



# PLUMBERS AND PIPEFITTERS LOCAL 142

Issue 70

May 2007

## MONTHLY CALENDAR

- May 7, 2007**      **Executive Board Meeting**  
5:30 P.M.
- May 10, 2007**      **Finance Board Meeting**  
5:00 P.M.
- May 14, 2007**      **REGULAR UNION MEETING**  
5:30 P.M. **at Hermann Sons**
- May 16, 2007**      **Retired Members' Luncheon**  
12 Noon
- May 28, 2007**      **MEMORIAL DAY HOLIDAY**  
**UNION OFFICE WILL BE CLOSED**

## UAPP 142 Health & Welfare Fund Benefit Modifications

Please note: At the Health & Welfare Committee meeting on March 6, 2007, it was reported to the committee by John Gandy of Segal Company that some changes needed to be made to the Health & Welfare plan. The committee had hoped to wait until July 2007, but unfortunately, the modifications cannot wait. Effective April 1, 2007, the modification to the plan will be as follows:

	Revised	Current
Lifetime Maximum	\$1,000,000	\$1,000,000
Calendar year deductible	\$200	\$200
In patient hospital deductible	\$200	\$100
Accident benefit	100% \$250	\$500
PPO reimbursement	80%	90%
Non-PPO reimbursement	60%	75%
Out of pocket limit	\$4,150	\$4,150

## RETIRED MEMBERS' CLUB

Thank you to Robert Cermin for providing last month's catered dinner from Grady's BBQ. Everything was delicious!

The next retiree dinner is set for  
**Wednesday, May 16th at noon.**

As always, all retirees are welcome to join us.

PLEASE CALL MISSED MEETING EXCUSES IN TO JENNIFER AT 226-1244 EXT. 12

If you leave a message, please state your name, what company you work for, the job you're working on, and the REASON you will have to miss the meeting. A valid reason must be given in order to request an excuse.



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## TRAINING COORDINATOR

**\*\*Please call the Apprenticeship School to sign up for a class.**

**226-2661**

The class schedule for continuing education for 2006-2007 is as follows:

PLUMBING

HVAC

May 19, 2007

Aug. 18, 2007

May 19, 2007

June 16, 2007

If you need to take the R410A or CFC testing, we are going to set a test date in June. We will need all who are interested to contact us with payment and registration form by May 31, 2007. On April 18th, the JATC took in a total of 36 new apprentices—29 construction and 7 for the HVACR school. Notification of those accepted will be made by mail as soon as all qualifications with CDS are finalized.

To apply for unemployment benefits, you may call the Texas Workforce Commission at 258-6600

## 401K

To access your 401 K information, the Metlife website address is:

[www.retirelink.metlife.com](http://www.retirelink.metlife.com)

The user name is your SS# and your pin is the last 4 of your SS#

When you log on for the first time, you will be asked to create a new pin.

## ZENITH NEWS

To log onto the Zenith website to check eligibility or pension information go to [www.zenithadm.com](http://www.zenithadm.com)

The user name is your last name and the password will be your social security number without the dashes. To contact Zenith concerning your hour bank, pension, or any other general questions please call:

1-866-777-0142

Blanca—ext. 11-1235

Katie (pension)—ext. 11-1228

Carol (hour bank)—ext. 11-1239

All claims should be mailed to Zenith at the Houston address:

Zenith Administrators  
P.O. Box 721941  
Houston, TX 77272

If you have questions, please call Blanca at 1-866-777-0142 ext. 11 1235. This is also the number for your doctors to confirm eligibility.

If you have problems, you can also call Teri at the union hall at 226-1244 ext. 11.

WE HAVE NEW  
T-SHIRTS AND  
BASEBALL CAPS FOR  
SALE IN THE UNION  
OFFICE.

SHIRTS — \$18.00

CAPS — \$16.00

COME BY & TAKE A  
LOOK!



# PLUMBERS AND PIPEFITTERS

## FINANCIAL SECRETARY REPORT

This year is a very important year as our current contract with the MCA expires June 30, 2007. It is very important that all members stay current on union dues—your voting eligibility depends on it.

Over the past few months, I've noticed that the delinquent notification list has gotten longer. Every month, notices are sent out in the mail to members who are about to go delinquent, and every month we have 15 to 30 members go delinquent. **DO NOT LOSE YOUR RIGHT TO VOTE BY GOING DELINQUENT.** This is your money that we'll be voting on in the future.

Dues payments are your responsibility to pay and there are several ways to make these payments. Payments can be mailed, dropped off in the night deposit box, made at the union meeting, or through the credit union. If you choose to make your payment through the credit union, you must fill out a payment release form at the credit union or at the union hall.

There are also several members who owe monies to the market recovery fund. I have made several attempts to make collections by mail and requests to appear before the E-Board. If you owe market recovery monies and you are not making substantial attempts toward making payments, you may have charges filed against you. Please make market recovery payments when notices are sent to you in the mail.

~Greg

## CREDIT UNION NEWS

If you'd opened a Hobby Fund CD last year you could be planning your vacation this summer! The Hobby Fund is a 12 month certificate of deposit that you can open with as little as \$50.00. Make unlimited deposits to it over the 12 month term, and withdraw up to 50% one time during the term with no penalty. It pays the same rate as our 6 month CD.

A lot of you got big IRS tax refunds this year. Instead of spending it why don't you save it? If you need some money, get a loan and use your savings as collateral. Your monthly payment could be very, very low and when you finish paying off the loan, the money in your savings is still there!

Our MasterCard is a low 9% APR with simple interest. That means you only pay the interest that is due on the balance on your account since your last payment. There's been a lot of talk in the news about funny ways credit cards charge interest. But not us! We charge simple interest, we always have, and we always will!

Looking for a car? Call us to see if we can meet or beat any deal you can get anywhere else. If you already bought one, call to see if we can refinance it for you at a lower interest rate. The dealers make it easy to drive away with financing but it's not always the best deal that you can get.

Our federal examiners just left and were amazed that we do not try to make more money by charging high fees and higher interest rates on loans. Yes, we know it would look good on paper, but we explained to them that we are one credit union serving one field of membership. We are building relationships that we hope will last a lifetime generation after generation. We still adhere to the old credit union philosophy "Not for profit, not for charity, but for service" and you are the people we proudly serve!

Remember Pat, your Personal Automated Teller is available 24 hours a day. Call the office and select extension 20 or call direct to 299-0245. The very first time you call press "2" to get set up, or call us and we will do it for you. Pat will transfer funds from one account to another, so if your spouse or child has an account and you want to transfer money from yours to theirs or theirs to yours, call us and we will set those accounts up for you.

**You can reach us at 226-4536  
or 1-800-687-5838**

