the brand-name of top-of-the-line factory automation equipment manufactured by Rockwell Automation.

The Control Lab is networked with Data Highway Plus, Remote I/O, ControlNet, DeviceNet, and Ethernet. The VFD Lab (variable frequency drives) and the Instrumentation Trainer are also integrated into the Programmable Logic Controller (PLC) Lab network structure for a total automation control learning experience.

*The PLC classes are taught by JATC instructors Derrick Atkins, Greg Hayenga, and Randy Keranen from Werner Electric.*



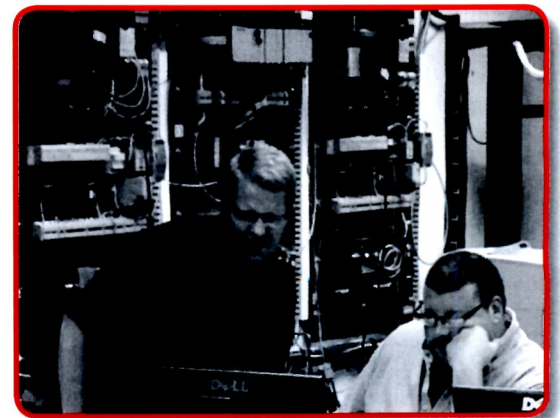
**JATC Instructor Derrick Atkins**

The introductory class covers such topics as RSLink communications, the communication connection between the laptops and the controllers, input/output configurations, as well as ControlLogix and CompactLogix hardware used with RSLogix 5000 and the new Studio 5000 software. The second class includes ControlLogix programming, network configuration, and the installation, programming, and commissioning of VFD's.

The new  
Amazon.com

distribution plant in Shakopee Minnesota's Shenandoah Business Park will have an automated material handling system controlled by Allen-Bradley RSLogix 5000 software and Allen-Bradley 525 Powerflex variable frequency drives.

*Thank you, Derrick, Greg, Randy, and the JATC Committee for providing training opportunities to our membership so that we can continue to be leaders in our industry, today and into the future.*



**JATC Instructor Randy Keranen**

Retired Marine Corps General James E. Cartwright said, *"If you're not willing to put in the time on your education, you lose credibility with those you're leading, and that undermines your ability to lead."*



# IBEW Children's Christmas Party



## ★ ★ ★ ★ Service Pin Award Winners ★ ★ ★ ★





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

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

**Hiring Hall / Jobline**

612-378-2860

**St. Cloud**

320-253-1292

**Inside Agreement JATC—St. Michael**

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

**Statewide LEA JATC**

763-571-5922

**Benefit Office**

763-493-8830 or 1-800-368-9045

**TEAM Employee Assistance Program**

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

**Building Trades Credit Union**

763-315-3888 or 1-800-496-2460

**Electrus Federal Credit Union**

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

**Direct Dial & Voice Mail**

612-617-4 \_ \_ \_

**Business Manager**

Peter Lindahl 237

**Metro Business Representatives**

Kent Blachowiak 242

Dan Ferguson 239

Jennifer Gaspersich 225

Chris Kohn 240

John Kriposos 244

John Lutz, Organizer 249

Eric Peterson, Hiring Hall 224

Ted Swenson 233

Ray Zeran, Political Coordinator 238

**St. Cloud Business Representative**

Steve Ludwig 254

Jason Carlson 243

**Office Staff**

Joan (Office Manager) 221

Gayle (Bookkeeping) 227

Jeana (Admin) 223

Yolanna (Admin) 222

Julie (Admin) 236

**President**

Dan Ferguson 239

**Financial Secretary**

Ted Swenson 233

**Executive Board**

John Hall, Chairman 241

Dan McConnell xxx

Kurt Tulp xxx

Jeff Orth xxx

Marc Anderson xxx

Myles Lembke xxx

Rick Ramberg xxx

**Brotherhood Committee**

Message Line 247

**WATT'S  
UP**At the Fringe  
Benefit OfficeBy Jody Roe-Hardie  
PHONE: 763-493-8830**CHILDBIRTH & MASTECTOMIES****Important yearly  
health-related  
reminders**

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. Please read carefully and call the Benefit Office if you have any concerns or questions.

**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 at 763-493-8840 (Claims).

**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





## Transitions

### Retirements

#### *Congratulations!*

Last Name	First Name	Mi	Pension Effective Date
ANAKKALA	BRUCE	A	8/1/2015
BANWART	DENNIS	M	6/1/2015
BOURGEOIS	MICHAEL	P	9/1/2015
CONLON	FRANK	D	10/1/2015
HAGEN	STANLEY	R	9/1/2015
JACOBSON	WILLIAM	J	10/1/2015
JOHNSON	JOHN	A	8/1/2015
KITTELSON	CHRIS	G	9/1/2015
LEITHER	JAMES	M	9/1/2015
MANKO	CRAIG	R	9/1/2015
MCMAHON	WILLIAM	J	10/1/2015
PUTNAM	TERRY	D	10/1/2015
ROLINE	SCOTT	G	10/1/2015
ROSHA	DANIEL	W	10/1/2015
SCHULER	PAUL	A	10/1/2015
SHANNON	STEVEN	R	10/1/2015
SPERNICK	DANIEL	H	2/1/2015
UNDEM	KEITH	W	9/1/2015
WEGWERTH	STEPHEN	A	9/1/2015

### Deaths

#### *Retired Members*

Last Name	First Name	Mi	Card Number	Date of Death
<b>ACTIVE</b>				
GONGOLL	PATRICK	G	A185043	7/1/2015
<b>RETIRED</b>				
KOPPI	JOE	P	D81994	9/6/2015
LINDBERG	LORNE	J	D562294	9/3/2015
MILES	RICHARD	J	X118388	10/8/2015
RYBA	ARNOLD	F	X67392	8/12/2015
SORENSEN	EARL	M	D202811	8/10/2015

#### **MEMBERS, DEPENDENTS**

### Scholarship application deadlines approaching

Members and their dependents are reminded that 2016 scholarship application deadlines are fast approaching, beginning with January 31<sup>st</sup> for the Union Plus Scholarship and ending with June 1<sup>st</sup> Nellie Stone Johnson Scholarship.

A listing of the standard scholarships available to IBEW Local 292 members and their families appears on page 2 of this issue of Keeping Current, with a brief indication of eligibility and the website address for further information and the application form.

Local 292's website has a summary of these scholarships with links to the appropriate source websites.

Members and their dependents who will be continuing their education anytime in the next several years might want to review now the various scholarships, their requirements, and application forms. Some of the applications are quite lengthy and involved, requiring significant research, thought, and writing.

[www.ibew292.org](http://www.ibew292.org)

#### **PUT EXTRA TIME, EXTRA CARE, EXTRA LAYERS ON YOUR SIDE**

### Winter means cold, snow, ice, wind

The Holidays are here again, and so is the cold weather. This season, let's pay special attention to the weather.

Some of us will be working outside, and others will only be commuting outside. Either way, there are specific hazards that come with the snow and cold.

When traveling to and from work, **allow for additional time** so that you don't need to worry when traffic becomes a problem. You don't know when traffic will leave you with a long commute time. Always be prepared to be stuck on the road for several hours. **Make sure time is on your side.**

Walking to and from the job site, be aware of icy and snowy walking surfaces. **Avoid taking shortcuts** which might put your safety at risk. Once you are injured, you could regret not having taken the safest route through the parking lot and the job site. **Choose the safe path.**

If you have to work outside, **be aware of the physical dangers** associated with extreme weather—not just the cold, but also the wind chill. Layering your clothing is always a popular solution, and sometimes you will also need to take extra breaks to stay warm. Also plan your tasks to limit exposure to the elements.

**Minimize your weather contact.**

Finally, be sure to **account for distracted workers** during the holiday season. Everyone is busy, and safety at work isn't always the first thing on everyone's mind. Watch out for your brothers and sisters on the job, in your trade and in the others. **Make sure that everyone goes home safe.**



# KEEPING CURRENT

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

Postmaster: send address corrections to Local 292, International Brotherhood of Electrical Workers, United Labor Centre, 312 Central Ave. SE, Suite 292, Minneapolis, MN 55414.

*IBEW Local 292 is committed to Equal Employment Opportunity and Affirmative Action for our members and employees.*

**Business Manager/Peter Lindahl**  
**President/Dan Ferguson**  
**Editor/Michael Paul Weber**

## KEEPING CURRENT

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



PRESORTED FIRST CLASS MAIL  
 U. S. POSTAGE  
 PAID  
 Permit No. 92590  
 Twin Cities, MN

KEEPING CURRENT

8

JANUARY 2016



## Calendar

### February 2016

- 4 **St. Cloud Informational** meeting. 6 p.m.  
St. Cloud union hall, 2803 Clearwater Road.
- 9 **Retirees Club** meeting. 12:30 p.m.  
**Stewards** meeting. 6 p.m.  
**General Membership** meeting. 7 p.m.
- 13 **Snowball Dinner & Dance.**  
UFCW Local 653 Hall. 6 p.m.
- 17 **Brotherhood Committee.** 4:30 p.m.
- 18 **History Committee / Movie Night.** 6 p.m.
- 22 **Electrical Workers Minority Caucus** meeting. 6 p.m.
- 23 **Executive Board** meeting. 4 p.m.
- 25 **Sisters in Solidarity.** 4 p.m.

### March 2016

- 3 **St. Cloud Informational** meeting. 6 p.m.  
St. Cloud union hall, 2803 Clearwater Road.
- 8 **Retirees Club** meeting. 12:30 p.m.  
**Stewards** meeting. 6 p.m.  
**General Membership** meeting. 7 p.m.
- 13 **Daylight Savings Time** begins
- 16 **Brotherhood Committee.** 4:30 p.m.
- 17 **History Committee / Movie Night.** 6 p.m.
- 22 **Executive Board** meeting. 4 p.m.
- 24 **Sisters in Solidarity.** 4 p.m.
- 25 **Good Friday.** – Office closed –  
Provisional Holiday
- 27 **Easter Sunday.**
- 28 **Electrical Workers Minority Caucus** meeting. 6 p.m.

### April 2016

- 7 **St. Cloud Informational** meeting. 6 p.m.  
St. Cloud union hall, 2803 Clearwater Road.
- 12 **Retirees Club** meeting. 12:30 p.m.  
**Stewards** meeting. 6 p.m.  
**General Membership** meeting. 7 p.m.
- 20 **Brotherhood Committee.** 4:30 p.m.
- 21 **History Committee / Movie Night.** 6 p.m.
- 25 **Electrical Workers Minority Caucus** meeting. 6 p.m.
- 26 **Executive Board** meeting. 4 p.m.
- 27 **Administrative Professional's Day**
- 28 **Sisters in Solidarity.** 4 p.m.



## 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, Supplemental Unemployment Benefit, Defined Contribution and 401(k) and Vacation and Holiday Plans for the fiscal year May 1, 2014 through April 30, 2015, as required under the Employee Retirement Income Security Act of 1974 (ERISA). The full annual reports for each benefit plan have been filed with the Employee Benefits Security Administration under the following employer identification numbers:

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

A total of 6,823 persons were participants in or beneficiaries of the Defined Contribution and 401(k) Plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

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 and 401(k) and Vacation and Holiday Plans as of April 30, 2015 is provided below.

### Insurance Information

The Health Care Plan has contracts with ULLICO 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 September 30, 2014 were \$206,629. The total premiums paid for the policy year ended December 31, 2014 were \$3,924,866.

### SUMMARY ANNUAL REPORTS

	Health Care	Supp Unemp Benefit	Def Contrib & 401(k)
<b>PLAN INCOME</b>			
Employer contributions	\$ 40,274,096	\$ 1,359,561	\$ 19,871,331
Participant contributions	6,256,185	-	6,323,839
Other contributions	-	-	378,853
Realized gains (losses)	365,989	-	9,446,680
Investment earnings	6,072,521	382,828	35,799,838
Other income	3,061,495	5,265	869,751
Total plan income	<u>\$ 56,030,286</u>	<u>\$ 1,747,654</u>	<u>\$ 72,690,292</u>
<b>PLAN EXPENSES</b>			
Administrative expenses	\$ 2,425,849	\$ 168,369	\$ 1,869,289
Certain deemed distributions of participant loans	-	-	266,560
Benefits to participants and beneficiaries	44,603,044	1,112,882	27,373,455
Total plan expenses	<u>\$ 47,028,893</u>	<u>\$ 1,281,251</u>	<u>\$ 29,509,304</u>
<b>PLAN ASSETS (AFTER SUBTRACTING LIABILITIES)</b>			
Beginning - 5/1/14	\$ 101,472,876	\$ 11,153,819	\$ 565,984,785
Increase for the year	9,001,393	466,403	43,180,988
Ending - 4/30/15	<u>\$ 110,474,269</u>	<u>\$ 11,620,222</u>	<u>\$ 609,165,773</u>

(Continued on next page)



# Summary Annual Reports for Electrical Workers Local 292 Employee Benefit Plans

(Continued from previous page)

## EXPLANATION OF PLAN ASSETS INCREASES/DECREASES

The increases 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.

## ASSETS, INCOME, AND EXPENSE – VACATION AND HOLIDAY PLAN

The value of the Plan's assets, after subtracting liabilities, was \$1,671,001 as of April 30, 2015, compared to \$1,167,455 as of May 1, 2014. During the Plan year, the Plan experienced an increase in its net assets of \$503,546. The Plan had total income of \$17,153,651 consisting entirely of employer contributions. Plan expenses were \$16,650,105 consisting entirely of benefits paid to participants.

## MINIMUM FUNDING STANDARDS

Enough money was contributed to the Defined Contribution and 401(k) Plan to keep it funded in accordance with the minimum funding standards of ERISA.

## 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)
- Financial information on payments to service providers (all Plans except Vacation and Holiday Plan)
- Information regarding any common collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the Plan participates (Defined Contribution and 401(k) Plan)
- Auditor's report (all Plans)
- Assets held for investment (all Plans except Vacation and 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, 6900 Wedgwood Road, Suite 425, Maple Grove, MN 55311, (763) 493-8830.

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 \$20.00; the Vacation and Holiday Plan is \$1.00; the Supplemental Unemployment Benefit Plan is \$3.50; and the Defined Contribution and 401(k) Plan is \$24.25. 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, 6900 Wedgwood Road, Suite 425, Maple Grove, MN 55311 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, D.C. 20210.

## OTHER INFORMATION

Administrative expenses include investment expenses of \$98,006 for the Health Care Plan, \$2,701 for the Supplemental Unemployment Benefit Plan and \$1,410,911 for the Defined Contribution and 401(k) Plan.