



# LABOR ASSOCIATION OF WISCONSIN, INC.

## Serving Public Employees Throughout Wisconsin

[www.law-inc-wi.com](http://www.law-inc-wi.com) - [law@law-inc-wi.com](mailto:law@law-inc-wi.com)

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LABOR ASSOCIATION OF WISCONSIN, INC.  
N116 W 16033 MAIN STREET  
GERMANTOWN, WI 53022

**Phone:** 262-946-4000  
**Fax:** 262-946-3000  
800-657-0742  
**Web:** [www.law-inc-wi.com](http://www.law-inc-wi.com)  
**E-mail:** [law@law-inc-wi.com](mailto:law@law-inc-wi.com)

*"Serving Public Employees  
Throughout Wisconsin"*

## THE LABOR ASSOCIATION OF WISCONSIN

### WINS ANOTHER ARBITRATION



The Labor Association of Wisconsin, Inc (LAW) was successful in a recent Grievance Arbitration (Dec. No 7911, July 2, 2015, Arbitrator Houlihan) between the City of St. Francis and the St. Francis Professional Police Association, Local 217.

Jeff Obst retired after 34 years from the City of St. Francis Police Department on October 28, 2014. The Association and the City disagreed as to the appropriate level of contribution the City was obligated to pay towards his post-retirement health insurance premium. The City believed that it was obligated to pay 80% of the \$1,300.00 (\$1,040.00) per month and the Association believed that the City was obligated to pay 80% of the actual premium which at the time was \$1,460.00 (\$1,168.00).

The background to this grievance was prior to 2008, the City paid 80% of the health insurance premium rate in effect at the time of retirement. The dollar figure then was frozen and paid from the date of retirement through age 65. A number of changes to the health insurance were made during the negotiations that produced the 2008-2009 agreement between the parties. The changes resulted in the health insurance premium being reduced from \$1,660.00 per month to \$1,086.00 per month. The parties agreed to a compromise figure of \$1,300.00 per month for any member of the Association that would retire prior to the premium exceeded \$1,300.00 per month. The language that was agreed upon was as follows:

"For normal retirement, the City will pay the equivalent of 80%, frozen at the time of retirement, of \$1,300.00. For future retirees, when the insurance premiums exceed \$1,300.00, the City will pay the equivalent of 80%, frozen at the time of retirement at a fixed dollar amount to Medicare, of the retiree's health insurance premium agreed upon in Section 12.01."

This case came down to the City asking the Arbitrator to ignore the 2<sup>nd</sup> sentence in the above paragraph. The Arbitrator was unwilling to read the sentence out of the agreement. Arbitrator Houlihan stated:

*...continued on page 2*

LAW STAFF**Labor Consultants**

Benjamin M. Barth –  
Germantown  
(262) 946-4000

Patrick J. Coraggio –  
Germantown  
(262) 946-4000

Doug Nelson –  
Germantown  
(262) 946-4000

**Administration**  
Debbie Plunkett

**Accountant**  
Patrick Kelly

**Legal Counsel:**  
Linda Vanden Heuvel –  
Lisa Vanden Heuvel –  
Germantown

Scott Schroeder –  
Janesville

Andy Phillips –  
Oshkosh

Michael Scholke –  
Northern Wisconsin

**Insurance Analyst**  
Marty Tomcek



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“The Association’s interpretation of the section gives both sentences meaning. A threshold premium amount for the calculation of the City contribution has been identified as \$1,300.00. In context, the sentence appears to address then current retirees. The second sentence refers to “future retirees,” and maintains the 80% contribution “when the insurance premiums exceed \$1,300.00.”

The City has been directed to pay 80% of \$1,460.00 (\$1,168.00) frozen until Medicare towards Obst’s post-retirement health insurance premiums and reimburse Obst for the out-of-pocket expenses he incurred as a result of him having to pay premiums contributions in excess of his obligation under the contract.

A special thank you is given to Jeff Obst, who did a fantastic job testifying at the hearing and standing up for his rights and benefits afforded to him in his collective bargaining agreement.

In addition, great job by Ben Barth for presenting the case on behalf of Jeff Obst and the St. Francis Professional Police Association. Great teamwork from everyone involved.



## VEBA - How does it work?

**Proceeds from the VEBA Health Trust can be used for:**

- Health Insurance Premium
- Vision Insurance Premiums
- Dental Insurance Premiums
- Home Health Care Premiums
- Medicare Part B Insurance Premiums

**There is NO LIMIT to the number of shares an individual may purchase. Anyone can be a member of the Trust, not just those represented by LAW**

*\*\*\*The only requirement for non-represented members is a payment of a \$2.00 per month affiliate fee.*

*For more detailed information, visit our web site at, <http://www.law-inc-wi.com/veba/>*

**DEPARTMENT OF EMPLOYEE TRUST FUNDS**

June 25, 2015

**WRS REQUIRED CONTRIBUTIONS TO DECREASE IN 2016**

Contribution rates for most Wisconsin Retirement System employers and employees will decrease for 2016. The following rate changes were recommended by the WRS consulting actuary in its annual valuation of the system and approved by the Employee Trust Funds Board today:

Employee Category	Total Rate 2015	Total Rate 2016	Employee Contribution for 2016	Employer Contribution for 2016
General/Teacher	13.6%	13.2%	6.6%	6.6%
Elected Official/ Executive/Judge	15.4%	15.6%	7.8%	7.8%
Protective with Social Security	16.3%	16.0%	6.6%	9.4%
Protective without Social Security	19.9%	19.8%	6.6%	13.2%

**WHY ARE CONTRIBUTION RATES DECREASING?**

While many complex factors affect WRS contribution rates, the decrease is primarily due to trust fund investment gains experienced over the past five years (2010-2014).

Contribution rate changes, whether increases or decreases, are considered normal for retirement systems that have defined benefits. The rates, effective January 1, 2016, are expressed as a percentage of pay and are shown below.

*Note: Contribution rates may be different for employees who have collective bargaining agreements. Other mandatory employer contributions for duty disability, the state's Accumulated Sick Leave Conversion Credit Program, or unfunded liabilities are not included and vary by employer.*

## RESPECT FOR POLICE BEGINS AT HOME

THE LABOR ASSOCIATION OF WISCONSIN, INC. (LAW) HEALTH BENEFIT TRUST (TRUST) has two vacant seats on the Board of Directors. Under the by-laws, and the charter issued by the Internal Revenue Service (IRS), there will be seven persons who serve on the Board of Trustees. Three of the seats will be permanent seats appointed by LAW and three seats will be elected by participating LAW, Full-Service Members and one seat filled by an affiliate member. One Trustee will be elected by the participating members each year to a four year term, or a partial term if a Trustee resigns mid-term. The Trustees are empowered to determine the investment principals, disbursements and day-to-day operations of the Trust.

To be eligible to run for the two current Trustee positions, the candidate must be a participating member of a full-service local represented by LAW at the time of the election and while serving as a Trustee. There is a provision within the current by-laws that allows the Board of Trustees to appoint interim Trustees to the board if there is a vacancy.

If you are interested, please submit a letter to the Board indicating your desire to fill one of these positions and any experience or background that you may have to assist in being given consideration by the Board. Please send your request in writing to us

The Board of Directors meets quarterly and has been meeting at the Germantown LAW home office on the second Tuesday of January, April, July and October. The meetings generally last an hour to an hour and a half, depending on the amount of business.

Thank you for your time and consideration in reading this and if there are any questions, please feel free to contact LAW.

## Visit Wisconsin



### How far away is Bayfield?

Just far enough! Far enough to let you escape from strip malls, drive-thru meals, 3pm budget meetings and all the other hassles, hype and “have-to’s” of everyday life. Here, stress and schedules just sort of drift away on the sun-kissed waves of Lake Superior. And you can relax and re-charge in one of the most beautiful natural settings on Earth.

Try kayaking out to our famous water-sculpted sea caves. Catch the ferry over to Madeline Island or set sail on one of our famous Apostle Islands lighthouse cruises. Hike out into the sunny berry fields and apple orchards to pick your own sweet, juicy bounty. Or just drink in the wide, soul-restoring vistas of the Big Lake before turning in at one of our many charming cabins and cottages.

Come autumn, check the Wisconsin color report and head up to savor the beauty and bounty of the Fall Harvest. And for a truly magical winter experience, wander through our shimmering ice caves that will truly bewitch you with their crystalline twinkling. In Bayfield, Wisconsin, you’ll discover a million things you’ll want to do. And not one you have to do.



## I AM A POLICE OFFICER

I am a police officer.

I get up in the morning, just like you.  
I drink my coffee, just like you.  
I hug my spouse.  
I hug my kids.  
And I say I love you, just like you -  
But I never know if I'll come home at the end of my shift.  
I am a police officer.

I get into my squad car.  
I set my own self-interests aside.  
I put myself in danger to keep you safe.  
Your security is my responsibility.  
I protect. I serve.  
I'll give my life to save yours.  
I am a police officer.

I break up gang fights.  
I bust drug rings.  
I stop murders.  
Somebody has to.

I get yelled at and spit on.  
I get called names and cussed at.  
I get death threats and complaints.  
I am a police officer.

I don't do it for the pay.  
I don't do it for the recognition.  
I don't do it for the peace of mind.  
I do it because I believe in the law.  
In justice. In peace.

I love what I do.  
I deal with the insults.  
I endure the assaults.  
I suffer the stress.  
So you don't have to.  
I am a police officer.

I am human, just like you.  
I have feelings, just like you.  
But where I encounter violence, I bring peace.  
Where I meet danger, I bring safety.  
Where I see weakness, I bring strength.  
I am a police officer.

I am proud to wear this badge.  
I am honored to protect my community.  
This is my calling. This is my life.

I hold strong the blue line.  
My brothers who've fallen I honor each day.  
The sacrifice they made, we'll never forget.  
This is my duty and the burden I carry.



credit - KOVA



## CINNAMON ROLL BAKED OATMEAL

(Serves 1)

- 1/2 cup rolled oats (50g)
- 1/4 tsp pure vanilla extract
- 1/2 tsp cinnamon
- sweetener, such as 1 1/2 tbsp maple syrup or pinch stevia
- 1/4 cup applesauce (60g) (or pumpkin or mashed banana)
- 1/4 cup milk of choice, creamer, juice, or water
- heaping 1/16th tsp salt
- Optional, for a buttery flavor: 1 tbsp oil or nut butter (if oil, scale the other liquid back)
- Optional: handful of raisins, chopped walnuts, brown sugar for the top



Preheat oven to 375 degrees. Combine raw oats, spices, applesauce, and liquid. Pour into a small baking pan, loaf pan, or 1-cup ramekin (or, for mini boats, two 1/2-cup ramekins). Cook for 15-20 minutes, or more until it's firm. Finally, set your oven to "high broil" for 3 more minutes (or simply just bake longer, but broiling gives it a nice crust). Don't forget to spray your ramekins first, if you want your cakes to pop out. Ideas: top with your favorite nut butter, pumpkin butter, banana butter, or even coconut banana butter! Or try the healthy cream cheese frosting below.

## HEALTHY CREAM CHEESE FROSTING

(makes about 2/3 cup)

- 1/4 cup plus 2 tbsp cream cheese – such as Tofutti or homemade cashew cream cheese
- 1/2 tsp pure vanilla extract
- Pinch of Stevia, or 3-4 tbsp powdered sugar
- 1/4 cup Mori-Nu tofu OR more cream cheese (or *soy-free cream cheese frosting*)
- up to 2 tbsp milk of choice, as needed for desired thickness

Blend everything together in a small food processor (or a Magic Bullet). If you're using this recipe to top cupcakes frost them just before serving, or frosting earlier and then storing the cupcakes in the fridge, due to the perishable nature of the ingredients. Leftover frosting can be stored for a few days in the fridge, covered. Variation ideas: Add pumpkin, or shredded carrot and pineapple for a carrot cake dip, or cinnamon and walnuts...

## Upcoming Holidays:

*September 7 - Labor Day*

*September 13 - Grandparents Day*

*September 14 - Rosh Hashanah*

*September 23 - Yom Kippur*

*September 23 - Autumn Begins*

*October 12 - Columbus Day*

*October 16 - National Boss's Day*

**OCTOBER 31 - HALLOWEEN**



## Great Gardens!

Fall yard clean-up starts with the gutters, which requires setting up a ladder to reach them. Remember to always have someone holding the bottom of the ladder and don't try to stretch that extra two or three feet. Get down and move the ladder! For those who don't like ladders, there are a couple of options. First, you can have gutter guards installed to keep leaves out. Second, there are leaf blower extensions that can reach up into the gutter and blow leaves out. Either way, you'll need to be sure that the joints where the gutter meets the downspouts are cleaned out.

Once they are clean, take a hose and pour some water into your gutters and watch where it goes. Do you need extensions to direct the water away from your foundation and prevent leaks? When diverting water, be sure to avoid driveway and walkways, which could ice over and become hazards in the winter.

### **A Lawn Winter**

Leaf cleanup is a necessary but never-ending battle. Leaves left scattered for the winter will smother the lawn. Don't worry, however, about getting every last leaf out of the plant beds. As they breakdown, leaves can help insulate plants and provide them with valuable nutrients.

As for what do to with all the leaves you've raked, remember to recycle them in your own compost pile or at a town recycling center. If you are using the leaves on your own compost pile, either grind them up or run them over with a lawn mower to speed decomposition. To move large piles of leaves, I recommend piling them onto a tarp and dragging them to their destination be it compost pile or trash bag.

Once the leaves are collected, cut your lawn one last time before the winter, trimming it as short as possible to prevent matting, disease and rodent damage. When you are done mowing, run the lawn mower itself until it runs out of gas. Gas left to sit in the tank over the winter will gum up the carburetor so it won't run as well next spring. Also, change the oil, grease the engine and pull and inspect the spark plug. Before you replace it, place several drops of five-weight oil in the hole and pull the start cord several times to lubricate the engine so it won't rust. In the spring, you'll only have to add gas, sharpen the blades and start mowing again.

