

General Membership Meetings

Our Next Union Meetings Will Be Held:

Minneapolis: **October 1 & November 5, 2015**
6:30 p.m. - St. Anthony Union Hall
2909 Anthony Lane

Becker: **October 15 & November 19, 2015**
7:30 p.m. - 12423 Pine St
Becker Union Hall

Mo Valley: **October 27, 2015 - 7:30 p.m.**
St. Anthony - Union Hall
November 20, 2015- 7:30 p.m.
Sawmill Inn
2301 S. Pokegama Ave, Gr. Rapids



Stacy - Ext. 102	Jenny - Ext. 101
Kurt. - Ext. 105	Rose - Ext. 103
Charlie- Ext. 108	Shari - Ext. 104
Bob - Ext. 109	Tom C. - Ext. 106
Jon - Ext. 125	Dan - Ext. 205
	Tom K. - Ext. 115
	Kevin - Ext. 126

Minneapolis Tel # (612) 781-3126
Minneapolis' Fax # (612) 781-4225

Jon Michels, Grand Rapids
Tel. # (218) 326-0533
Fax # (218) 326-0534

Becker Office Numbers
Marty C.- (763) 262-1197
Eric S.- (763) 262-1198
Kurt Z. - (763) 262-1189
Fax # (763) 262-1168

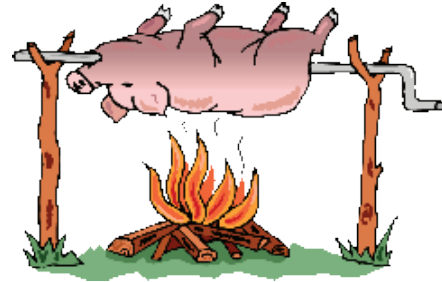
Local Union 160 web site - www.ibew160.org

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.

MARK YOUR CALENDARS! SEPTEMBER 24, 2015 THE 32ND ANNUAL PIG ROAST



IBEW Local Union 160's 32nd Annual Pig Roast is September 24, 2015 from 11:00 a.m. to 8:00 p.m. at 2909 Anthony Lane, St. Anthony, MN 55418. Hope to see you here.



How does recent Market Volatility effect my Retirement? Are you Ready to Retire?

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



A Word or Two From Your Business Manager/Financial Secretary

The Grand Rapids building is coming along on schedule. The week of August 28th, the tapers were in, the floor in the meeting room, bathrooms and entryway are next. They will be painting and putting in all the interior doors and trim. The exact date of finishing is still not predictable, but it should be done by the end of September. I have also ordered two desks, three office chairs, six tables and sixty chairs for the meeting room. I am very pleased with the way the building has turned out. The address is 300 SE 17th Street. If you happen to be in the area stop by and take a look.

By now I'm sure you all know I have retired on August 31, 2015. This past July I had forty-six years as an IBEW Local 160 member. I want to take this time to thank all of you for the opportunity to work with you whether it was at NSP/Xcel Energy, and/or through the Local Union. I have had many great opportunities being elected to the Executive Board, the Local Union President, appointed Business Representative and then being appointed and elected as Business Manager/Financial Secretary. A special thanks to my business representatives, stewards and the membership in helping make Local Union 160 one of the best Locals in the IBEW. I had recommended Bob Boogren as my replacement and the Executive Board approved and appointed Bob to be my replacement at the August 27, 2015 meeting.

I also want to thank the superb office staff at Local Union 160. Shari, Rose, Jenny and Stacy make the office operate smoothly and effectively. Most members don't get the chance to experience how good they are at making the local operate.

I truly am looking forward to enjoying my retirement with my family. We will spend time traveling and I may be able to spend time doing my hobby of woodworking.

Faternally,

Thomas G. Koehler



As you now know after 46 years as a IBEW Local Union 160 member, Tom Koehler has retired as of August 31, 2015.

Tom has always been amazingly devoted and active with the IBEW and especially with Local 160. He started out as shop steward for 8 years at the Black Dog Plant/Xcel Energy, was elected to the Executive Board in 1984, was President of the Local for 5 years until Dave Ring appointed him as Business Representative in 1992. Tom was appointed Business Manager/Financial Secretary in 2004 where he remained until his retirement. He was also Chairman of the Mo Valley Apprenticeship Program and the President of the IBEW Minnesota State Council.

I would like to thank Tom for his dedication to Local 160 throughout the last 46 years. Your deep knowledge of the union will be hard to replace. You truly made a difference for the Local and our membership and especially for all of us in the office. We all wish you and Elain a very long, happy and enjoyable retirement. We will miss you very much.

Robert J. Boogren
Incoming Business Manager/Financial Secretary

1ST ANNUAL BRETT BINMAN MEMORIAL CRUISE

On August 1, 2015, the 1st Annual Brett Binman Memorial Cruise was held. As you may remember Brother Brett Binman was a Local 160, Mo Valley apprentice lineman who lost his life on July 28, 2014, in a tragic work related accident. His Mom Trish, Randy Sieger and Luke Johnson organized this memorial ride. Many of his friends, including Local 160 members, Luke Johnson, Levi Moren, Reggie Greene, Ben Schmidt, Jason Burg, Eric Jacobson, Randy Sieger and myself participated in this event on this gorgeous day.

The ride was approximately 87 miles with 5 scheduled stops. It started at the American Motorsports Bar and Grill in Cottage Grove and ended at Brett's gravesite. This was very moving and emotional for all that participated in the memorial ride. It was estimated that 50 riders participated and that there was also a bus of people that followed along (see picture below).

The National Sisterhood United for Journeyman Lineman (NSUJL) holds a rodeo ever year and on the eve before it opens, they hold a ceremony called Climbing for Lost Linemen (CFL). You may watch this ceremony on Local 160's website (www.ibew160.org). It was at this ceremony that Brother Binman's lantern and Brother Shawn Kienholz's (Local 160 apprentice lineman who was killed in a car accident on his way to work on May 28, 2015) lantern was hung in memory. Brett and Shawn's lantern were presented to their families before the memorial ride started.

All proceeds from the memorial ride went to the family of Brother Kienholz.

Thanks to all that donated, participated and especially to those that put this memorial ride together. Look forward to next year!

Kevin Peterson
IBEW Local 160





The Importance of Proper Estate Planning, Part I

Contrary to what you've probably heard, a will may not be the best plan for you and your family. That's primarily because a will does not avoid probate when you die. All wills must be filed in probate court before they can go into effect. Also, a will provides no protection if you become physically or mentally incapacitated. And it probably doesn't give you the control you think it does if you have minor children or grandchildren.

What is probate and why do we have to go through it?

Probate is the legal process through which the court makes sure that when you die, your will is legally valid, your debts and taxes are paid, and your assets are distributed according to the instructions in your will. Probate is *the only legal way* to take your name off the title of an asset after you have died and put a new owner's name on it.

Probate does not happen automatically. Someone, usually a relative or your executor, must petition the court for probate proceedings to begin—for example, when checks need to be written or when an asset needs to be sold or transferred to a new owner.

What's bad about probate?

Probate takes time, usually nine months to two years, and sometimes longer. During part of this time, your assets will be frozen so an accurate inventory can be taken, and nothing can be distributed or sold without the court's and executor's approval. If your family needs money to live on, they must request a living allowance, which may or may not be approved. Also, assets could drop in value if the court and executor cannot react quickly enough to sell them—for example, if your family wanted to sell stocks in a declining market.

Your family has no privacy. Probate is a public process. Anyone can find out details about your estate simply by looking in the court records. This information is often used as leads by unscrupulous solicitors. If your estate goes through probate, some may call on your family.

Probate is expensive. A survey by AARP (American Association for Retired Persons) found that probate is big business. In fact, AARP estimates that probate costs could top \$2 Billion a year—\$1.5 billion for lawyers, and hundreds of millions more for bonding companies, appraisers and probate courts.

Probate costs must be paid from your estate before your assets can be fully distributed to your heirs. Total fees can vary, but in Minnesota typically range from 3 – 5% of your estate's gross value.

Who gets this money?

While there are lots of costs associated with probate, most of the expense will go to lawyers' fees. The lawyer who your family or executor hires is paid an hourly rate for the time he or she spends on probate matters. The lawyer will bill for meetings, phone calls, talking to their staff, reviewing the original will, drafting documents, filing documents with the probate court, having your assets appraised, and going to court. ***The longer the probate takes, the more money the lawyer makes.***

Now you are probably beginning to understand why most lawyers want you to have just a simple will. Most lawyers won't charge you much for a simple will, and you might feel like you've gotten "a good deal." That crafty lawyer, however, will stamp his name all over your will and is betting on the fact that your family or executor will hire him or her to handle your probate. After all that's where the big money is made! *In reality, this sort of law practice is an inherent conflict of interest.*

How do people avoid probate?

Many people avoid probate by using a Revocable Living Trust. A Revocable Living Trust is a legal document that, like a will, includes instructions for what you want to happen to your assets after you die. But, unlike a will, a Revocable Living Trust can avoid probate at death. It can prevent the court from controlling your assets if you become incapacitated. And it can give you, not the courts, control of the assets you leave to your minor children and/or grandchildren.

Continue on next page

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How can I decide if a Revocable Living Trust is right for me?

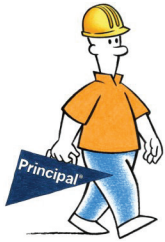
Jeff Kolodjski and Mike Dolezal of Union Advisors have partnered with the one of Minnesota's best Estate Planning Attorneys to provide you with a complimentary estate planning consultation.

Ed Matthews is one of only a few attorneys in the state of Minnesota who is also a currently licensed Certified Public Accountant (CPA). Ed graduated *summa cum laude* from William Mitchell College of Law in 2003, where he served as Executive Editor of the *Law Review*. He is a former Minnesota Supreme Court law clerk. Perhaps, most importantly, he does not practice probate! Instead, he has dedicated his life to helping Minnesota families *avoid* probate and protect their hard-earned assets.

To schedule a complimentary meeting with Ed Matthews at Union Advisors office at 12 Long Lake Road #5, Mahtomedi, MN, call (651) 447-2235 today.

Part II in this series sponsored by Union Advisors will explain how Revocable Living Trusts work, and Part III will contain valuable information about other important documents to have in your Estate Plan, including Powers of Attorney, Health Care Directives, and Medical Records Authorizations.

Make the most of your union benefits and build your retirement income.



If you're looking for help with your financial and retirement planning, look to your local Principal Union Resource Team. Michael first joined the Principal in 1987 and has been successful in helping Union members since 1998.

He and his team offer Group Workshops and One-On-One meetings that help you understand your possibilities and share ideas that will give you the growth, security, and flexibility you need to build your retirement fund. His team is specially trained and equipped to give you customized financial and retirement tactics, here's how:



- Knowledgeable about your negotiated benefits
- Dedicated to helping you get control of your financial future
- Here to help you with your retirement process – paperwork and timing
- Committed to building a *long-term* relationship with you

If you're interested in having a retirement conversation – at no cost to you, please contact Michael Follese at 612-850-6192 or follese.michael@princor.com.

Sen. Franken Says Bill McCarthy to be Strong Voice for Minnesota's

Working families as Incoming President of Minnesota AFL-CIO

WASHINGTON, D.C. [07/15/15] - U.S. Sen. Al Franken (D-Minn) released the following statement on the election of Bill McCarthy this week as incoming President of the Minnesota AFL-CIO. He will begin in his new post in October

"Bill McCarthy has been a champion for working men and women in Minnesota for many years. As the President of the Minneapolis Regional Labor Federation, he has time and again stood up for our state's working families on issues that are important to them and to our state. I am pleased that he will be the next President of the Minnesota AFL-CIO, and I'm excited to work with him in the coming years as we continue our fight on behalf of the middle class and those aspiring to get into the middle class."

"I also want to thank outgoing President Shar Knutson for her years of work to make life better for Minnesotans. In particular, her recent successful efforts to raise Minnesota's minimum wage for thousands of people across our state."

BRAINERD LAKES STORM - JULY 2015

What started out to be another beautiful July weekend in the Brainerd Lakes area turned devastating when 100 mph straight line winds came through. Minnesota Power and Crow Wing Coop had thousands of customers without power for days from the storm.

IBEW members working for Northern Clearing, MJ Electric, Hooper, Donovan, M&P, Michels and Xcel Energy were some of the first storm responders assisting with storm restoration.

Great River Energy's 230 line just south of Wadena had a few structures damaged by the same storm. Their crews replaced the damaged H-structures.

Great job done by all the workers.

Kevin J. Peterson

IBEW Local 160





Join your fellow Vanguard Locator Techs at

www.unitelocortechs.webs.com

to discuss issues and ideas regarding

employment as a Vanguard Locator Tech.

Registration at www.unitelocortechs.webs.com

is FREE and you can **Remain Anonymous**.

To Schedule a Meeting with the IBEW Please contact us at:

Kevin Peterson
IBEW Local160
2909 Anthony Lane
St. Anthony, MN. 55418
Phone (612) 387-0857
kjp@ibew160.org

Steve Fosness
IBEW Minnesota
Phone (507)-208-8769
Steve_Fosness@ibew.org

Al Stork
IBEW Minnesota
Phone (507)-226-3933
Allan_Stork@IBEW.org

Dear Brothers and Sisters,

We are trying to help Vanguard locators form a union in their workplace and are looking for your assistance in reaching out to them. Tell them that Vanguard locators just voted to go union in Wisconsin. Please direct them to this website, ask them contact me, if they sound interested ask for their name and phone number, then contact me.

Tell them that going union is their best chance for getting a better raise, compensated for the long workdays/weeks and to stop the high employee turnover. We can make this happen with your help!

In Solidarity,

Kevin J. Peterson

LOCAL 160 WELCOMES NEW MEMBERS

Trevor Aronson	Clint Bergmann
Bryce Blohm	Kyle Carlson
Pete Cofer	Jay DeWall
Steven Eastman	Zach Frost
Wyatt Goodman	Albert Goodwin
Keith Grundhofer	Brett Hack
Aaron Hauser	Gregory Herman
Jason Horsman	Aaron Jarvenpa
Lawrence Johnson	Robert Johnson
Michael King	Tyler Kohlmeier
Trenton Kolles	Andrew Linder
Patrick Manfo-Paguem	Lucas Maxwell
Travis McGaha	Sawyer Moser
Kristopher Mueller	Zachary Osga
Tyler Prater	Cody Regan
Austin Rucks	Jon Schwochert
Tripp Sedio	Joshua Stevens
John Waltz	Luke Wilson

Membership Count = 3117

An old tired-looking dog wanders into a guy's yard. He examines the dog's collar and feels his well-fed belly and knows the dog has a home.

The dog follows him into the house, goes down the hall, jumps on the couch, gets comfortable and falls asleep. The man thinks it's rather odd but lets him sleep. After about an hour the dog wakes up, walks to the door and the guy lets him out. The dog wags his tail and leaves.

The next day the dog comes back and scratches at the door. The guy opens the door, the dog comes in, goes down the hall, jumps on the couch, gets comfortable and falls asleep again. The man lets him sleep. After about an hour the dog wakes up walks to the door and the guy lets him out. The dog wags his tail and leaves.

This goes on for days. The guy grows really curious, so he pins and note on the dog's collar "Your dog has been taking a nap at my house every day".

The next day the dog arrives with another note pinned to his collar "He lives in a home with four children - he's trying to catch up on his sleep. Can I come with him tomorrow?"

GET WELL WISHES WERE SENT TO THE FOLLOWING MEMBERS:



Bob Jenniges - Redwood Electric
David Kampa - Xcel Energy
James Kripotos - Xcel Energy

IN MEMORIAM

We are deeply saddened by the loss of our brothers. Our deepest sympathy goes out to their families & friends.

Richard Beer - Retired Mo Valley - Died 8/23/15

Paul Dodds - Retired Mo Valley - Died 7/23/15

Douglas Hamacher - Retired Mo Valley - Died 5/11/15

Edmond Theis - Retired NSP - Died 8/22/15

CONGRATULATIONS TO THE FOLLOWING MEMBERS ON THEIR RETIREMENT.

Mary Andrys - Xcel Energy

David DeCourcy - Xcel Energy

Duane Geurkink - Mo Valley

Richard F. Hanson - Xcel Energy

Allan Hochhalter - Xcel Energy

Gregory A. Johnson - Xcel Energy

Michael Paulich - Xcel Energy

James Sakry - Mo Valley

Thomas Starkey - Mo Valley

George Weinhandl - Mo Valley

David Woodley - Xcel Energy



"When one door of happiness closes, another opens, but often we look so long at the close door that we do not see the one that has been opened for us."

Helen Keller

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



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NEWSLETTER - 176TH EDITION

SEPTEMBER/OCTOBER 2015

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Michael J. Ringstad - Vice President
Barbara L. Oakes - Recording Secretary
Dan A. McConnell - Treasurer

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Kurt W. Zimmerman - Business Representative
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Martin A. Carey - Business Representative
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