



# LABOR ASSOCIATION OF WISCONSIN, INC.

Serving Public Employees Throughout Wisconsin

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"Serving Public Employees  
Throughout Wisconsin"

## FEDERAL PANEL HEARS ARGUMENTS IN WISCONSIN UNION CASE

*By Associated Press*

**Chicago** - A federal appeals court in Chicago heard arguments Monday on the constitutionality of Wisconsin's law restricting collective bargaining by public employees - one of several related appeals working their way through the courts.

The hour long hearing before a three-judge panel at the 7th Circuit Court of Appeals focused on clauses that halt automatic withdrawal of union dues and require that unions hold elections annually to reconfirm their official status.

The Chicago hearing comes on the heels of a March 30 ruling by U.S. District Judge William Conley in the Western District of Wisconsin deeming both provisions illegal.

The 2011 law - a centerpiece of Republican Gov. Scott Walker's agenda - set off pitched political battles in Wisconsin and shined a national spotlight on the state. It focused attention on the question of public-sector

unions, whether and how to rein them in.

The case in the Chicago court is one of at least three pending in state or federal courts. On Sept. 14, a state court in Wisconsin threw out other major parts of the 2011 law - and attorneys for the state are also appealing that ruling.

The federal panel in Chicago on Monday did not signal when it might rule, though it typically takes at least several weeks - and sometimes much longer - for it to release opinions after oral arguments.

Much of the debate Monday zeroed in on the question of whether authors of the collective bargaining law crafted it in such a way as to give unions politically favorable to Republicans - public safety workers - a pass on some restrictions and stuck it to pro-Democrat unions, such as teachers and other public employees.

In his March ruling, Judge

Conley found the provision forcing unions to hold elections each year violated the equal-protection clause of the constitution because public-safety unions were exempt.

On Monday, union attorney Leon Dayan echoed Conley's finding. He told the Chicago panel that what state sectors were or weren't designated public-safety unions appeared based on their political inclinations and not of well-defined criteria.

"It is a political payback distinction - not a substantive policy distinction," Dayan said about the criteria.

But an attorney representing the State of Wisconsin, Joseph Olson, said there was no proof that politics trumped legitimate financial and other policy concerns when lawmakers drew up the legislation.

"The court should be leery to ascribe political animus," he said.

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**LAW VEBA Health Trust**

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

**Who can participate?**

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 will 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.

**How is the trust paid out?**

The Trust account will have a 10-year vesting period. For the first 24 months of participation, there will be no disbursement to the participant. After 24 months of participation, the participant will be entitled to 20% of the benefit of a fully vested member. This will grow by 10% each year until 10 years of participation in which the participant would be entitled to 100% of the amount designated by the Trustees. Persons who participate will be eligible to receive a benefit for 10 years, provided that they reach the age of eligibility, which is age 55. Any employee who retires at age 55 or after would be entitled to 120 months of benefits (10 years). The amount paid to the retiree as determined by the Trustees would be used to offset health insurance premiums, dental insurance premiums, vision insurance premiums or any combination the retiree designates.

For every 3 months an employee contributes after their initial 10 years, they would be entitled to an additional one month of a benefit. Currently, after 10 years, you are entitled to 120 months of benefits. Under this plan, you would be entitled to accumulate additional months at the ratio of 1 month of benefit equals 3 months of contributions. Under this formula, someone who paid into the plan for 20 years would be entitled to an additional 40 months (3 yrs 4 months) of benefits. Carrying this out further, someone who participated in the plan for 25 years would be entitled to an additional 60 months (5yrs) and 30 years would be entitled to an additional 80 months (6 yrs 8 months).

The additional months earned to be used at the back or front of the base 120 months that is triggered at age 55 or later. In other words, if someone had contributed for 20 years and was entitled to an additional 40 months of benefits, the member could elect to take it at the end of the base allotment of 120 months or take it in the beginning. By taking it in the beginning, a participant can draw from the fund while the employee is still working. For example, if someone contributed for 20 years and was entitled to an additional 40 months, they could start drawing this benefit before their 52nd birthday.

**Board of Trustees**

The Board of Trustees will have seven persons; three permanent seats and four seats elected by the participating LAW, Inc. full service members. The Trustees shall initially be a 5-member board with three permanent seats from LAW, Inc. The President, Vice-President and Secretary will hold three permanent seats with four additional seats being elected by the Trust participants. The next election will take place this fall for the seventh seat. One Trustee will be elected by the participating members each year for a 4-year term or a partial term if a Trustee resigns. The Trustees will determine the investment, principles and disbursements of the Trust. To be eligible to run for one of the four Trustee positions, the candidate must be a participating member of a full service local represented by LAW, Inc. at the time of the election and while serving as a Trustee.

...continued on page 3.



### Who pays to get the trust started?

LAW, Inc. will pay the initial attorney's fees to set up the VEBA account and will bear the full cost. Thereafter, once the account is set up and running, any expenses will be deducted from the Trust. Additionally, the LAW, Inc. staff will assume the paperwork, which will be a big cost savings to the Trust in the initial years.

### Now is the time to join

We have received a great deal of interest from the membership and we hope that many of you who showed an interest will come forward to participate so we can collectively put together our money for the betterment of our membership and help provide relief for health, dental and vision insurance for those members who will be retiring in the future. LAW, Inc. is continually accepting members in the trust account. By contributing \$10.00 per month for 10 years, you will receive a return of approximately 650% of your investment at today's projection for your investment of \$1,200. As the fund grows, so does your payout. Participants draw from the fund tax-free to help pay for premiums when they are eligible. Members of LAW can take advantage of this wonderful benefit by filling out a simple application. Sign up your spouse as an affiliate member for \$2/month and get the same benefits X2.

### What if I am no longer represented by LAW?

Once a member is a participant of the Trust, they will be allowed to stay in the Trust even if they are no longer represented by LAW, Inc. in a participating full service local, *provided they maintain an affiliate membership and make their \$10.00 monthly payment (total of \$12.00). An affiliate membership currently is \$2 per person per month and is not considered an association membership.*

### What if the participant dies before the participant retires?

If the participant has participated in the Trust for 24 months or more, the participant's spouse may continue to make payments as an affiliate member and will be entitled to the benefit on the date that the deceased participant would have been eligible to receive the benefit from the Trust, (i.e., the deceased participant's 55th birthday). The remaining benefit to fulfill the 120 months will be available to be used by the surviving spouse. You may designate a beneficiary on the VEBA application.

### Preferred Plan participants

Members who participate in the Preferred Plan will have the option of taking their rebate money and using it towards their \$10.00 per month membership fee in the Trust. They would continue to pay \$5.00 per month into the Trust and LAW, Inc would pay the other \$5.00 out of their rebate money. This matching contribution for preferred members would continue until the amount of rebate money in the account is depleted at which time the participant would start to contribute \$10.00 per month. Preferred members who elect this option will not be entitled to any of the preferred plan benefits upon commencing participation in the Trust.

Visit our website for an application – [www.law-inc-wi.com](http://www.law-inc-wi.com)

### LAW'S DENTAL AND VISION INSURANCE RATES FOR 2013

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

#### VISION PLAN - 2013

##### 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 - 2013

##### Single Plan

- \$40.00 per month

##### Family Plan

- \$104.00 per month

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

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## WRS CONTRIBUTION RATES FOR SET 2013

Department of Employee Trust Funds  
September 21, 2012

Contribution rates for most Wisconsin Retirement System (WRS) employees and employers will increase from 11.8% to 13.3% of payroll in 2013. In general, the total contribution rate is split equally between the employee and employer. The Employee Trust Funds (ETF) Board approved the rate changes yesterday, based on an annual actuarial report.

While many complex factors affect WRS contribution rates, the increase is primarily due to two factors: the lingering effects of the global economic meltdown in 2008 and recent law changes. Contribution rate changes, whether increases or decreases, are considered normal for retirement systems that have defined or PRE-funded benefits.

Core Trust Fund investment results are distributed ("smoothed") over a course of five years in order to soften the impact of year-to-year volatility of investments. The 26% Core Fund investment loss in 2008 started to affect contribution rates in 2010 and will continue to affect the rates through 2014. The new rates will go into effect January 1, 2013. The contribution rates in the following table may be different for employees who have collective bargaining agreements.

Employee Category	Total Rate 2012	Total Rate 2013	Employee Contribution for 2013	Employer Contribution for 2013
General/Teacher	11.8%	13.3%	6.65%	6.65%
Elected Official/Executive/Judge	14.1%	14.0%	7.0%	7.0%
Protective with Social Security	14.9%	16.4%	6.65%	9.75%
Protective without Social Security	17.2%	19.0%	6.65%	12.35%

### A Thanksgiving Wish

May your stuffing  
be tasty  
May your turkey  
be plump,  
May your potatoes  
and gravy  
Have never a lump.  
May your yams  
be delicious  
And your pies  
take the prize,  
And may your  
Thanksgiving dinner  
Stay off of your thighs!

### Happy Thanksgiving!



*Turkey Pops made with  
Rice Krispies®, chocolate coating  
candy corn & nonpareils.*



## Twice-Baked Potatoes in a Dish and Potato Skins (2 recipes)

- 9 medium russet potatoes
- 4 ounces cream cheese
- 1/2 cup sour cream
- 4 tablespoons butter
- 3 cloves garlic, finely chopped
- 1/2 to 3/4 teaspoon salt
- 1/4 teaspoon pepper
- 1/4 to 1/2 cup milk (if potatoes are too thick)
- 1 jar bacon bits, or a half pound of bacon, fried and cut into bits, or cut into bits and fried
- 2 1/2 to 3 cups shredded cheddar cheese
- canola oil to fry in
- sour cream, if desired
- 3 green onions, sliced



Preheat oven to 350° Fahrenheit. Scrub and pierce potatoes several times with a sharp knife. Bake potatoes at 350° for about an hour, or until potatoes give when squeezed gently with an oven-mitted hand.

When potatoes are done, cut in half and carefully scoop out insides, leaving about a 1/4-inch layer of potato inside. Set skins aside.

### For the Twice Baked Potatoes in a Dish:

Place potato insides in a large bowl or the bowl of a standing mixer. Mix briefly to break potatoes down a little. Add cream cheese, sour cream, butter, chopped garlic, and about 1/2 teaspoon salt and 1/4 teaspoon or so of pepper. Beat until thoroughly mixed, but don't mix to the point of gumminess. If the mixture seems really thick, add up to 1/2 cup milk to smooth it out to the consistency of mashed potatoes.

Spray a large casserole dish with non-stick cooking spray. Spread potato mixture into the prepared pan.

Cover with foil and bake for 40 minutes at 325°.

Immediately after removing from oven, cover the top with 1 cup of cheese. Then sprinkle with about 2/3 of the bacon. Allow to sit for about 10-15 minutes before serving. The heat from the potatoes will melt the cheese perfectly.

**Makes about 9-10 servings.**

### For the Potato Skins:

After scooping out potato insides, you should have 18 half skins. Cut each of those in half, so you have quarter skins.

Heat about 2 inches of canola oil in a pan (about 325°). Fry potato skins in batches, careful not to crowd the pan. Once skins are a deep golden brown, remove to a paper towel-lined cooking rack to drain.

Place fried skins, open side up, on a baking sheet. Sprinkle each with cheese and a little bacon. Place in 325° oven for about 5- 10 minutes, or until cheese is melted. Top with sour cream and green onions, if desired.

**Makes about 9 servings.**

Warmest thoughts and  
best wishes  
for a wonderful Holiday  
and a Happy New Year.  
May peace, happiness and  
prosperity  
be with you always.

Happy Holidays,  
From All of Us  
at the  
Labor Association of  
Wisconsin, Inc.

## Melted Snowman Ornament



Fill a clear glass  
ornament with just a  
few pepper-corns,  
some kosher salt (or  
fake snow) and orange  
paper cone! Voilà— a  
Melted Snowman!

### Upcoming Holidays:

November 4 – Daylight Savings Begins

November 6 – Election Day

November 12 – Veterans Day

November 22 – Thanksgiving Day

December 5 – St. Nick Eve

December 9 – First Day of Hanukkah

December 21 – Winter Begins

December 24 – Christmas Eve

December 25 – Christmas Day

December 31 – New Year's Eve

### - VEBA - WHO CAN PARTICIPATE?



ANYONE CAN SIGN UP TO BE ...  
OUR VEBA 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 1<sup>ST</sup> 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**

### Holiday Gift Suggestions:

To your enemy: *Forgiveness.*  
To an opponent: *Tolerance.*  
To a friend: *Your heart.*  
To a customer: *Service.*  
To all: *Charity.*  
To every child: *A good example.*  
To yourself: *Respect.*



## Foods that burn Fat

It is almost hard to believe, but there is such a thing as burning calories by eating. The negative calorie foods speeds up your metabolism and therefore can help with your weight loss efforts. You can eat bigger portions and more often and yet burn more calories, because your body will use more energy for digestion.

So for example, you will eat a fruit that has 40 calories but your body needs 100 calories to digest the fruit, which means that your body will burn 60 calories. One of the best vegetables is celery. A piece of celery that contains 5 calories requires 150 calories to digest, so by eating this piece of celery, you are actually burning 145 calories! All of these negative calorie foods also contain all kinds of vitamins and minerals so they are like a natural and healthy fat burning supplement. It is much better solution to include in your diet a lot of negative calorie foods that will speed up your metabolism, then starving yourself and do exactly the opposite.

Remember that in order to lose weight permanently you have to boost your metabolism and you can do that by eating every 2-3 hours. You should not limit your daily diet only to the negative calorie foods, because your body needs other sources of nutrients as well. Include some low fat meat, dairy products and whole grains – basically stick with the clean eating, exercise regularly and you will soon start to see dramatic results.

Some of the calorie negative foods include:

BROCCOLI, CAULIFLOWER, CELERY, CARROT, GARLIC, ONION, ZUCCHINI, LETTUCE, GREEN BEANS, MANGO, APPLE, CRANBERRY, GRAPEFRUIT, PAPAYA, WATERMELON, PEACH, ORANGE, LEMON, CRANBERRY, BLUEBERRIES, STRAWBERRY, TOMATO, RASPBERRY, SPINACH, CUCUMBER.