

**LOCAL UNION 160, IBEW
2909 Anthony Lane
St. Anthony, MN 55418**

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NEWSLETTER - 178TH EDITION

JANUARY/FEBRUARY 2016

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General Membership Meetings

Our Next Union Meetings Will Be Held:

- Minneapolis:** February 4 & March 3, 2016
6:30 p.m. - St. Anthony Union Hall
2909 Anthony Lane
- Becker:** February 18 & March 17, 2016
7:30 p.m. - 12423 Pine St
Becker Union Hall
- Mo Valley:** February 23, 2016 - 7:30 p.m.
St. Anthony - Union Hall
March 18, 2016- 7:30 p.m.
Grand Rapids Union Hall
300 SE 17th St, Grand Rapids



Stacy - Ext. 102
Kurt. - Ext. 105
Charlie- Ext. 108
Bob - Ext. 109
Kevin - Ext. 126

Local 160 Phone Ext.

Jenny - Ext. 101
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From the Editor

Rose M Eiden

The information contained in this newsletter has been obtained from sources believed to be reliable, & the editor has exercised reasonable care to assure its accuracy. However, the Local Union does not guarantee that contents of the publication are correct, & statements attributed to other sources do not necessarily reflect the opinion of Local Union #160.

Retirement Club

The next meeting dates are January 27th, and February 24th. All retirees are welcomed to join for just a mere \$15.00 per year.

The Club would like to welcome new members: Bub Anderson, Steve Brower, Terry Burns and Thomas McKenney.

SCHOLARSHIP APPLICATIONS

All scholarship applications will become available towards the end of January 2016. If you are interested in receiving the forms, you may call the union hall at (612) 781-3126 and they will be mailed out to you or the forms will be posted on our website (www.ibew160.org) where you can print them out.

If you have any questions please feel free to call Jenny at the union hall.

LOCAL UNION 160'S ANNUAL STEWARDS TRAINING

WHEN: Saturday, March 5, 2016
WHERE: Local 160's Union Hall
2909 Anthony Lane
St. Anthony, MN 55418
TIME: 9:00 A.M.

If you are interested in attending the Annual Stewards Training (and you are a Steward) please contact the hall at (612) 781-3126 no later than March 1, 2016 for reservations.

IMPORTANT NOTICE

There are two (2) types of membership with the IBEW. An 'A' membership and 'BA' membership.

The 'A' membership has a small pension and death benefit whereas the 'BA' does not. The 'A' membership is at this time \$16.00 more per month in dues. That \$16.00 goes towards the pension and death benefit.

If you are interested in becoming an 'A' member, or have questions about the benefits, please feel free to contact me at (612) 781-3126.

Thanks.
Rose

A Word or Two From Your Business Manager/Financial Secretary

I would like to start out by wishing everyone a Happy New Year. Let's make 2016 your safest year ever!

2016 should prove to be an interesting year for unions. The current attacks against Unions in the public sector (Friedrich vs. California Teachers Association), could easily spill over to the private sector. An unfavorable ruling will change the way we do business. We potentially could be forced to represent non-members with your dues money. This is an election year and Local 160 will not tell you who to vote for, however, we do ask that you try not to vote on single issues, and consider labor friendly candidates.

Jim Samuelson, Mo Valley Journeyman Lineman will be starting on February 1st as our Local's registrar. He will be handling voter registrations during this election cycle.

In the past, Local 160 has supported American Income Life as a reputable Company to have associated with. This last year, we have received so many complaints from our membership about the rude, pushy, non-professional people that work there. I have decided that Local 160 will no longer be associated with American Income Life.

This year I would like to challenge everyone to attend at least one membership meeting. Meeting dates and locations are listed on the previous page.

Fraternally,

Robert J. Boogren



Understand how 2016 Negotiations, GATT Rate, Stock Market Volatility, Health Care and other potential changes can affect your Retirement Plan...

The Advisors at Union Retirement Alliance are experts in Retirement Planning and have a Comprehensive understanding of your Pensions. Get assistance with the following Retirement Topics.

- *Pension Options: Annuity & Lump Sum
- *401k Investment Options
- *Complimentary Retirement Planning
- *Social Security & Health Care Options
- *Other Investment and Retirement Needs

Contact Mark Reichow at Union Retirement Alliance with Questions or to schedule a Complimentary Face to Face Meeting.

Phone: 612-239-4371 Email: mark.reichow@lpl.com

Securities offered through LPL Financial Member FINRA/SIPC



The Revocable Living Trust – The Better Alternative to a Will

Most Americans have been led to believe that a Will is the way to handle their final affairs. That is because most lawyers profit from their clients having one. How can that be, because wills are typically not very expensive?

Here is the dirty little secret that most lawyers don't want you to know: they stand to make tons of money after you pass away when your will has to go through probate. During the probate process, the lawyer will bill your estate by the hour. On average, probate costs in Minnesota range from 3% - 5% of the total estate value. For example, if your estate is worth \$500,000, roughly \$15,000 - \$25,000 will go to probate costs and not to your family or favorite charities. Now you know why your will so was inexpensive!

To add insult to injury, the longer the probate takes, the more the lawyer will make. So if your will is poorly drafted, the probate will take longer and the attorney will be able to charge more! This is a conflict of interest. It's like taking your dog to a veterinarian who also runs a taxidermy operation right next door. Either way, you'll get your dog back, but you may not like what he looks like. And your family certainly won't like having to pay two separate bills.

So how can you avoid the probate process? By not owning any assets in your own name when you pass away. But this doesn't mean giving all your assets away now? Rather, you can set up a Trust to own your assets. While the Trust owns your assets, you remain in control because you can name yourself (and your spouse, if you are married) as Trustee of your Trust. Your Trust agreement will specify a Successor Trustee to take over after you pass away. Your Successor Trustee will then divide up and distribute your assets as you have specified in the Trust Agreement. Privately. Without court involvement. And without a trial lawyer making money off your family after you are gone.

The type of trust many people use is called a Revocable Living Trust. Because it's revocable, you can get the assets back at any time while you are alive. And because it's revocable, you can also amend your Trust at any time as well. It's actually easier to amend a trust than it is to implement a codicil to a will. Once you pass away, however, your trust becomes irrevocable and cannot be changed. A properly drafted trust cannot be contested like a will can. And unlike a will, a trust is private because there is no need to file it with the court.

A Revocable Living Trust has many other important benefits as well. It can protect your assets after you pass away. Under a trust, you can spread distributions to your heirs over time. And a trust may be able to help you minimize state and federal estate taxes. If you think a Revocable Living Trust may be a better alternative for your family, it is important to work with a specialist.

Union Advisors has teamed up with Estate Planning Attorney and Certified Public Accountant (CPA) Ed Matthews to offer you a complimentary review of your estate planning needs. To schedule your appointment, call 651.447.2235 today.

OSHA FACT SHEET

Why should everyone be concerned about job safety and health?

Each year, approximately 6,000 employees in this country die from workplace injuries while another 50,000 die from illnesses caused by exposure to workplace hazards. In addition, 6 million workers suffer non-fatal workplace injuries at an annual cost to U.S. businesses of more than \$125 billion.

Effective job safety and health add value to the workplace and help reduce worker injuries and illnesses.

How does OSHA contribute to job safety and health?

Congress passed the *Occupational Safety and Health Act of 1970, (OSH Act)*, “to assure so far as possible every working man and woman in the Nation safe and healthful working conditions and to preserve our human resources.” *Title 29 of the Code of Federal Regulations (CFR)*, Parts 1902-1990, contains OSHA regulations and standards.

Some states have enacted occupational safety and health laws and operate federally approved state plans. Such states adopt and enforce state standards and regulations that are at least as effective as those enacted under federal law.

Are all employees covered by the *OSH Act*?

The *OSH Act* covers all employees except workers who are self-employed and public employees in state and local governments.

In states with OSHA-approved state plans, public employees in state and local governments are covered by their state’s OSHA-approved plan. Federal employees are covered under the *OSH Act*’s federal employee occupational safety and health programs, see *29 CFR Part 1960*. United States Postal Service employees, however, are subject to the same *OSH Act* coverage provisions as are private sector employers.

The *OSH Act* does not apply to particular working conditions addressed by regulations or standards affecting occupational safety or health that are issued by federal agencies, other than OSHA, or by a state atomic energy agency. Other federal agencies that have issued requirements affecting job safety or health include the Mine Safety and Health Administration and some agencies of the Department of Transportation.

What are your responsibilities as an employee?

To help prevent exposure to workplace safety and health hazards, you must comply with all OSHA requirements that apply to your actions and conduct.

What are your rights as an employee?

In your associations with OSHA and your employer, you have the right, among other actions, to do the following:

- ◆ Review employer-provided OSHA standards, regulations and requirements;
- ◆ Request information from your employer on emergency procedures;
- ◆ Receive adequate safety and health training when required by OSHA standards related to toxic substances and any such procedures set forth in any emergency action plan required by an OSHA standard;
- ◆ Ask the OSHA Area Director to investigate hazardous conditions or violations of standards in your workplace;
- ◆ Have your name withheld from your employer if you file a complaint with OSHA;
- ◆ Be advised of OSHA actions regarding your complaint, and have an informal review of any decision not to inspect or to issue a citation;
- ◆ Have your employee representative accompany the OSHA compliance officer on inspections;
- ◆ Observe any monitoring or measuring of toxic substances or harmful physical agents and review any related monitoring or medical records;
- ◆ Review at a reasonable time the *Log of Work-Related Injuries and Illnesses* (OSHA 300) if your employer is required to maintain it;
- ◆ Request a closing discussion following an inspections;
- ◆ Object to the abatement period set in a citation issued to your employer; and
- ◆ Seek safe and healthful working conditions without your employer retaliating against you.

New year will be uncertain for many Iron Range families

MOUNTAIN IRON - The United Steelworkers (<http://www.usw.org>) and the U.S. Steel announced a tentative contract agreement this week, offering a ray of hope for some families on Minnesota's Iron Range. But the region's future remains in doubt as the area is wracked by massive layoffs and challenges from international trade.

More than half of the region's major mining operations have shut down - a crisis that is drawing state and national attention. The latest came Tuesday when White House Chief of Staff Denis McDonough traveled to Virginia to meet with Steelworkers and lawmakers.

The gathering was closed to the public, but several people spoke to the media afterwards, including Hibbing resident Dan Hill, who has been laid off from United Taconite since May. He told the Duluth News-Tribune (<http://www.duluthnewstribune.com>) that the industry needs to be saved not only for him, but for his seven-year-old son, Riley.

"I told him (McDonough) to make sure our kids have a future up here," Hill said to the News-Tribune. "That we're not the last generation of miners."

The Iron Range, which originally produced iron ore and now makes taconite pellets for steel production, has been a vital part of Minnesota's economy for more than 100 years.

"The boom and bust cycle is not new to the Iron Range, but fears for their families have now hit a new generation of miners," writes Duluth Labor World (<http://www.laborworld.org>) editor Larry Sillanpa, who has covered the Range for years.

"Like the 1980s when the Iron Range lost about 8,000 of 14,000 mining jobs, some think there may not be a rebound. The number of laid off Steelworkers on the Iron Range is about 1,500 and could reach 2,000."

The United Steelworkers places the blame squarely on unfair competition from overseas and lax enforcement of current free trade deals. In particular, the union blames China's "unfair and illegal trading practices" which have had "devastating effects on steelmaking communities and the environment."

Minnesota's members of Congress, including U.S. Senators Al Franken and Amy Klobuchar and Congressman Rick Nolan - whose district includes the Iron Range - have introduced federal legislation to counter illegally dumped foreign steel and help the U.S. mining steel industries.

"To be clear, there is plenty of demand for steel in the United States," said Nolan. "Domestic steel consumption rose by 11.7% in 2014 alone. Unfortunately, foreign steel imports jumped by 36% last year, capturing their highest share of the U.S. market on record - and limiting growth in our domestic industry to just 3%. So the simple fact is - increased U.S. consumption is being supplied by illegal, subsidized foreign steel."

Nolan and the Steelworkers say free trade deals like to proposed Trans-Pacific Partnership (<http://workdayminnesota.org/special-collections/taking-tpp>) won't help, because they lack meaningful enforcement mechanisms.

"Our trade enforcement system is broken; it's riddled with loopholes; it takes too long; and as we've seen on the Iron Range, it allows horrific economic damage to be done before what little enforcement powers we have can even begin," Nolan said.

Meanwhile, state leaders, including Governor Mark Dayton and Senate Majority Leader Tom Bakk, are seeking a special session of the Legislature to provide aid to Iron Range families and local businesses. Measures they are considering include and extension of unemployment compensation benefits.

About 2,000 workers are affected by this week's announcement of a tentative agreement on a three-year contract with U.S. Steel: 1,500 at U.S. Steel's Minntac mine and taconite plant in Mountain Iron and 500 at U.S. Steel's Keetac operations in Keewatin.

"As you know, our industry is in the midst of a crisis," the bargaining committee said in announcing the tentative pact. "But we have been determined not to be forced to pay the full price for the problems of unfair trade and global overcapacity. Our goal throughout this process was to make sure we were not made scapegoats for what are global and, we believe, temporary, problems."

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Elsewhere on the Iron Range, more than 2,000 Steelworkers at Cliffs Natural Resources have been working on a contract extension while bargaining with the taconite mining company continues.

Cliffs recently sent a letter to thousands of retirees and widows announcing plans to dramatically raise their healthcare premiums.

“Those premium increases have been incorrectly calculated and are subject to further bargaining with the union,” the Steelworkers said. The union has launched an online petition (<https://actionnetwork.org/forms/we-deserve-to-retain-with-dignity>) calling on Cliffs Natural Resources to stop its reckless and unnecessary plans to raise healthcare premiums for retirees and bargain a fair contract that assures access to quality, affordable healthcare for all retirees.”

Someone on reddit wrote the following heartfelt plea online:

“My friend just died. I don’t know what to do.”

A lot of people responded. Then there’s one old guy’s incredible comment that stood out from the rest that might just change the way we approach life and death:

“Alright, here goes. I’m old. What that means is that I’ve survived (so far) and a lot of people I’ve known and loved did not. I’ve lost friends, best friends, acquaintances, co-workers, grandparents, mom, relatives, teachers, mentors, students, neighbors, and a host of other folks. I have no children, and I can’t imagine the pain it must be to lose a child. But here’s my two cents.

“I wish I could say you get used to people dying. I never did. I don’t want to. It tears a hole through me whenever somebody I love dies, no matter the circumstances. But I don’t want it to “not matter”. I don’t want it to be something that just passes. My scars are a testament to the love and the relationship that I had for and with that person. And if the scar is deep, so was the love. So be it. Scars are a testament to life. Scars are a testament that I can love deeply and live deeply and be cut, or even gouged, and that I can heal and continue to live and continue to love. And the scar tissue is stronger than the original flesh ever was. Scars are a testament to life. Scars are only ugly to people who can’t see.

“As for grief, you’ll find it comes in waves. When the ship is first wrecked, you’re drowning, with wreckage all around you. Everything floating around you reminds you of the beauty and the magnificence of the ship that was, and is no more. And all you can do is float. You find some piece of the wreckage and you hang on for a while. Maybe it’s some physical thing. Maybe it’s a happy memory or a photograph. Maybe it’s a person who is also floating. For a while, all you can do is float. Stay alive.

“In the beginning, the waves are 100 feet tall and crash over you without mercy. They come 10 seconds apart and don’t even give you time to catch your breath. All you can do is hang on and float. After a while, maybe weeks, maybe months, you’ll find the waves are still 100 feet tall, but they come further apart. When they come, they still crash all over you and wipe you out. But in between, you can breathe, you can function. You never know what’s going to trigger the grief. It might be a song, a picture, a street intersection, the smell of a cup of coffee. It can be just about anything...and the wave comes crashing. But in between waves, there is life.

“Somewhere down the line, and it’s different for everybody, you find that the waves are only 80 feet tall. Or 50 feet tall. And while they still come, they come further apart. You can see them coming. An anniversary, a birthday, or Christmas, or landing at O’Hare. You can see it coming, for the most part, and prepare yourself. And when it washes over you, you know that somehow you will, again, come out the other side. Soaking wet, sputtering, still hanging on to some tiny piece of the wreckage, but you’ll come out.

“Take it from an old guy. The waves never stop coming, and somehow you don’t really want them to. But you learn that you’ll survive them. And other waves will come. And you’ll survive them too. If you’re lucky, you’ll have lots of scars from lots of loves. And lots of shipwrecks.”

