Brothers and Sisters,

I would like to take a moment to thank each of you for helping make 2018 the success it has been. I am looking forward to 2019 with even greater optimism, ready to face the challenges of our industry. Together we will navigate our market challenges and seek to engage our industry to retain and grow our competitive edge. We will continue to communicate and empower our membership to achieve our goals. I am looking forward to taking that journey with you!

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**Union Meeting Schedule**

**Tuesday - January 8, 2019**
6:00 pm at the ETA Training Center
4566 Waterhouse Rd., Clay NY 13041

**Tuesday - February 5, 2019**
6:00 pm at the ETA Training Center
4566 Waterhouse Rd., Clay NY 13041

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**We have added more options to how you can pay your dues:**

1. You can mail us a personal check or money order/bank check and we will mail your yellow Dues Receipt to your home address.

2. You can visit us in-person at the union office and pay with cash or a check, or now pay in-person with your credit card. There will be an additional electronic convenience fee to use a credit card. The fee is $3.12 per quarter. Each $115.50 quarterly payment will cost $118.62, if paid with credit.

3. Online payments from the convenience of your home PC or phone will be available through our website in early 2019! We will let you know when this is up and running.

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Your next newsletter (February) will be emailed directly to you at the email address you have on file with us. Unless you opt-in to still receive the paper version mailed to your home, this will be your last paper newsletter.

You can opt-in to continue to receive the printed, paper newsletter. please contact us by any method below:

- send an email to: sdina@ibew43.org,
- phone us at 315-422-0435, fax us at 315-472-5823,
- or mail a note to: IBEW Local 43, 4568 Waterhouse Rd, Clay, NY 13041
Obituaries
IBEW 43 notes the passing of these members, with gratitude for their service to the union.

**Andrew Bissonette** passed away November 9th at age 67.
Brother Bissonette transferred from local 301 into Local 43 in 1996. He was an IBEW member for 37 years.

**Michael Mahardy** passed away December 6th at age 57.
Brother Mahardy was initiated into Local 181 in 1984. He was an IBEW member for 34 years.

**Arthur Casselbury** passed away December 7th at age 89.
Brother Casselbury was initiated into Local 43 in 1971. He was an IBEW member for 47 years.

Due to our organizing efforts, these are some of Local 43’s Successes in the local construction field.

<table>
<thead>
<tr>
<th>Project</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care, Utica</td>
<td>$900,000</td>
</tr>
<tr>
<td>Fire Training Facility, Clockville</td>
<td>$750,000</td>
</tr>
<tr>
<td>Bishop Senior Facility, James St., Syracuse</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Apartments on East Jefferson St., Syracuse</td>
<td>$1,100,000</td>
</tr>
<tr>
<td>Helio Health Center, Syracuse</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>IT office building, Griffiss Tech Park, Rome</td>
<td>$7,000,000</td>
</tr>
<tr>
<td>Upstate Medical University Center</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

Please patronize these businesses in support of Local 43 and Union labor.

- 110 Grill at Destiny Mall, Syracuse
- Five Guys burgers in New Hartford
- Blink Fitness Center on Taft Rd. in Liverpool
- Firehouse Subs on N. Main St. in N. Syracuse
- Aldi’s on Rt. 31, near Great Northern in Clay, NY
- Stone's Steakhouse on Erie Blvd in E. Syracuse
- Burritt Motors (Chevy Dealership) in Oswego

**Local 43 Women’s Collective**

If you’d like to get together to meet other sister electricians, form a committee for sisterhood activities and community involvement,

**contact Jamie Garrard at 816-878-7357**

**Retirees’ Meetings**

Our January meeting will be held at 10 am on Wednesday the 16th at the Union hall in Clay.

Paul Laneau is President,  Dave Wierowski is Vice-President,
Jim Southard is Recording Secretary,  Don Kuryla is Treasurer.

Our Retirees’ Meetings are a great way to stay in touch!
All retirees, wives and retirees’ widows are welcome. Please join us!

Retirees’ Meetings

Listed below are some jobs our members have worked on, from the last quarter of 2018.

Please patronize these businesses in support of Local 43 and Union labor.
Dues Payments for 2019 will be $115.50 per quarter

You can pay ahead either:

- 1 quarter (3 months) = $115.50
- ½ year (6 months) = $231.00
- ¾ year (9 months) = $346.50
- Full year (12 months) = $462.00

Mail checks to: IBEW Local #43, 4568 Waterhouse Rd, Clay, NY 13041
Pay in-person: with cash, check, or credit card

Dues are to be paid quarterly in advance according to the Local #43 By-Laws.

- 1st Quarter covers Jan., Feb., Mar. - Payment owed in January
- 2nd Quarter covers April, May, June - Payment owed in April
- 3rd Quarter covers July, Aug., Sept. - Payment owed in July
- 4th Quarter covers Oct., Nov., Dec. - Payment owed in October

AJ'S ARCHERY LLC AND THE GUNSHOP LLC
3938 NELSON HEIGHTS RD., CAZENOVIA, ARE OFFERING DISCOUNTS TO OUR MEMBERS!
VISIT THEIR WEBSITE WWW.AJSARCHERY.COM OR GIVE THEM A CALL 315-655-2697

In an effort to communicate with our membership better, we have been utilizing a group email and a group text service to keep every member up-to-date with Local 43 events and news.

If you have not been receiving these emails and/or texts, please send an email to: sdlina@ibew43.org with your updated information or you can go to ibew43.org, click Portals, enter the Referral Portal and make sure all your contact information is correct.

Remember: You can always update your contact information via the new Referral portal www.ibew43.org/portals
(first time portal use instructions are supplied on the portal website)
Free, Confidential Counseling Services provided by Mental Health Professionals are available either in-person or over the phone. We encourage you and your eligible family members to take advantage of this benefit whenever you feel that life is getting too stressful.

Call 1-800-EAP-CALL or log on at www.mybalanceworks.com

Our Member ID is: 93793410 Our Group ID is: 8413

News from the Insurance and Pension Fund Office: 315-474-5729

Mass Mutual Important Loan Repayment Guidelines:

- Loan repayments will be due in equal monthly payments for the term of the loan.
- If your loans are current, you can only make one future payment in excess of your current payment due date. This is a requirement of the IRS where loan payments must be made no less than quarterly.
- Payments will be made through a debit ACH deduction from your bank account or via coupon book, which will be provided by MassMutual.
- You have the option to pay off the loan at any time.
- If the loan repayment is not made on time, the loan will go into default. Interest continues to accrue on defaulted loans for purposes of calculating outstanding loan balances. To avoid a loan default, you will have until the end of the quarter following the calendar quarter in which the loan repayment was not made in order to make the payment(s). Failure to make the repayment(s) will result in a deemed distribution from your account for the outstanding balance of the loan, which will be reported as taxable income.
- For additional information regarding the loan procedures of the Plan, please refer to the Summary Plan Description (SPD). You may also contact MassMutual at 1-800-743-5274 or the IBEW 43 Benefit Funds Office at 315-474-5729.

Reminder to all Journeymen:

In our current contract - Section 2.19 Tool List - it states “In addition, Journeymen shall be responsible to have verifiable ‘OSHA-10’ training and CPR Certified Training.” Please call the Training Center (315-546-0221) to see when the next scheduled classes are if you need either of these training sessions. OSHA-10 and CPR training are needed to work in Local 43’s jurisdiction as a Journeyman.

Reminder to those who had previously signed up for the BIG BUCK CONTEST

It will be held on Saturday, January 19th at the ETA Training Center
4566 Waterhouse Road in Clay, NY