



IBEW LOCAL UNION 21

FRONTLINE

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PRESIDENT'S REPORT

By Ronald E. Kastner- President/Business Manager



You Can Be the Difference

This year will be a very busy time for our members and staff here at Local 21. Contracts still to be negotiated this year include Verizon, Comcast West, State of Illinois, Altura, Frontier, JULIE, City of Chicago OEMC, Judicial and Non-Judicial Vermilion County, and our largest employer, AT&T. Whether we are dealing with the constant budget crises in the public sector or corporate greed in the private sector, I am asking all members of our Local to once again stand vigilant and demand a fair and just contract. As in past years, it seems likely that employers will attempt to capitalize on the backs of unemployment statistics and the economy while “forgetting” their record profits.

Furthermore, all of these employers see the decline of union membership as a sign of weakness in our ranks. More than ever, I need you to step up your efforts and stand strong behind your respective bargaining teams. Let your employer know you want a piece of the pie, not just the crumbs. Make sure your employers see our Local's solidarity! We must all stand together for what it is right and for what we are owed.

Our collective bargaining rights are a powerful weapon that we must use to its fullest right now. If any member were to walk into the boss's office alone and ask for a raise, it is safe to assume that person would be denied extra compensation. But together, you can take advantage of the collective bargaining process, demand a living wage, and reap the benefits of membership in the IBEW.

Local 21 launched a new and improved website—ibew21.org—that will allow us to reach more members than ever before. I urge everyone to look at this website soon, especially those of you employed by AT&T. We used this new technology for you to complete the membership bargaining- communication survey. We intend to use the results of this survey as we put together contract proposals for the upcoming bargaining.

In closing, I would like to take this opportunity to publicly congratulate and thank Larry Schuler, Lynn Arwood, Jerry Gast, Kurt Schmidt, Steve Unterfranz, Michael Cohns, Jim McLaughlan, Mike Sacco, Rosetta Shinn, Mary Jo Hindes, Donna Stoner, Jim Noble and Ken Stachon. Each person on this list contributed to the success of Local 21 in many ways and will be missed. I wish them, and all Local 21 retirees, well in their future endeavors.

Thanks to our Local 21 Staff Retirees



We would like to thank all of our recently retired staff members who were dedicated to serving our members. They have done their best to preserve the objects of the IBEW constitution to elevate the moral, intellectual, social conditions of our members and their families. Pictured from left to right top row: Nancy North, Steve Unterfranz, Kurt Schmidt, Larry Schuler, Lynn Arwood, Ken Stachon, Front Row: Bill Lawrence, Michael Sacco, Tom Moran, Mary Jo Hindes, Sally Rudins. Those pictured have nearly 450 years combined experience.

Time Goes by Quickly

To say 2012 is going by faster than 2011 is an understatement. Here's just a short idea of what we've dealt with and what else we'll face this year.

The year started with surpluses and members looking for positions they could fill while others considered retirement because of the GATT rate and the SIPP offered by AT&T. Many members had to decide if they should go or take the gamble and stay. When considering retirement you should always consult with your financial advisor for the correct answer.

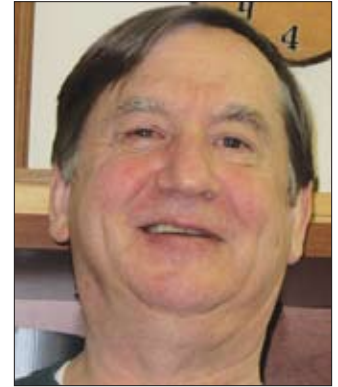
Many collective bargaining agreements expire this year. Bargaining for the AT&T contract should begin in late April or early May. It's our Local's largest contract and expires on June 24, 2012. As you know CWA is already in negotiations. Their contract expired on April 7th. Watch their bargaining closely since AT&T proposals hitting their table are likely to be passed at ours. Stay informed and be ready for the long haul. Check out the new IBEW Local 21 website, sign up for email and text alerts, and attend Unit meetings for the latest news.

Union elections are this year, nominations take place in May. Your decision is very important because the people you elect for the next three years will have new contracts, old and new issues with management,

the constant pressure of our employer's demands to lower costs and increase productivity, and an industry that is changing everyday you look at the news. Go to the union meetings to hear the candidates, their positions for the Local going forward and then remember to VOTE!

In the July- August timeframe AT&T contract ratification should take place if a tentative agreement is reached. So is this year going to be moving even faster? You bet it is.

Lastly, I just retired and would personally like to thank all of the members and staff I met over my almost 32 years with the Union, from my days back with Illinois Bell, Ameritech, SBC and now AT&T and in my time with the Commercial Telephone Workers Union, IBEW Local 188 and finally IBEW Local 21. I'm looking forward to my time off, getting my son through college and hopefully out of the house, building a new house in Door County and just relaxing. It's been a great time in the Union and I will miss the people who make up our Local.



On the Cover...

A strong new look for *Frontline* deserved a strong photo to go along with it. Local 21 members from the Chicago Cermak garage are Standing Strong as we head into bargaining with AT&T.



Photo Credit: Scott Wolf



Duty, Obligation, Honor, Privilege

I'll add "**pride**" to the beautiful and lofty words in my headline. This is my last column as an employee of AT&T and more importantly, a Business Representative of IBEW Local Union 21, proudly representing members of the fourth largest IBEW Local in our esteemed Brotherhood. That's right. After 33 years at AT&T, I retired and gave up my job as a Telecom Specialist so another worker in the centers closing in Downtown Chicago can stay employed. Yeah, I'm a bit young, but it's time for me to go.

For 25 years I have been active in our Union, first as a shop steward in C&E and then Network. In 1991, I received my first part-time appointment as a "Quality Advisor," being a watchdog on the old Ameritech Quality Teams. I became an Organizer and an Editor/Communicator in 1993 and eventually an Area Representative in 1995. I was appointed Chief Steward in 1996 for all of the non-regulated (non-Bell) properties. In 2000, I was promoted to Business Representative for those properties, a position I held until 2005 when I took over the AT&T properties on the North Side of Chicago and Johnson Controls. I've also represented members in Global Services (Datacomm).

Possibly, I'm proudest of being elected to serve our Local three times as a delegate to our International Convention in 2001, 2006 and 2011. It's been an **honor and a privilege** to serve with and for all of my Sisters and Brothers in Local 21, and before that Local 336.

It's my moment to talk about **Duty and Obligation**. As an Agent for our Union I had a legal **Duty of Fair Representation** to treat every member equally and to represent them diligently and give them my very best every time. I believe I did this. In my 20 years as a Union Rep, four people disagreed and filed charges against me with the government. I defended myself and our Union against those charges without incurring any

legal expenses and won every time. I'm **proud** of that. For everyone else I've helped, I hope you feel that you always got my honest best.

As far as **Obligation** goes, let's talk about everyone's **Obligation to our Union**—which means each other—individually and collectively, every day, all the time. When each of us was initiated, we signed a card titled "**Obligation to IBEW.**" Most of us understood only that we could be fined if we crossed a picket line while we were on strike. Brothers and Sisters, it's more than that, it's coming to work every day, ready to put in a good day's work for a fair day's pay. It's looking out for each other. It's sticking together. It's not snitching on each other. It's thinking about who is going to be stuck with your work if you call in sick today. All of our Employers—especially AT&T—can be really hard to work for, but our union jobs are good jobs and they are worth defending. We cannot do it alone, remember, an "Injury to one is an injury to all!" and a "Victory for one is a victory for all!" I will miss you all. God bless you and **SOLIDARITY FOREVER!**



Photo Credit: Terry Sheehan

On Route 30 in Frankfort, Illinois Bernard Ryan works with a fiber optic cable.

I Hate to Say I Told You So...

After years of my warnings of impending doom from the hands of the corporate-controlled anti-worker Republicans they have regrettably managed to succeed. Right to Work "For Less" (RTW) is now the law of the land in Indiana. While the vast majority of our membership on the other side of the border may be thinking, "It sucks to be you," allow me the courtesy of delivering a dose of reality.

I've lived and breathed this battle over the last eight years and I'm seeing a lot of similarities in the political climate between our states that can't be ignored. For the last fifty years, RTW has been introduced not only in Springfield but in Congress as well. It's only because of our worker friendly majorities that we are able to fend it off. Don't be lulled into a false sense of security.

Indiana is the twenty-third RTW state; it's the first Northern industrial state. The issue has been propelled onto the national stage. Every Republican presidential candidate is on the record stating they would support a national right to work bill. At the end of the day RTW has nothing to do with creating jobs and everything to do with exploiting the rights we gained through decades of collective bargaining.

While I'm tempted to get into the finger pointing blame game I'll leave you with just three words I hope everyone takes into account before you cast another ballot, or fail to vote **Elections Have Consequences!**

You see, that's how these idiots justified their actions. They said "We won; you lost so get over it!" They now attack us because they have the power. They can care less about what anybody thinks.

They want you to forget the facts. Public opinion polls showed over 70% of the people were against the legislation. Not a single employer said they wouldn't come to Indiana because it's not a RTW state.

During the campaign season when the wolves in sheep's clothing knocked on your door, or called you during dinner asking for your support all they talked about were "jobs, jobs, jobs." They failed to mention the jobs they were talking about were ours by passing RTW in Indiana.

For all of you who still believe politics doesn't have anything to do with your job or feel you don't have to get involved because "they haven't done anything to me," I give you RTW. It's the quintessential example of what can happen when you don't care or can't be bothered.

Legislation is taking the place of regulation, putting jobs at risk. Once again proving the point that what can be gained at the bargaining table can be lost legislatively with one stroke of a pen.





We Are Almost Out of Time

In April 2005, I wrote our Local would be dead in ten years and it could happen sooner. I based my prediction on the political environment, our employers, and member apathy.

Thankfully we're still around, but we're not much better off and the path to our destruction is shorter.

Politically, many states attacked Unions in the name of democracy and fiscal conservatism. The corporations won and the workers lost. We deserve a share of the blame. Some of us voted these wack-jobs into office against the advice of our Union while others stayed home. Weakened telecommunication acts are resulting in lost jobs. Elections do have consequences.

Our only short-term political gain is at the National Labor Relations Board. President Obama appointed Board members who actually understand the law and vote in our favor when deciding cases. This reward will be wiped out in the fall if the wrong people get into office.

In organizing, our Union is working as hard as it can to bring non-union workers into the fold. It raises them up to our standards rather than us falling down to theirs. Unfortunately wins are hard to come by and when we ask members for help, not enough calls come in. Union representatives can only do so much. Campaigns are much more successful when union members talk to workers wanting to join our ranks.

Some members took my advice and are fighting back; they're attending union meetings. Unfortunately, some only find fault with our Local. Don't take me wrong there's plenty of blame to go around. We are not without our faults. We need to make our Union better.

However, our employers are aware of our disagreements, and use our words against us. I urge you to be cautious where you express our differences. You may think you're doing the right thing and feel better for it, but have you ever thought about who may

be monitoring your views? Our employers, bosses, the heads of Labor Relations, and their union busting attorneys are having a field day knowing their job is easier because of our bickering.

I've seen the Union Busters in action. They got their hands on an issue of Frontline and used our written word against us out of context in a flier to employees as a reason their workers shouldn't vote to join the Union.

We have a place for debate for the good of the union; let's keep it in house where it belongs, at union meetings. Let's all work together to strengthen Local 21, fight against injustice, raise the standards of all of those working in our industry, beat back the bosses, and do what it takes to preserve our great Union. Out of death's grasp let Local 21 emerge as a stronger Union that no one can divide.



Local 21 member Gerald Haas Field is one of the many IBEW members who are on Active Duty. Gerald works as Field Support Administrator at AT&T

WHAT'S NEW ACROSS THE LOCAL?

AT&T★Altura★Avaya★CenturyTel★City of Chicago-911 OEMC★Comcast★Frontier★Johnson Controls★Julie★Lucent★Peoria Bellwood-Nursing Home★State of Illinois★Verizon★Vermillion County

Jerry Rankins,
Business Representative



★ City of Chicago OEMC

Who would have ever thought public safety would fall victim to budget cuts? The Chicago Police and Fire Departments as well as the 911 OEMC Center were the latest casualty. The new mayor seems to be getting almost everything he wants.

Initially, twenty-six aldermen went public opposing Mayor Rahm Emanuel's budget cuts. In the end, all fifty aldermen caved and voted in favor of the financial plan containing layoffs, elimination of vacancies and a hiring freeze. It's unacceptable that not even a single alderman voted against the mayor's proposal. Where does it end? Public workers are under attack everywhere. We can't wait for the fight to come to us; it's here. We must fight back!

We can't be passive. Our elected officials must be held accountable. We have an obligation to educate our families, friends, neighbors and even our enemies on the importance of public safety. Remind your Alderman you won't forget how they voted when you cast YOUR vote in the next election.

The current OEMC contract expired on December 31, 2010. Our members working there haven't seen a raise since January 2010. While the politicians cry "broke" they find ways to reward City officials with hefty wage increases. Those same "public servants" who supported the layoffs and cuts, voted to give themselves a raise. Again, this is totally unacceptable. The Union's bargaining committee continues to fight for a fair contract.

Our Union won the Casas arbitration. The Union proved the termination was without just cause; since then he's resigned from the OEMC. However, this was a good win for our hard working members who ensure public safety.

I would like to welcome and congratulate Michelle Driver on her promotion to Area Steward. I look forward to working with her and ask that you give her your full support. Michelle can be reached in the Union office at 630-960-4466 ext. 408 and her email address is mdriver@ibew21.org.

Comcast Negotiations Begin

On February 27th we began bargaining a new agreement for our members working in the Comcast West shops. The Union bargaining team passed comprehensive proposals seeking to increase paid time off, holidays, vacation, and flex-days. We hope to strengthen core contract language on issues such as contracting-out. In our economic and benefits proposals we hope to freeze medical premiums, seek annual wage increases and cash bonuses. As Comcast profits from the new products they offer, we'd like our members rewarded with skill-based pay increases. As always, our strength is in our solidarity in negotiations with Comcast.

In the Comcast Chicago Cortland shop an arbitrator ruled against the workers in their incentive bonus grievance. We were initially shocked by the decision because of the solid case we presented based on the clear Cortland contract language. It states Local 21 members get the same bonus offered region-wide (the greater Chicago area) as the employees working in non-union locations receive.

We still feel Comcast stole the performance-based bonuses from their workers because they have chosen to be union. Main-street working families are sick and tired of being victimized by this type of corporate behavior. This fight is long from being over.

WHAT'S NEW ACROSS THE LOCAL?

AT&T★Altura★Avaya★CenturyTel★City of Chicago-911 OEMC★Comcast★Frontier★Johnson Co

Paul Wright,
Business Representative



★ The arbitration for the termination of the three line-men who were working with Keith Darnell the day he passed away is scheduled for June 18, 2012. That's six days before our AT&T contract expires. It's important to notice the timing of this arbitration to stress the commitment we take to ensure justice is served.

Premises technicians make sure you turn in your work location preference forms. We negotiated the preference trial to help Premises Technicians get closer to home and improve their working conditions. If you have questions about it contact your Chief Steward or Business Representative.

We are scheduling additional dates to complete the arbitration of contractors performing work in U-Verse stockrooms. The first day of hearings was January 23, 2012.

Construction department management continues to force us to arbitrate their use of contractors in areas AT&T never used them before. One arbitration decision is now in federal court. It deals with the company contracting out FWG work in legacy AT&T locations. A second case involves contractors placing fiber optic OFNR cables in some suburban central offices, between the relay rack and the cable vault. Our members have always done this work. We are also arbitrating AT&T contracting out the work of guarding temporary cable at a job site. We are governed by the code of conduct to protect the company's assets, yet management will fight paying us overtime when we do it.

In these arbitrations I reached out to our retirees for assistance. They testified on the history and past practice surrounding our ownership of the work functions in dispute. If you are a retiree or know a retiree please ask them to update their contact info in the union hall in case they're needed to testify in future cases.

Finally don't allow history to repeat itself. In 2009 bargaining CWA had what amounts to probably the worse union melt down in recent history. Their long time international president retired and internal strife tore their union apart just as they headed into AT&T bargaining. Their negotiations became a horribly disjointed mess that left our Local caught in the undercurrents of their disaster.

There were clear divisions in the CWA ranks that boiled over into protests and an internet blogging frenzy. Unfortunately, the company capitalized on their weaknesses and every AT&T union member including those in IBEW Local 21 was negatively impacted by their toxic meltdown.

Please do not allow this type of negative energy to repeat itself and destroy our futures. We all collectively own our destiny. We must police ourselves and allow our great Local to come out of this round of contract negotiations in unity and solidarity.



Tim Stacy and Terry Saunders are hard at work in a manhole splicing a cable on Route 30 in Frankfort.

Photo Credit: Terry Sheehan

Mike McCormick,
Assistant Business Manager



★ In March, AT&T brought in CWA Premise Technicians to help with the workload. During talks with management, we kept requesting they have our I&M technicians perform the IPDSL work and pre-tests for new installations. One can only assume

their reason for the denial.

So what happened? When the CWA technicians arrived management didn't have enough trucks for them. The detailed premise techs can't climb, or work on drops, and they are trained to follow different procedures than Local 21 premise techs.

You may believe I'm making this all up and the bosses wouldn't let this occur. The problem is every department thinks they can get everything done within their own organization. The company feels our suggestions are irrelevant.

Management claims the goal is taking care of the customer the first time a tech is dispatched. Maybe someday the light bulb will go on and AT&T will realize our suggestions are truly made to WIN customers over and that one-time dispatches can happen all the time. Customers would tell others about their great experience and we would gain more customers.

Then again, who are we? We are only the employees

Terry Sheehan,
Business Representative



★ There will be a lot happening at Altura this year because the contract expires on July 31, 2012. Bargaining surveys have been completed. This is the first time we had our Altura members filled them out online on the local 21 website ibew21.org.

who actually face our customers, who must explain why it will take longer to get them service.

We have discussed pair changes with premise technicians for months. You already know to request the ID number from the Help Desk employee before they transfer you to an engineer for a pair change. Make a copy of the order and give the information to your Steward who will forward it to your Chief Steward. Enough is enough. To fix this issue we need your help, please provide us with the information we are requesting.

Safety meetings should occur weekly in every location. There should also be monthly meetings with the Stewards. If this is not happening contact John Dolsen or me.

The new preference procedure was recently utilized. Thirty premise techs would have transferred, however ten of them declined their move. Please, if you preference to change locations make sure you truly want to move. You only prevent your own Brothers and Sisters from moving to a location they prefer.

Stewards please document and take grievances on all performance and attendance meetings. Without the grievances, when members are advanced to the next step the bosses insist the employee must have agreed to the discipline because no grievances were filed.

Finally, I'd like to congratulate and wish everyone well who just retired. Personally I'd like to thank Jerry Gast for all of his help and support throughout out my career.

We will be using the results to shape our bargaining proposals. We plan to post our bargaining updates on the website. Make sure to visit it often and sign up for email and text alerts.

Negotiations start in June. Bob Kniefel from California and Jeff Stewart from Virginia will join me on the bargaining team. Thank-you Bob and Jeff. Please support your bargaining team during these negotiations and let management know you want a fair contract.

By Dave Webster, Business Representative



You are the Best Organizers

If you attend our union meetings you've heard me say, "Unrepresented workers want to join our union but they fear losing their jobs." It is illegal for an employer to fire employees for organizing a union in their workplace. However we know dishonest bosses can find "other reasons" for getting rid of union organizers if they decide they want them gone. Let's just say it, THEY LIE!

You've also heard my pleas for you to talk to non-union workers you may meet in the field or after work, specifically those working at Comcast, Verizon Wireless and USIC Locating. If you are an outside technician it's likely you see USIC locators in the field every day. It's time all of us make an effort to help them. They're now being treated worse than they've been in all the years I have been talking with them.

These workers recently received a company memo stating they will no longer get annual wage increases and they may receive bonuses only if USIC meets its targeted financial performance levels. If management sets its targets too high the workers get screwed. If that wasn't bad enough health care and other benefits have been diminished. As it is, many locators are struggling to feed their families on their current wages, around \$15 per hour.

I'm asking all of you to strengthen our Union by helping us increase the number of workers belonging to our Local. As long as employers get away with paying their workers below the industry standard, our standards are threatened. Whether you are an outside technician who sees non-union workers in the field, or a member who knows some, including your friends, family and neighbors, please talk to them for a minute or two, get their names, numbers, and email addresses to me. These workers can call or email me at 630-222-9121 or dwebster@ibew21.org. They can also

go to our website—ibew21.org—to fill out a contact form. We will get back to them so they can improve their working conditions.

We all have the responsibility to organize new members. We all benefit when more workers join the ranks of the represented. When we work together, we rise together. We must hold onto the standards that have been built by our Sisters and Brothers before us. *United We Bargain, Divided We Beg.*

By Jacquie Fields, Treasurer

Congratulations to Our 2012 Scholarship Winners



Congratulations go out to the 2012 IBEW Local Union 21 Scholarship recipients! The scholarship committee met and from the many applications sent in we chose eight essays that very eloquently answered our topic this year, "What can labor unions do to survive in the future?"

The essays we received were particularly interesting because they gave us the opportunity to understand how our next generation of union members view unions as well as insight on where they turn to gather information about the advantages of union membership. A few of our winners were able to attend our April unit meetings where Local 21 members had a chance to hear the ideas of our future leaders.

The scholarships are awarded annually, so please make sure your college students apply. I want to thank committee members Mike Andel, Joan Zimmerman, and Devon Jennings who did an excellent job choosing the winners.

Play the Game

We live in a culture of compliance. Ma Bell is truly dead. Our employer no more cares for customers than it cares for President Obama. The very fact that managers use the term "outlier" betrays where the focus is on the business.

GPS departure, return compliance, customer pre-call, collateral, dispatch efficiency, etc., are the pillars of the company's business model. It no longer matters whether a technician can find metallic faults in aerial cable or isolate trouble on in-house cable. What's important is to be compliant with tech expectations.

Your manager may or may not care if you're great at taking care of the customer or are the go-to person who says "yes" to callouts and overtime. What matters is someone above your boss is trolling the reports which are generated every hour of every day. AT&T invented the study of performance management as a favor to the government in World War II.

Almost everything you do is available on your boss's desktop. Worse, it's collated in reports that go to their boss and their boss's boss, if not higher. They know what gas you put in their truck, the keystrokes you make on their laptop. They know how fast you were going right before you had that accident, and if

you were on the phone or computer when it occurred.

I'm going to drag out a term I like to take credit for coining: Career Suicide. Too many of us are committing it, for reasons that are under our control. You may have bad performance numbers, but what gets you in the spotlight is failing to follow all tech expectations like leaving or returning on time, pre-calling, being out-of-route, not calling in overruns, etc. Once you're tagged as a low performer, you get more attention: job visits, safety evaluations, more chances to get caught being out of compliance.

It is incumbent upon all of us to do the job to the best of our ability. For \$34 an hour, follow all company rules. Perform all testing, make every call and document it. Use the union calendar book we give you or buy an 99 cent notebook like we had in grade school and write down everything you do, especially on any job that seems like it will come back to bite you on a later date. It's at a later date when the bosses will ask you about it!



2012 SCHOLARSHIP WINNERS

Nicholas Almasi
Alexandria Bell
Emily Brown
Diana Clark
Cassandra Kruse
Casey Rayhill
Christopher Stancato
Meghan Sullivan



Alexandria Bell (center), poses with IBEW Local 21 President Ron Kastner

CONGRATULATIONS LOCAL 21 RETIREES

CITY OF CHICAGO

Renee Hunter

CenturyTel

David Counterman

AT&T

FEBRUARY 2011

Maureen Bjornson
Martin Cook
Robert Miskewitch
William Phipps
Lorenzo Wiggins
Oscar Cepeda
Peter Simon
Howard Maiden
Joseph Giovingo

MARCH 2011

Irene Kijanowski
Timothy Niemiec

APRIL 2011

Jeremy Laplant
Jeffrey Harding
Sara Weiskopf
Jean Shannon
Jacob Fowler
Karolina Mallett
Saundra O'Connor
Michael Lewis

MAY 2011

Richard Goldschmidt
Diane Barber
Thomas Wisocki
Nancy Herrera
Kyle Devore
Tom Pritts
Margaret Stoltz
Barbara Anderson
Patricia Nelson
Susan Lubomski
Ahadi White
Beatrice Watson
Marilyn Lassalle
Gloria Davis
William Mahan
Lawrence Watkins
Laurel Sassano
Frankie Mitchell
Charlene Stove
Arlene Jager
Martha Caridine
Diana Carile

Sherrill Martin
Jennifer Martin
Joyce Jones

JUNE 2011

Anthony Jaszczak
Brenda Fagan
Ray Schabell
Nancy Meyers
George Mascenic
Wende Shutts
Teodoro Hernandez

JULY 2011

John Cullen
Judith Cassiday
Cynthia Spagnola
Leanna Jungles
Anthony Vinz
Jamie Aranda
Valencia Greene
Patrick Andrews
Gerald Gritznbach
Timothy Bartels
Joanne Popp
Sue Castagnoli
Traci Ferguson-Jackson
Barbara Duncan
Debra Sheard
Latoria King
Giovanna Davis
Sadawn Brisco
Denise Jackson
Maria Vargas
Travis Greene
Elaine Brown

AUGUST 2011

Robert Brown
Mary Jo Spencer
Lauren P Meyer
Charles Cotledge
Raymond Wherry
Craig Papineau
Francis Ringo
John Enni
Mary Fritzmann
Cheryl Wilks
Karen Brow
Fannie Magee
Joseph Granata

SEPTEMBER 2011

Connie Abu
Ada Perez
Andrew Sill

Frank Pelanek
Deborah Corney
Heath Winebaugh
Mike Burbridge
Clark Nabriet
Luray Shah
Joe Chavera
Brenda Milligan
Sheryll Hillman
Cheryl Schaefer
Mary Flores
Ricardo Rodriguez
Robert Grember
Harry Miller
Cheryce Thompson

OCTOBER 2011

Troy Johnson
Judith Baker
Bonita Horkavy
Paula Carrillo
Tom Dorgan
Margaret Catchings
Joseph Partyka

NOVEMBER 2011

Sylvia Fitzgerald
Sandra Colborn
Pamela Bennett
Annette Fank
Diane Austin
Linda Dufour
Marion Shumate Bradfield
Susan Goon
Joseph Samu
Jared Kernan

DECEMBER 2011

Alice Reyes
Thomas Byrne
Maria Galvez
Guadalupe Thomas
Allen Schab
Roberta Norkiewicz
Jeffrey Ivanyi
Brian Printy

JANUARY 2012

Delores McGee
Delynn Winkelman
Robin Monteiro
Peter Beauchamp
Patricia Walker
Lynn Wood
Janis Gavelys
William Duff

Owen Jirka
Amadeo Galindo
Deborah McBride
Adelle Dixon
Deloris Richmond
Bobbie Green
Olympia Weatherall
Sharon Cyprian
Robert Syzdek
Leo Kerr
Willie Houston Jr.
Peggy Christofanelli-Smith
Sandra Renfroe
Gerard Senese
Tina Perry
Cheryl Hartsfield
Gregory Nawrocki
Paula Toliver
Thomas McKillop
Thaddeus Cooper
Anne Partyka
William Maxwell
Kimberly Hopkins
Lorenzo Ramos
Thomas Simmons
David Rogan
James W Dunn
Charles McCarthy
Irene Utinans
Larry Baer
James Straz
Elva Wayda
Pamela Ramirez
Faith Green
Jerry Hill
Kyle Mc Clain
Deborah O'Neill
Julie Mitchell
Timothy Halac
Michael Ream
Selima Kane
David Ebel
Leonora Lange
Sharon Green
Robert Stelnicki
Kenneth Campbell
Judith Brew
Laura Vercruysse
Nikhilkum Contractor
Juan De Leon
Michael Ruiz
Rose Conaghan
Peter Tullier
Michelle Isit
Dcarius Moore
Jannet Carrasco

Vince Pellegrini
Robin Lamptey
Joseph Holich
Doyle Collins
Deidre Russell
David Robinson
Rick Stanton
Gayle Peterson
Joseph Chicola
Linda Jurczyk

INFORMATION ALERT

Members must be in good standing for 10 consecutive years with IBEW Local 21 immediately preceding their retirement to receive a retirement gift. Stewards can request applications by calling Lou Byrnes at the union office 630.960.4466, ext. 234. To appear on this page you must inform your steward you are retiring and a retiree gift application must be submitted. Without receipt of this application, the *Frontline* editors are unaware of your retirement.

FEBRUARY 2012

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In Memoriam

We honor our members
who have passed.

Dennis McQuaid

Understanding Investment Expenses

Over the past four decades, Scarborough has conducted retirement workshops for IBEW members. As part of these workshops, we educate members about the impact investment expenses have on retirement accounts. According to attendee surveys, this has been the most eye-opening feature of our workshop.

Whether you are about to retire and are looking for a place to rollover your pension and 401(k) or whether you are years away from retirement, we encourage you to learn the different types of expenses associated with your investments.

Annual Expenses

Mutual Funds have annual operating expenses that are built into the returns reported to shareholders. Different than other products where the more you spend, the better quality you may get, a mutual fund's costs do not necessarily purchase superior returns. In fact, the higher a fund's costs, on average, the lower its returns.

Morningstar, an independent mutual fund rating agency, did a study in 2010 on how expenses predict success. In every asset class over every time period tested, low cost funds beat high cost funds.

Mutual Fund operating expenses can vary greatly. An institutional index fund could be 0.10% or lower while an actively managed specialty fund could have expenses exceeding 2.00%. Because expenses are often expressed as percentages, many people will say, "a 1% or 2% difference isn't very much." However, these costs add up over time and can consume an astonishing amount of an investor's retirement assets.

Many advisors will show you mutual funds as part of a "Wrap Program". Portfolios of mutual funds are managed for an advisory fee. In this case, your total expenses include the mutual fund expenses plus the advisory fee. According to Morningstar, advisory fees generally range from 1% to 3%. Variable annuities are another product marketed to people looking to rollover their retirement plans. According to the Morningstar Annuity Research Center, the average annual expense ratio for variable annuities is 3.33%. This includes investment management, mortality and expense risk as

well as a living benefit rider. The annuity you consider could have higher or lower expenses so the prospectus should be consulted.

Upfront and Withdrawal Charges

Some mutual funds are "loaded" meaning they can charge either an upfront charge when purchasing it or a back-end charge if sold within a certain number of years. Variable annuities generally have surrender charges that can apply to withdrawals within a certain number of years.

We encourage you to attend one of our Retirement Planning Workshops to see how the Scarborough Plan compares to other investment options. Or, schedule an appointment with one of our local regional managers. Call (800) 223-7608 for more information.

Before investing, carefully read the prospectus (es), which contain information about investment objectives, risks, charges, expenses and other information – all of which should be carefully considered before investing. Julie Permutt, Scarborough Alliance Group, is registered with and offers securities only through PlanMember Securities Corporation, a registered Broker/Dealer, investment advisor and member FINRA/SIPC. 6187 Carpinteria Avenue, Carpinteria, CA 93013. 800-874-6910.



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Get involved—attend an upcoming Union Meeting!

	MAY	JUNE	JULY
UNIT 1	10th - 6 pm IBEW Local #134 600 W. Washington Blvd. Chicago, IL 312.474.4186	14th - 7 pm Irish-American Heritage Center 4626 N. Knox Avenue Chicago, IL 773.282.7035	12th - 7 pm IBEW Local 21 Conference Center 1307 W. Butterfield Rd. Suite 424 Downers Grove, IL 630.960.4466
UNIT 2	8th - 7 pm Slovak Club 6920 Broadway Merrillville, IN 219.756.5101	12th - 7 pm Gaelic Park Banquet Hall 6119 W. 147th Oak Forest, IL 708.687.9323	10th - 7 pm American Legion Post #697 18255 Grant St. Lansing, IL 708.474.5906
UNIT 3	17th - 7 pm Gurnee American Legion 749 Milwaukee Gurnee, IL 847.244.9282	21st - 7 pm IBEW Local #117 765 Munshaw Lane Crystal Lake, IL 847.854.7200	19th - 7 pm IBEW Local #364 6820 Mill Rd Rockford, IL 815.398.6282
UNIT 4	9th - 7 pm American Legion Harwood Post #5 705 S. Larkin Joliet, IL 815.725.4333	13th - 7 pm IBEW Local #145 1700 52nd Ave., Suite A Moline, IL 309.736.4239	11th - 7 pm Lemont VFW 15780 New Ave. Lemont, IL 630.257.9859
UNIT 5	16th - 7 pm UAW Local 974 (location change) 3025 Springfield Rd. East Peoria, IL 309.694.3151	20th - 7 pm VFW Post #630 1303 E. Main St. Urbana, IL 217.367.4197	18th - 7 pm IBEW Local #146 3390 N. Woodford St. Decatur, IL 217.877.4604
UNIT 6	15th - 5:30 pm IBEW Local #193 3150 Wide Track Dr. Springfield, IL 217.544.3479	19th - 5:30 pm IBEW Local #193 3150 Wide Track Dr. Springfield, IL 217.544.3479	17th - 5:30 pm IBEW Local #193 3150 Wide Track Dr. Springfield, IL 217.544.3479
UNIT 7	21st - 7 pm American Legion Post #141 916 Main St. Mt. Vernon, IL 618.242.4561	18th - 7 pm IBEW Local #309 2000a Mall St. (Rt. 157), Collinsville, IL 618.345.5112	16th - 7 pm IBEW Local 649 4051 Humbert Rd. Alton, IL 618.462.1627

Information about attending your closest Local 21 Union meeting can be obtained by contacting the Union office or asking your Steward.

FRONTLINE



International Brotherhood of Electrical Workers, Local 21, AFL-CIO

1307 W. Butterfield Road, Suite 422
Downers Grove, IL 60515-5606
Phone: 630.960.4466 FAX 630.960.9607
Newswire Hotlines: 630.415.2711 866.423.9582
www.ibew21.org

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