



LABOR ASSOCIATION OF WISCONSIN, INC.

Serving Public Employees Throughout Wisconsin

www.law-inc-wi.com - law@law-inc-wi.com

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Ah, the sights and sounds of Spring-time in Wisconsin. The snow is melting the birds are singing, the beginning of road construction, and the LAW, Inc., *Milwaukee Brewers Ticket Raffle!* There are two tickets per game. If you are interested in entering the raffle, please mail, email, or fax (see page 2) your name and association name, address, telephone number and 1st, 2nd and 3rd game preference to the Germantown office. If more than 3 selections are submitted, your entry will not be entered into the raffle.

Section 327, Row 7, Seats 10 & 11

GAME CHOICES MUST REACH US BY MARCH 16 AT 4:00 P.M. WITH THE RAFFLE BEING HELD THE FOLLOWING WEEK.

Brewer's Raffle Game Dates

DATE	DAY	TIME	TEAM
Apr 7	Sat	6:10	STL
Apr 18	Wed	7:10	LAD
Apr 23	Mon	7:10	HOU
April 25	Wed	12:10	HOU
May 7	Mon	7:10	CIN
May 9	Wed	12:10	CIN
May 12	Sat	TBD	CHC
June 2	Sat	TBD	PIT
June 8	Fri	7:10	SD
June 9	Sat	TBD	SD
June 18	Mon	7:10	TOR(I)
Jul 2	Mon	7:10	MIA
Jul 3	Tues	3:10	MIA
July 13	Fri	7:10	PIT
July 14	Sat	6:10	PIT
Aug 17	Fri	7:10	PHI
Aug 20	Mon	7:10	CHC
Sep 1	Thu	6:10	PIT
Sep 11	Tues	7:10	ATL
Sep 14	Fri	7:10	NYM
Sep 29	Sat	6:10	HOU
Oct 2	Tues	7:10	SD



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*"Serving Public Employees
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HOW ARE WRS CONTRIBUTION RATES DETERMINED?

New laws affecting Wisconsin Retirement System (WRS) required contributions have prompted questions from members. Who pays and how much? Where does the money go? Why do rates change every year? The information presented here is a brief overview of how your WRS retirement benefits are funded. With more than \$77 billion in assets held in trust, the WRS is the 9th largest public pension fund in the U.S., the 30th largest in the world and well situated to pay its benefit promises. First, it is helpful to understand a few basic facts:

1. YOUR WRS RETIREMENT BENEFIT IS PRE-FUNDED.

The funds needed to pay your retirement benefit are paid into the system during your working years. You receive an annual *Statement of Benefits*, which shows your retirement account balance(s). Your balance receives the effective rate of interest each year until you take a benefit. This interest rate varies every year, depending on investment experience.

2. THE FUNDS NEEDED TO PAY YOUR RETIREMENT BENEFIT COME FROM TWO DIFFERENT SOURCES:

Investment earnings and contributions made during your working years. Think of it as a math equation: WRS benefits paid = contributions + investment earnings. Of these sources, the biggest portion of funding for your retirement benefit comes from investment earnings. In summary, contributions and investment earnings combine to pay your lifelong retirement benefit.

CONTRIBUTIONS: HOW MUCH DO I PAY AND HOW MUCH DOES MY EMPLOYER PAY?

Both you and your employer pay a percentage of your salary. These are called "required contributions". The amount deducted from your paycheck and the amount paid by your employer depends on your WRS employment category. The accompanying table shows what you and your employer will pay, as a percentage of your salary, in 2012.*

continued on page 4...

... continued from page 3, WRS Contribution Rates

WHERE DOES THE MONEY GO?

In the WRS, employee contributions are credited to the **Employee Accumulation Reserve**, which carries a separate balance for each member. Employer contributions are credited to the **Employer Accumulation Reserve**. The funds in these reserves are managed by the State of Wisconsin Investment Board and earn interest, based on investment performance. When a member retires, a sufficient amount of money needed to pay his or her *projected* lifetime retirement benefit is transferred from both the Employee and the Employer Reserve into a third pool of money, the Annuity Reserve. All members participate in the Core Fund and many participate in the optional Variable Fund. All three of these reserves maintain separate Core and Variable accounts for members.

3. REQUIRED CONTRIBUTION RATES CAN CHANGE EACH YEAR, BASED PRIMARILY ON ANNUAL INVESTMENT EARNINGS.

In general, when earnings are greater than expected, the rates the following year can be lowered. When earnings are lower than expected, rates can be increased to compensate for the shortfall. Mortality, average age and other demographic characteristics of WRS active members also affect contribution rates. At any given point in time, the total benefit obligations of the WRS should equal the available assets of the system. Each year the WRS consulting actuary reviews the factors noted above and recommends whether to maintain or adjust contribution rates for the following year. This timing is helpful to WRS employers, who need time to prepare their budgets for the following year.

** Many WRS employers used to pay all or part of their employees' contributions, depending on compensation plans or collective bargaining agreements. 2011 Wisconsin Act 10, effective June 29, 2011, requires employees to pay their required contribution and prohibits employers from paying it on their behalf. There are some exceptions, due to collective bargaining agreements.*

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WISCONSIN PUBLIC EMPLOYEES ASSOCIATION – WPEA

LAW welcomes seventeen groups as members of the Wisconsin Public Employees Association (WPEA) a division of the Labor Association of Wisconsin Inc. (LAW).

These membership groups will be voting to recertify from March 8 through March 22, 2012. Votes will be made by phone to the WERC.

Membership provides access to the many benefits offered by WPEA such as dental insurance, vision insurance, short/long term disability, LAW health trust providing premium relief for health, dental, vision and home health care insurance.



"Spring Forward"

**Sunday, March 11,
2012**

Daylight Savings

Time begins.

Turn your clock

ahead one hour

at 2:00 a.m.

Sunday Morning.



HEALTHY WORKPLACE - WI

IS A STATEWIDE, GRASSROOTS
NETWORK, SOLELY DEDICATED TO
ADDRESSING THE ISSUES OF
BULLYING IN THE WORKPLACE
THROUGH PUBLIC EDUCATION AND
LEGISLATION.

VISIT THEIR WEBSITE AT:

<http://www.healthyworkplace-wi.org/>

LAW'S DENTAL AND VISION INSURANCE RATES



The following information shows the monthly rates for our Vision and Dental Insurance. Rates shown are for our Locals and WPEA members. To view an in-depth benefits schedule, please visit our web site at:

www.law-inc-wi.com

VISION PLAN

Single Plan

- \$9.75 per month

Family Plan

- \$22.00 per month

Retiree Single Plan:

- \$10.75 per month

Retiree Family Plan

- \$24.50 per month

DELTA DENTAL PLAN

Single Plan

- \$37.00 per month

Family Plan

- \$99.00 per month

ANTHEM DENTAL PLAN

Single Plan

- \$48.00 per month

Family Plan

- \$128.00 per month

Monthly premium coupons to mail along with your payments for both dental and vision insurance can be found on our web site.



POSSIBLE CANDIDATES TO RUN IN THE 2012 RECALL RACES FOR GOVERNOR

With the recall election as a real possibility against Governor Scott Walker and Lieutenant Governor Rebecca Kleefisch, now is a good time to see who would be the best candidate to run. The possible candidates mentioned may or may not run in the recall race.

The poll is a chance for people to voice their possible choice. The order of the candidates is based on alphabetical last names, not as a preference. While some on the list have not officially expressed a desire to run in a recall election, their names have come up in various venues, online and otherwise.

There was an original poll here where Russ Feingold had overwhelming support and chances are that support for his candidacy has been reflected again in this poll. Perhaps a movement to draft him to run will change his current statements that he didn't want to run in a recall election. There certainly are some other candidates in this poll that could beat Scott Walker in a recall election, even with millions of out-of-state contributors flooding Wisconsin with negative, deceitful campaigns hell-bent to rescue Walker from himself.



Peter Barca

Peter Barca is a State Representative for the 64th District in the Wisconsin State Assembly. He is a lifelong resident of the Kenosha area. Barca has served as a State Representative on two separate occasions from 1985–1993, and 2009–present. He also served as a member of the U.S. Congress between 1993–1995, and the Midwest Regional Administrator of the U.S. Small Business Administration. After a landslide victory in his re-election campaign in 2010, Rep. Barca was elected by his colleagues to serve as Assembly Democratic Leader in the 100th Wisconsin Legislative Session.



Tom Barrett

Tom Barrett is Mayor of Milwaukee, Wisconsin, serving since 2004. He ran for Governor of Wisconsin in November 2010, losing by a margin of 52 percent to 47 percent to Republican Scott Walker. Previously, Barrett served in the United States House of Representatives representing Wisconsin's 5th congressional district from 1993 to 2003. He began his political career serving first in the Wisconsin State Assembly beginning in 1984, then in the Wisconsin State Senate from 1989 to 1993.



Jon Erpenbach

Jon Erpenbach is a Wisconsin Senator representing the 27th district since 1999. Erpenbach was first elected to the state senate in 1998 and re-elected in 2002, 2006 and 2010. He served as the Democratic Minority Leader from 2003 to 2005.

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Kathleen Falk

Kathleen Falk was the County Executive of Dane County, Wisconsin, serving from 1997 until 2011. In 2006, she was the Democratic Party nominee for the office of Attorney General of Wisconsin. She was an Assistant Attorney General and Public Intervener in the Wisconsin Department of Justice from 1983 to 1997.



Russ Feingold

Russ Feingold served as a U.S. Senator from 1993 to 2011. From 1983 to 1993 and was a Wisconsin State Senator representing the 27th District. In 2010, Feingold lost his campaign for re-election to the US Senate to Republican Ron Johnson. He has stated he will not run for governor, but there is a grassroots effort to draft him to run.



Ron Kind

A native of La Crosse, Wisconsin, Ron Kind has represented the people of western Wisconsin's Third Congressional District since 1996. Ron is a member of the Ways and Means Committee, which has jurisdiction over tax policy, Medicare, Social Security, and international trade. He serves on the Subcommittee on Health, and since becoming a member in 2007, Ron has focused his work primarily on that of issues relating to small business, specifically their health care challenges. Ron also serves on the Subcommittee on Oversight.



Mahlon Mitchell

Mahlon Mitchell is the current President of the Professional Fire Fighters of Wisconsin. Assuming the office January 2011, he became the first-ever African American president for the organization. In addition to serving as the President of the PFFW, he still has a host of other commitments including being the president of the "Sable Flames," the African American firefighters of the City of Madison Fire Department.



Dave Obey

Dave Obey is the former U.S. Representative for Wisconsin's 7th congressional district, serving 21 consecutive terms from 1969 until 2011. He is a member of the Democratic Party, and served as Chairman of the powerful House Committee on Appropriations from 1994 to 1995 and again from 2007-2011.

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ASSOCIATION PRESIDENTS!

PLEASE LET US HEAR FROM
YOU!



WE WOULD LIKE YOU TO SUBMIT
ARTICLES THAT MAY BE OF
INTEREST TO OUR MEMBERSHIP
TO BE CONSIDERED FOR
PUBLICATION IN OUR LETTER OF
THE LAW. PLEASE MAIL THEM TO
THE GERMANTOWN OFFICE OR
SEND AN EMAIL TO:
law@law-inc-wi.com.

THANK YOU

Upcoming Holidays:

February 14 – Valentine's Day

February 20 – Presidents' Day

February 22 – Ash Wednesday

March 11 – Daylight Savings

March 17 – St. Patrick's Day

March 20 – Spring Begins

April 1 – Palm Sunday

April 6 – Good Friday

April 8 – Easter



U.S. Consumer Product Safety Commission

Target Recalls LED Flashlight Sets Due to Fire and Burn Hazards

Name of Product: 6-pc. LED Flashlight Sets

Units: About 55,000

Distributor: Target Corporation, of Minneapolis, MN

Manufacturer: China

Hazard: When turned on, the flashlights can heat up, smoke or melt, posing fire and burn hazards.

Description: This recall involves 6-pc. LED Flashlight Sets. They are made of silver plastic with black rubber around the handle and light base. The flashlight sets have UPC code 490021010049 printed on the back of the package. They were sold in sets of six, including two small flashlights measuring about 3 inches long, two medium flashlights about 6 inches long and two large flashlights about 7 1/2 inches long.

Incidents/Injuries: Target has received reports of four incidents with the flashlights, including two minor burn injuries to consumer's hands.

Sold exclusively at: Target stores nationwide from October 2010 through December 2011 for about \$10 per set.

Remedy: Consumers should immediately stop using the flashlights and return them to any Target store for a full refund.



Spring Cleaning - naturally

Save money and the environment by making your own cleaning agents from natural, nontoxic ingredients. Making your own cleaning agents will save you a fortune in cleaning supplies, simplify your cleaning routine, and go a long way toward protecting the planet. Here's a list of some of the basic ingredients you will need:

- ☀ BAKING SODA: Acts as a water softener, odor remover, and scrubbing agent.
- ☀ CASTILE SOAP: Use as an all-purpose cleaner to cut grease and disinfect throughout the whole house.
- ☀ LEMON JUICE: Can be used as an all natural bleach, deodorant, stain-remover and grease-cutter.
- ☀ WHITE VINEGAR: Kills bacteria and eliminates odors. It also works to remove mildew, wax buildup, lime buildup, and grease.

To put these natural ingredients to work, try out some of these simple yet effective recipes. As always, be careful when trying a new product or ingredient in your home. Test the cleaner in a small area first, especially on rugs and carpets, which could stain permanently.

GENERAL CLEANERS. For most household cleaning, use a simple mix of vinegar and water to remove dirt and germs. You can use this mixture to clean windows, floors, and countertops. Add a sprinkle of baking soda for scouring power to clean toilets, sinks, and bathtubs.

ALL-PURPOSE DISINFECTANT. Mix two teaspoons borax, four tablespoons vinegar, and three cups hot water in a spray bottle for an all-natural, all-purpose disinfectant. Need to cut through kitchen counter grime? Add one-quarter teaspoon liquid soap to the mixture.

FURNITURE POLISH. Mix a one-to-one ratio of olive oil and vinegar to clean and polish wood furniture.

OVEN CLEANER. Avoid oven cleaning altogether by placing a cookie sheet on the bottom rack of the oven to catch spills. When spills do occur, use baking soda to get your oven clean. Simply make a paste using one cup of baking soda and water. Apply to grimy spots and let stand. Lift off large deposits with a spatula and scrub surface with a scouring pad.

WINDOWS. Mix three tablespoons of vinegar with one quart of water in a clean spray bottle. If the windows are really dirty, mix of one-half tea-spoon of liquid soap, with three tablespoons of vinegar, and two cups of water. And to get those windows streak-free, use recycled newspaper rather than paper towels to wipe them clean.

METAL CLEANERS. Use sliced lemons to clean the tarnish from brass, copper, bronze, and aluminum. For extra dirty jobs, sprinkle the item with baking soda and then rub with lemon. To clean sterling silver, line a plastic or glass bowl with aluminum foil. Sprinkle the foil with a little salt and baking soda and then fill the bowl with warm water. Soak silver items in this mixture and the tarnish will migrate from your silver to the aluminum foil. Rinse and dry the silver, then buff it with a soft, clean cloth.

FLOORS. To get floors clean without harmful chemicals, add one cup of vinegar per pail of hot water. For linoleum floors, combine one-quarter cup washing soda, one tablespoon of liquid soap, one-quarter cup vinegar, and two gallons hot water. This will work on everything from muddy footprints to greasy spills. But do not use this formula on waxed floors.

TUBS AND SINKS. Baking soda and liquid soap can work wonders in your bathroom. Simply sprinkle baking soda on porcelain tubs and sinks. Add a little of the liquid soap to a wet cloth and use it to rub in the baking soda. Rinse well to avoid leaving a hazy film.

TOILETS. Make your toilet sparkle by adding one-half cup vinegar to the toilet bowl. Allow it to sit for thirty minutes and then scrub with a toilet brush. Alternatively, sprinkle a little baking soda inside the bowl and scrub. To clean the outer surfaces, sprinkle a wet cloth with baking soda and wipe down toilet.

DRAIN CLEANER. Clean sink and tub drains by pouring one-half cup of baking soda down the drain, followed by one cup vinegar. Let the mixture sit for fifteen minutes and then rinse with hot water. For tough clogs, use the same mixture but allow it to sit overnight before rinsing.

CARPETING AND RUGS. Few areas of the home get dirty faster than the floor. Fabric flooring tends to soak up the odors of the home, whether they are related to a pet or child. To absorb odors and clean your carpet naturally, sprinkle baking soda over the surface of the carpet and let it stand for fifteen to thirty minutes before vacuuming.