



# LABOR ASSOCIATION OF WISCONSIN, INC.

Serving Public Employees Throughout Wisconsin

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

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## Affordable Care Act (ACA) Obama Care

January 1, 2014, the full impact of the ACA takes effect. However, one major requirement has been deferred. Employers with 50 or more full time equivalent employees (Large Employer) were initially required, by January 1, 2014, to provide affordable minimum value health insurance coverage to all employees working 30 or more hours per week. A (Large Employer) would have been subject to financial penalties if the employer did not provide affordable minimum value health insurance. This requirement's effective date is now January 1, 2015. Employers with less than 50 full time equivalent employees (Small Employer) are not required to provide health insurance for their employees under the new law.

Currently, employers of any size are not required to have health insurance coverage. However, collective bargaining contracts have secured health insurance benefits for employees, especially in the public sector. Another reason many employers provide health insurance benefits is to recruit and retain good employees. They also know that a significant number of employees/dependents would have a difficult time getting coverage on their own because of pre-existing conditions. The new law has removed any pre-existing limitations and requires insurance companies to provide guaranteed issued health insurance. Because of this new health insurance mandate, an individual can't be denied coverage. Therefore, to save money, there is a possibility that (Small Employers) may drop health insurance coverage knowing that their employees can purchase a health insurance policy on their own without any restrictions.

Starting October 1, 2013, individuals will be able to purchase health insurance coverage on the Insurance Marketplace (Exchange). They would also be eligible for a premium subsidy from the government if their income is between 100% and 400% of the federal poverty level. If an individual's income is below 100% of the federal poverty level, they would qualify for Medicaid.

Individual's covered under a group health insurance plan that is not certified to be of minimum value can enroll in a health insurance plan on the (Exchange) and may be eligible for a premium subsidy. In addition, if an individual is paying more than 9.5% of his/her income toward the premium of their employer's health insurance plan, they can enroll on the (Exchange) and may be eligible for a premium subsidy.

Please call the LAW, Inc. office if you have any questions on the Affordable Care Act.



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## THE BENEFITS OF LAW-VEBA MEMBERSHIP

The Law Inc. Board of Directors has established a federal tax-free Trust to provide health, dental and vision insurance premium relief for retirees.

Since January 1, 2004, any member of LAW, Inc. (or spouse of a member with an affiliate membership) is able to participate in the Trust fund by contributing \$10 per month to the Trust. The money put into the Trust will be invested and the earnings will be tax-free. The assets of the Trust will be analyzed every fall and the Trustees determine the amount to be paid out to anyone who retires in the forthcoming calendar year. The money paid out will also be *tax-free*.

What should be noted about becoming a member of the Trust, especially in regards to the Affordable Care Act (Obama Care) is for an investment of \$10 per month, \$120.00 per year for ten years (\$1,200 invested), the benefit/return you receive would be \$5,640.00 (\$47 x 120 months), this is for one share.

The more shares you buy per month, the more money you have towards your investment as there is no limit on how many shares you can purchase. This is *your* individual program, *you* are taking care of yourself by investing in this program and whatever insurance provider you choose down the road, this is going to be money towards it.

Anyone can sign up to be in our VEBA program, family, (including children, no age limit), friends and neighbors. If you are *not* a member of LAW, Inc., there is an affiliate fee of \$24 per person due January 1<sup>st</sup> of *every* year, along with the monthly \$10 fee.

Visit the LAW website at [www.law-inc-wi.com](http://www.law-inc-wi.com) and click on the VEBA tab at the top of the page, click on the VEBA Application link and print the application, fill it out and mail or fax it to the Germantown office.

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## APPEALS COURT RULING BLOCKS ENFORCEMENT OF ACT 10 PROVISIONS

By Patrick Marley of the Journal  
Sentinel - Nov. 4, 2013

**Madison** — the state Appeals Court on Monday kept in place for now a ruling finding Gov. Scott Walker's labor commissioners in contempt of court.

The ruling by the District 4 Court of Appeals in Madison means that, at least for the time being, the Wisconsin Employment Relations Commission cannot enforce aspects of Act 10, the 2011 law by Walker that greatly restricted the ability of public workers to engage in union activities.

Monday's ruling shifts attention to the state Supreme Court, which will hear oral arguments in the underlying case Nov. 11. The high court is expected to rule on the case by next summer, though it could address some or all of the issues in the case much more quickly.

Dane County Circuit Judge Juan Colás last year found Act 10 was unconstitutional for teachers and local government workers, saying it violated their guarantee of equal protection under the law and infringed on their freedom-of-association rights.

Last month, he found Walker's two labor commissioners in

contempt of court because they had not followed his earlier ruling. That led the Wisconsin Employment Relations Commission to cancel union certification elections that had been scheduled to begin last week.

Attorney General J.B. Van Hollen asked the Court of Appeals to stay the contempt ruling and separately asked the Supreme Court to stay the 2012 ruling that found Act 10 unconstitutional.

The Court of Appeals declined to issue an immediate stay Monday as it considers the case, saying that there was not a showing of a strong likelihood the commissioners would overturn the contempt ruling on appeal.

The appeals court had taken up aspects of the case earlier and in March declined to issue a stay of the original ruling that found Act 10 unconstitutional. In its decision then, the Court of Appeals acknowledged circuit court orders did not have the precedential effect of rulings by higher courts, writing, "We reject out of hand the proposition that the circuit court's decision has the same effect as a published opinion of this court or the Supreme Court."

Van Hollen has seized on that wording in attempting to show the commission could continue to

enforce Act 10 for most unions. But the Court of Appeals on Monday wrote, "The commissioners read too much into our sentence. The full footnote makes clear that we were addressing whether there could be any argument that the circuit court's decision here was binding on other courts."

The appeal of the contempt ruling can continue before the Court of Appeals but may wind up advancing more quickly before the Supreme Court. The commissioners have until Tuesday to appeal Monday's ruling before the Supreme Court, according to a schedule the high court set last week.

Even before the latest round of wrangling, Van Hollen already had appealed the underlying decision, and the Supreme Court had agreed to take it. What he sought with his latest filing was a stay that would allow Act 10 to go into place as the high court decides whether the law is constitutional.

In the short term, Monday's ruling continues to block union certification elections that would have determined whether unions could negotiate labor contracts with schools and local governments. With Monday's ruling, the unions can continue to engage in those negotiations.

CR

*Happy  
Thanksgiving*



*The year has turned its circle,  
The seasons come and go,  
"The harvest all is gathered in  
And chilly north winds blow.*

*Orchards have shared  
their treasures,  
The fields, their yellow grain,  
So open wide the doorway  
Thanksgiving comes again!*

*or...*

*If turkeys thought,  
they'd run away,  
A week before  
Thanksgiving Day.  
But turkeys can't anticipate,  
And so there's turkey  
on my plate!*

## CRAVE FOODS? COULD BE YOUR LEPTIN!



Overweight? Want to snack, especially at night? These are all indications that you could have some Leptin issues. Leptin is a master hormone in the body that controls hunger and feelings of satiety. Leptin is secreted by adipose (fat) tissue, so the more overweight a person is, typically, the higher his Leptin levels. Leptin is the lookout hormone – the gatekeeper of fat metabolism, monitoring how much energy an organism takes in. It surveys and maintains the energy balance in the body, and it regulates hunger.

It is also directly tied to insulin levels. Many people these days are Leptin resistant and there are many health problems tied to this problem. High Leptin levels have been tied to high blood pressure, obesity, heart disease and stroke, as well as blood sugar related problems. The problem is not in the production of Leptin, but rather the majority of overweight individuals who are having difficulty losing weight have a Leptin resistance, where the Leptin is unable to produce its normal effects to stimulate weight loss.

This Leptin resistance is sensed as starvation, so multiple mechanisms are activated to increase fat stores, rather than burn excess fat stores. Leptin resistance also stimulates the formation of reverse T3, which blocks the effects of thyroid hormone on metabolism. So, the person is eating excess food but the body thinks it is starving and tells the person to eat more. It's easy to see how this cycle could contribute to weight gain!

As with all hormone issues, Leptin resistance is a complex issue with no singular cause, but there are many factors that can negatively impact Leptin levels including:

- ⌘ Fructose consumption (High Fructose Corn Syrup)
- ⌘ High insulin levels (vicious cycle here)
- ⌘ Exercising too much, especially if your hormones are already damaged
- ⌘ High stress levels
- ⌘ Overeating
- ⌘ Grain and Leptin consumption

In short, the (non-negotiable) factors that will help improve Leptin response are:

- Eating little to no simple starches, refined foods, sugars and fructose
- Consuming a large amount of protein and healthy fats first thing in the morning, as soon after waking as possible. This promotes satiety and gives the body the building blocks to make hormones. My go-to is a large scramble with 2-3 eggs, vegetables and leftover meat from the night before cooked in coconut oil.
- Be in bed by ten (no excuses) and optimize your sleep!
- Get outside during the day, preferably barefoot on the ground, in mid-day sun with some skin exposed. There are many reasons this is helpful and I'll be explaining them soon)
- DON'T SNACK!!! When you are constantly eating, even small amounts, during the day it keeps your liver working and doesn't give hormones a break. Try to space meals at least 4 hours apart and don't eat for at least 4 hours before bed. This includes drinks with calories but herbal teas, water, coffee or tea without cream or sugar, are fine.
- Don't workout at first. If you are really Leptin resistant, this will just be an additional stress on the body. Let your body heal a little first, then add in the exercise.
- When you do exercise, do only sprints and weight lifting. Walk or swim if you want to but don't do cardio just for the sake of cardio. It's just a stress on the body. High intensity and weight lifting, on the other hand, give the hormone benefits of working out without the stress from excess cardio and are great after the first few weeks. Also, workout in the evening, not the morning, to support hormone levels.
- Remove toxins from your life as these are a stress on your body. There will be more specifics on how to accomplish this in the next few weeks, but getting rid of processed foods, commercial deodorants (make your own) and commercial soap will go a long way!
- Eat (or take) more Omega-3s (fish, grass fed meats, chia seeds) and minimize your Omega-6 consumption (vegetable oils, conventional meats, grains, etc) to get lower inflammation and help support healthy Leptin levels.

credit for article – [www.wellnessmama.com](http://www.wellnessmama.com)

### Upcoming Holidays

November 11 – Veterans Day

November 28 – Thanksgiving Day

December 5 – St. Nick Eve

December 24 – Christmas Eve

December 25 – Christmas Day

December 31 – New Years Eve

January 1, 2014 – New Years Day

January 20, 2014 – Dr. Martin Luther King Day

*In warm appreciation  
of our association, we  
extend our Best  
Wishes for a Happy  
Holiday Season and  
a New Year filled  
with Peace, Joy and  
Success.*

*From All of Us at  
The Labor  
Association  
of Wisconsin, Inc.*





## DIY HOT COCOA MIX ORNAMENTS



### Ingredients

- 1 package instant hot chocolate mix (any variety will do or make your own as long as it is the mix with water/milk kind) most you just mix with 8 oz. hot water.
- 1 clear plastic or glass ornament (Wal-Mart craft isle; flat on two sides which is perfect for a single serving. Check to make sure you have a **food safe** product)
- Sprinkles – your choice
- Chocolate chips (or white chocolate chips/ mint chips etc.)
- Jet-Puffed Mallow Bits (Kraft Brand, found by hot chocolate mixes)
- Tag or note on how to make the hot chocolate (mix with 8 oz. hot water)
- Mug to give as gift with ornament is optional
- Candy cane or chocolate spoon is also optional

### Instructions:

1. Start with a clean **plastic** ornament and take the top off. Fill/layer each ingredient into the ornament using a funnel. Start with the hot cocoa mix, then sprinkles, then chocolates and then the mallow bits. Put top back on. You will need to deliver these standing upright or wrap the top with plastic wrap to keep contents inside. It's ready to go. Just gift it alone or with the other items recommended! Easy and fun!

credit – Bubbly Nature Creations



## CHRISTMAS SUGAR...

ADD A LITTLE RED AND GREEN  
DECORATING SUGAR TO YOUR  
SUGAR BOWL



## GRINCH KABOBS!



### Ingredients:

Mini marshmallows

Strawberries

Green grapes, seedless

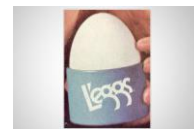
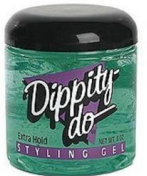
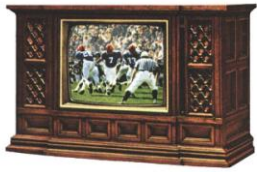
Long toothpicks

Quantity of each item depends on how many  
you want to make.

### Directions:

Layer mini marshmallow,  
strawberry, banana slice, and  
a grape on a larger sized  
toothpick and you have a  
Grinch Kabob!

Those were the days!  
How many do you  
remember? Happy 2014!



- VEDA -

## WHO CAN PARTICIPATE?

ANYONE CAN SIGN UP TO BE IN  
OUR VEDA PROGRAM.  
FAMILY (INCLUDING CHILDREN, NO AGE  
LIMIT).  
FRIENDS AND NEIGHBORS.  
LAW, INC. IS CONTINUALLY  
ACCEPTING MEMBERS IN THE  
TRUST ACCOUNT.

HOWEVER, IF YOU ARE ~~NOT~~ A MEMBER  
OF LAW, INC.,  
THERE IS AN AFFILIATE FEE OF \$24  
PER PERSON DUE JANUARY 1ST OF  
EVERY YEAR, ALONG WITH THE  
MONTHLY \$10 FEE.

## WANTED

JOIN THE RANKS OF OTHER  
FELLOW LAW, INC. MEMBERS BY  
RECOMMENDING US TO A  
PROSPECTIVE  
LOCAL. IF THE NEW LOCAL  
BECOMES A MEMBER OF THE LAW  
FAMILY,  
YOU WILL RECEIVE A

**\$100 REWARD**

