

THE CONNECTOR



Iron Workers Local 498 - 5640 Sockness Dr., Rockford, IL 61109 – 815/873-9180

November 2021

From the Business Manager:



Dear Brothers and Sisters,

As you know work has been pretty good since around September. Currently, there are about 24 on the out-of-work list with about 17 working out of town. As people are getting laid off, they are going right back out relatively quickly. I think the rest of the year looks to be pretty good. Congress finally passed a \$1 Trillion Infrastructure Bill. Dave Valla put together an EV (Electric Vehicle) package together to promote retooling Stellantis (Chrysler) to build electric vehicles and batteries at the Belvidere plant as well as the Ford Plant on the Southside of Chicago. Governor Pritzker liked it so much he wanted to expand it and it got larger than Representative Vella's original bill. It passed and now awaits Governor's Signature. I will let you know when that happens. From my understanding that work will take place late summer/early fall next year.

I attended the grand opening of the temporary Hard Rock Casino at the old Giovanni's. Rockford was the first to get their proposal downstate, the first to have a PLA attached to the project, and the first to open the temporary casino until the new one is built, which for us will likely start in the spring. There should be a fair amount of work between the casino, the proposed hotel, and a parking deck associated with it not to mention any ancillary business that will sprout up around the casino.

I would like to remind you, as we enter the cold and flu season along with COVID, this could be a very interesting work picture. As winter approaches, we will be indoors much more, exposing and being exposed to one another, you will see infections go up. If the end-user or General Contractor require vaccines, masks, or weekly test to be on their project, this WILL have a direct effect on your income if you refuse to comply. This will not affect our CBA, but contractors are there to make money and if you aren't there to make that happen for them, someone will. Sometimes it will even indirectly be affecting you, with your young children testing positive, and then you must stay home with them for the quarantine period because of the company's policy. It is your choice to get vaccinated, but every choice you make has consequences.

For our Health Screening in October, we had 40 members and spouses participate. I sure would like to see more. It is good to know your health plus it is \$100 in your HRA for you and \$100 for your spouse if married. We also had Cornerstone Benefits here that day to see if any active working members would be interested in signing up for a supplementary Short Term Disability Policy (STD), Long Term Disability Policy (LTD), and/or Life Insurance. This benefit would work on top of our current benefits of \$250 per week from Tri-State (if eligible) for up to 26 weeks and IMPACT for \$800 for up to 6 weeks. For this to work for us we would need about 35 members to participate and get the group rates. If enough members are interested, our Open Enrollment period would be at the beginning of 2022 through February. I have attached the Cornerstone Benefit sheet with our breakdown of costs. For those that have risky hobbies outside the normal risks associated with our trade, this would be a great benefit to have (think Motorcycle accident, accident at home, skiing, or a getting hit hard with COVID).

We were due this year for a Pin Party, but due to COVID and the requirements, we delayed it. I would plan to have one in the Spring of 2022. This way if there were any snowbirds, they may be back in town to come to enjoy the party. Keep your eyes out for an announcement.

I would like to discuss a couple of topics that I have been asked about and should be addressed. I would appreciate your feedback on these.

The first item is the Voluntary Death Benefit Program:

This is a good program, and I am concerned it will not be here for the long haul. I want to make sure there is something available for members' families when the last thing they want to think about is how am I going to pay for this while they are grieving the loss of their loved one.

One Year ago, there were 181 participants now we are at 171.

The current payout is about \$6100 at the JIW Rate this is down about \$400 from a year ago. Before the change in rate from flat \$30 per death to JIW rate, it paid a bit over \$5000.

No new members are joining at a rate to make this sustainable.

Sept 2020 – 181 participants (74 working members 107 retired)

Nov 2021 -171 participants (74 working members 97 retired)

My proposed fix would be:

\$10 per month added to monthly dues as part of the dues structure.

New members would pay an initiation fee of \$50 when they sign up, this goes to the death benefit fund.

The payout would be \$5000.

If the member pays dues to International Lifetime Status, they receive the benefit (\$5000) after they become Lifetime Members at no cost.

If they drop their Membership Status (Book/Card) before Lifetime Status, they may stay participate at \$30 per death for the same benefit (\$5000).

All current participants of the "Voluntary Death Benefit Program" after By-Law change can remain for \$30 per death also for the same benefit (\$5000) rather than the JIW Rate of \$41.37 currently.

The second item that has been asked about is a Sav/Vac or Christmas Fund being brought back.

I have had quite a few individuals ask about whether we could do a vacation fund like other locals they may have worked in. I am not opposed to starting this backup, as some know, we have had this in the past. This would have to be done at around contract time since it would be a contractual deduction from the member's check and paid to either the bank directly or the hall to disperse to the bank. If the membership would like this to happen it would need to start at a minimum of \$1.00 per hour and I think it should only pay out either twice a year or once a year (June/November). If it is accessible monthly (as in the past) then there would be no point in doing this, it may as well stay on the check and the member will get it weekly with their pay. Some may recall members racing to the bank on the 15th of the month to collect their money earned the month prior. Dee is checking on how this could work with our local bank and to see the fee structure (if any) since we do all our banking there.

I would like your feedback on these two topics since both are By-Law proposals and will require 3 readings at a meeting and a secret ballot vote with notice 15 days before the vote due to the financial aspect of the change.

I hope everyone has a Happy Thanksgiving. Remember, Thanksgiving and the day after are considered holidays in both the CBA and under the National Maintenance Agreement (NMA). So, enjoy the time off with family and friends or make premium pay, either way, is a winner.

In Solidarity,

Mark



Dear Brothers and Sisters,

Last month I was able to attend the International Foundation Conference in Denver. I was there to take the new trustee portion for the pension and to attend the annual education conference. The new trustee portion was twenty hours of class time on trustee obligations and fiduciary responsibilities. For the main conference classes were offered in a variety of topics and levels from healthcare to apprenticeships and also pensions. The classes that I attended were very informative and gave me a better understanding about pensions in general and how they are changing in world today.

Work seems to be pretty good at the moment. Hopefully, it stays that way with all the issues with lead times getting material. There are, as always, a few non-union jobs around our local. Up in Janesville Keller Construction is putting an addition on LKQ automotive on Beloit Avenue. They will be self-performing the work on this site. To the west of Sharon Wisconsin on Hwy 67 Gilbank has started a project for steel pipe maker Arntzen. They have just started to do groundwork and as of right now I don't know who will be doing the structures. In Delavan on Hobbs Drive, Scherrer Construction has started a project for Millenium which makes telecommunication equipment. I have not been in contact with anyone yet but will let you know the details when I find out. Also, down in Dixon Long Prairie Construction is still working on an addition to the John Deere dealership on Bloody Gulch Road. They have used our contractors in the past on projects and had talk with the foreman about hiring our guys directly in the future.

So far, I have organized three ironworkers from D5 and will be working on getting more from other contractors or from Helmets to Hardhats. As always don't hesitate to give me a call or shoot me a text if you see something happening around our local and I would be happy to check it out.

In Solidarity,

Keith Gahl

Apprenticeship Coordinator

Hello Brothers and Sisters,

I know Covid-19 and mandates for vaccination is quite the hot topic now a days, and I thought I would take this opportunity to share my experience with both the vaccination and my personal Covid-19 experience. Honestly, the main reason I'm going to tell my story is because I have heard rumors told to me about my experience that were either not at all accurate or left out information that made the story convenient for the narrative of whoever started the rumor in the first place.

I got vaccinated back in April when it was opened up to the Building Trades. I got the Pfizer vaccine and aside from having a bit of a sore arm for 24 hours I had no side effects from the vaccine. Fast forward to early September of this year when my kids went back to school is when we had Covid-19 go through every member of my house. My girls were exposed to it at school which led to them getting tested before they could return to school. At that time both of my girls tested positive for Covid. My wife and I went and got tested the next day and she was positive and I was negative at that time. It wasn't till the following Sunday when I tested again that I ended up with a positive test result. Had it not been for my girls needing to get tested and therefore myself getting tested I would have never known I had Covid-19. As far as symptoms go my girls had stuffy noses and stomach aches that lasted for 2-3 days. My wife had a headache that lasted for 2-3 days (she had also been vaccinated) and I honestly had no symptoms aside from possibly a stuffy nose that could easily have been attributed to allergies.

Things to think about: I was around my kids every day for a week before I had a positive test result. I was around the 7 Apprentices for that week in their welding booths without any of them contracting it from me. The vaccine did its job by keeping my viral load low enough that I was asymptomatic and therefore did not pass it on to anyone else.

I've heard several guys mention "oh I'm just going to chance it it's just the flu." That makes me cringe because one of our brother Ironworkers who had contracted Covid-19 spent 8 days in the hospital and is still having oxygen level issues along with my neighbor, who is the same age as me, who spent 12 days in the hospital and was hours away from getting put on a ventilator. He still doesn't know when he'll be able to return to work.

I'm not writing this to try to persuade anyone into getting the vaccine, but I want to make sure that the correct information about my experience is out there.

If you don't want to get vaccinated for whatever reason you need to understand that there is a good possibility that you will not be able to step foot on jobs that are coming up because that will be at the discretion of either the end user or general contractor running the job. There is already one contractor in the Chicago area that has made it mandatory for all of their employees.

In Solidarity,

Paul Kauffman



Local 498 Calendar

Nov. 16th – Regular Membership Meeting

Nov. 25-26 – Office closed for Thanksgiving

Dec. 21st – Regular Membership Meeting

Reminder, the Executive Board meetings are held on the third Tuesday of every month. The retirees' meeting is the second Tuesday of each month at 8:00 a.m. at the Alpine View Restaurant (Charles St. and Alpine) in Rockford. Contact Ralph Peterson – 815/234-8163.



Death Announcements

John Zeller – 9/7/2021

Tom Buckingham – 9/11/21

Michael Nichols – 10/9/2021

Rodney Latzig – 10/31/2021



**Continue
getting paid
if you're
unable to work**

due to illness, injuries, or death



IW LOCAL 498

COMING SOON

No medical tests or questions to enroll!



Short-Term Disability



Long-Term Disability



Life Insurance with AD&D

**ENROLLMENT BEGINS
EARLY 2022**

CALL NOW! Don't miss out!



Call to learn more or to be placed on the call-back list.

(224) 770-5305 | www.iw498disability.org



Local 498

Summary of Benefits

Have questions? Call us!
(224) 770-5305 (M-F 8am-5pm CST)
www.iw498disability.org

Benefits are made available to full time, actively working Members of IW Local 498.

OPEN ENROLLMENT BEGINS IN EARLY 2022

Short-Term Disability (STD)

- Benefit pays for up to 24 weeks
- Pays a flat weekly benefit of either \$250 or \$500
- Pays on day 15 for injury or illness
- Pre-existing conditions are covered after 12 months
- Covers off the job disabilities resulting from injury or illness
- Stackable with other benefits up to 100% of pre-disability earnings
- Includes \$5,000 of Life/AD&D
- Benefits paid are tax free

Long-Term Disability (LTD)

- Pays after 180 day waiting period (starts when STD ends)
- LTD Option A pays a flat \$2,000 monthly benefit for up to 2 years
- LTD Option B pays a monthly benefit of 60% of your pre-disability earnings for up to 5 years
- Pre-existing conditions are covered after 12 months
- Covers on and off the job disabilities resulting from injury or illness
- Offset by other benefits
- Includes \$5,000 of Life/AD&D
- Benefits paid are tax free

Life and Accidental Death & Dismemberment (AD&D)

- Life and Accidental Death & Dismemberment (AD&D)
- Guaranteed approved coverage for Member, spouse, and children
 - NO pre-existing condition limitations - All life coverage includes an equal amount of AD&D. If death is caused by an accident, benefit doubles
- Member coverage from \$10,000-\$100,000 (in \$10,000 increments)
 - Spousal and child coverage is available when Member life coverage is elected
- Spousal coverage from \$5,000-\$25,000 (in \$5,000 increments), not to exceed 50% of Member's election
- Child(ren) eligible for a flat \$10,000 of coverage
- Life coverage is convertible & portable
- Coverage is 24/7 on and off the job

Please Note: Life/AD&D guaranteed amounts may be lower or not offered at future open enrollments for those Members that do not enroll initially.