

*A Publication for Retirees of the
Central Laborers' Pension Fund*

ENCOURIE

Fall, 2013



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Fall, 2013

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Encore is published by Central Laborers' Pension Fund. Trustees of the Pension Fund are listed alphabetically.

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On the Cover



LIUNA National Retiree Council Coordinator Terence J. O'Sullivan addresses the crowd at the 2013 Midwest Region Tri-Funds Conference

This newsletter contains information regarding the Central Laborers' Pension Fund. The actual Fund provisions may be found in the Fund's Plan document which includes the actual Plan and Trust Agreement. In the event of a conflict between the wording in this newsletter and the Plan documents that govern the Plan, the Plan documents shall govern. Please keep this newsletter with your Summary Plan Description (SPD) booklet and other benefit materials for future reference.

Send address changes and newsletter questions, comments and ideas to:

Central Laborers' Pension Fund

P.O. Box 1267

Jacksonville, IL 62651-1267

or call: (800) 252-6571

www.central-laborers.com



John F. Penn, *Chairman Central Laborers' Pension Fund*

Brothers and Sisters:

Thanks to all the retirees for your years of service to the Laborers' International Union and to your home Local Union. The active members today are benefitting from your commitment and dedication to providing for a better way of life for you and your families. And as future retirees, active members and their families will continue to benefit from the groundwork you have laid.

The Trustees of the Pension Fund voted on plan changes recently that asked our active members for their commitment to changes in the plan to ensure all retirees and future retirees continue to receive their pensions. By remaining dedicated to the Union, active members can honor those who came before them, our current retirees.

The best way to strengthen our members' pensions is to strengthen our Local Unions. The laborers' Locals in Illinois have Retiree Councils and we would ask that you contact your Local to find out how you can continue to help the Local grow, and to help keep Illinois one of the strongest union states. By helping your Local Union, you are helping secure a prosperous future for yourself and your Union Brothers and Sisters.

John F. Penn
Chairman
Central Laborers' Pension Fund

Michael J. LaHood

1944-2013

Laborers lost a treasured brother and fierce advocate on May 30, 2013 when Mike LaHood passed away.

Mike had served as Secretary-Treasurer and Business Manager of Local 165 in Peoria, as well as serving on the board of Central Laborers' Welfare Fund and being Chairman of the North Central Illinois Laborers' Health and Welfare Fund. In retirement, he served as Co-Chairman of the Midwest Region Laborers' Retiree Council Steering Committee. In all of these roles, Mike was dedicated to bettering the lives of his fellow Laborers during their working years and especially in their retirement.

Charlie Shempf, Great Plains Laborers' District Council Business Manager and former Local 165 Business Manager, said that when Mike got done playing professional football in his 20's and 30's, he could have done anything he wanted, but he chose to come into the Laborers' Union.

"Talking to Mike, the thing he was most proud of all the things he did in his life was his career in the Laborers'," Shempf said.

Shempf said Mike was a good mentor. "I owe him all the success I've had working for the Local and working for the District Council because he gave me the opportunity."

Midwest Regional Manager and Vice President John F. Penn said, "He was always looking for ways to improve the lifestyle of members and their families. To me, working with him was just pure pleasure because he was always looking out for the member and the member's family."

Mike and Duane Demmin brought a number of traditions to Local 165 when they served as Business Manager and Secretary-Treasurer in the 1990s. Demmin said they developed scholarships to Bradley University and Illinois Central College, began a retiree group, and started having an annual family picnic and the Thanksgiving turkey giveaway at the Local. "He was a great leader," Demmin said.

Bob Wright, Mike's fellow Retiree Steering Committee Co-Chairman, said, "He was a great guy, a tremendous union brother, a very loyal person, and one of the finest individuals I've ever had the pleasure of knowing."

Current Local 165 Business Manager Tim Schmidgall, who was a Field Representative while Mike LaHood was Business Manager, said he set an example for him as a Laborer. "What I learned from him was very instrumental in life and on the job. He came from Peoria and through hard work and commitment rose through the ranks."



Schmidgall and others credit Mike LaHood with ensuring Local 165 members knew the importance of contributing to the benefit funds when they worked. “A lot of members are reaping the benefits of what he has sown,” Schmidgall said.

Debra Johnigk, who had Mike as a business agent when she was a Laborer in Peoria, and worked with him when she became an instructor at the training school in Mt. Sterling, agrees. “I appreciate that now that I’m retired and have a nice pension,” she said.

North Central Illinois Laborers’ Health and Welfare Fund’s Administrator Dana Jones said that Mike was very involved with his work as Chairman of the Board, a role he filled since NCIL’s inception in 2002. There he worked with Jones, Holly Bryant and Kerri Downs.

“Not only was he a boss to us, he became our friend,” Dana Jones said. “You were always happy to be around Mike LaHood. Even when he couldn’t make it to work anymore, he called us all the time and asked us if we needed anything.”

Dave McBride, former Business Manager of Local 996 in Roanoke, remembers Mike was always his “go-to guy” when he needed help, whether it was Local business or putting on an event. “We have the charity golf outing for diabetes research and he would come up and go shopping the day before for everything we need, because he was head cook,” McBride said. “We cooked steaks and he made his famous Mike LaHood salad.”

Cynthia Smith-Brannan, Central Laborers’ Welfare Fund’s Director, had the opportunity to work with Mike LaHood while they looked for the best health insurance options possible for members. “What I miss is the phone calls, and him tracking items that he wants researched and his sense of dedication and urgency in accomplishing something that was meaningful to people who had worked in the labor movement,” Smith said. “He was an extremely dedicated family man. That not only includes his genetic family but also included every person who came into his life.”

Railroad Maintenance and Industrial Health and Welfare Fund’s Administrator Dora Crenshaw also worked with Mike on finding additional insurance options for members. “Always very quick-witted and strong-willed. If he thought it could be done, he was going to find a way to do it,” she said. “Yet he had a very soft heart. He was a very kind and generous person.”

2013 Midwest Region Tri-Funds

The 2013 Midwest Region Tri-Funds Conference convened on June 3 with a heartfelt tribute to Brother Mike LaHood who passed away the previous week. Midwest Regional Manager and LIUNA Vice President John F. Penn welcomed Business Managers and guests from across the region to the annual four-day event that is a prime opportunity for the Unions’ leaders to meet and exchange ideas.

After a benediction delivered by LIUNA Retiree committee Representative Richard Reynolds, Vice President Penn introduced retired Regional Manager Neal Thursby to a thunderous standing ovation. Mr. Thursby poignantly recounted his memories of living in poverty until he went to work as a Union Laborer as a member of Local 1290. “Seven years later, my wife and I moved into new house, with a new car in the driveway and 2 kids,” said Thursby, “Everything I have I owe to this Union.”



Neal Thursby addresses the crowd at 2013 Midwest Region Tri-Funds Conference

Working in Retirement



Central Laborers' Pension Fund

P.O. Box 1267 • Jacksonville, Illinois 62651 • Phone 217/243-8521 • Fax 217/245-1293
<http://www.central-laborers.com>

NOTICE TO SUSPEND PENSION BENEFITS

Complete and mail to the Fund Office.

TO: Central Laborers' Pension Fund
 P.O. Box 1267
 Jacksonville, IL 62651-1267

FROM: _____
 (Print Name)

SSN: _____

ADDRESS: _____

Please be advised that I will begin working in disqualifying employment and request my pension to be suspended as soon as possible.

Date I will begin work: _____
 (Month/Day/Year)

Name of employer: _____

 Participant's Signature Date

However, the Pension Fund allows for some kinds of work to be performed while still drawing benefits. Retirees who wish to begin working again, and are not working in Covered Employment, are required to notify the Fund Office in writing within 15 days after starting work so the Fund Office can determine whether the work to be performed is considered "Disqualifying Employment" as defined in the Plan.

The Fund Office receives numerous "Return to Work" forms each week, some before or within days of the members' initial retirement.

The Fund, per its mission statement, "was established in 1965 to help provide financial security to laborers (LIUNA) during retirement." This is and always will be the focus of the Fund's Board of Trustees.

However, sometimes, Retirees decide that they would like to begin working again, either by returning to covered employment, or in another field. Members who wish to re-join the workforce in covered employment can do so by suspending their monthly benefits. In some cases, you may find that by earning additional pension credits, your retirement benefits from Central Laborers' are improved once you return to retirement status.

CENTRAL LABORERS' PENSION FUND

PENSION RECIPIENT'S RETURN TO WORK FORM

I hereby notify the Pension Fund that (check one):

- () I intend to return, or
- () I have already returned

to employment and hereby request that the Pension Fund make a determination as to whether my anticipated return to employment or my employment (as applicable) will result in a suspension of my retirement benefits. I submit the following information to assist the Pension Fund in making the determination.

Name: _____ SS Number: XXX-XX-____ (provide last 4 digits)
 Address: _____ City: _____ State: _____ Zip: _____

Type of Employer (Check one): Public Employer (e.g. City, Township, Village)
 Private Employer

Name and Address of Proposed Employer: _____

 Telephone Number (____) _____

*The Industry or Type of Work of Performed by the EMPLOYER (Attach supporting documentation): _____

*Type of Work that I will perform (Attach Supporting documentation, including a job description from the Employer on the Employer's letterhead): _____

Date I intend to start or Date employment started: _____

*The Board of Trustees may require you to provide additional information necessary to determine whether the above-described employment will constitute employment requiring my pension benefits to be suspended pursuant to the terms of the Plan.

The undersigned understands and agrees that the Pension Fund is relying upon the information set forth herein in determining whether the employment is or will be considered "disqualifying employment" requiring a suspension of benefits. I further understand that if any of the information provided by me is incomplete or inaccurate, then my future pension benefits may be offset in accordance with the Plan's rules.

 Signature Date

Considering this, it appears that in some cases a “pension” is incorrectly regarded as “supplemental income” to continued employment, rather than the retirement that the Trustees created in 1965. You can help make a difference in moving the Fund forward by the choices you make regarding your status as a Retiree.

Because of the national and global economic downturn, unstable and decreased federal and state infrastructure spending (the kind that creates public works projects) not as much work is available for our members. This means less money paid into the pension plan and, in turn, it is more difficult for the Fund to help provide financial security during retirement.

So, how does this affect you as a current retiree? If the Fund’s investments are not performing well, it jeopardizes benefits – your benefits. If contributions decrease from signatory contractors, it jeopardizes benefits – your benefits. The Fund is in this position because of the economy and the maturity of the plan’s ratio of active to retired members. How the Fund recovers might be up to you.

This means that if you are contemplating working while receiving monthly retirement benefits, ask yourself whether the work helps or hurts the industry that maintains your benefits. Does the work provide a positive outlook to active members of the Plan?

NOTICE OF RETURN TO RETIREMENT

Complete and mail to the Fund Office.

TO: Central Laborers' Pension Fund
P. O. Box 1267
Jacksonville, Illinois 62651-1267

FROM: _____
(Print Name)

SSN: _____

ADDRESS: _____

Please be advised that I have stopped working in disqualifying employment and request my pension to be resumed as soon as possible.

Date I stopped working: _____
(Month/Day/Year)

Name of last employer: _____

Address of last employer: _____

Participant's Signature

Date

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**Angie King, Senior Advocate
(800) 218-2253**



A "Return to Work" form is available on the Fund's web site at http://www.central-laborers.com/forms/pension/return_to_work_form.pdf (or can be accessed by selecting "Web Services" then "Online Forms Gallery" from the home page). You are required to notify the Fund Office of any work you are already doing, or contemplating doing, to determine whether the work is allowable while receiving your pension benefit (as is defined by the Plan).

A Retiree who is doing work that is not allowable while he or she receives pension benefits should complete a Notice to Suspend Pension Benefits Form and, upon stopping that work, a Notice to Return to Retirement Form. Both forms are available in the Online Forms Gallery referenced above, or by telephone request to the Fund office.

Please understand the need for the Return to Work form, the Suspend Pension Benefits form and the Return to Retirement form, and that the Central Laborers' Pension Fund Plan Rules and Regulations must be followed in order to protect the benefits of current and future retirees.

**Central Laborers' Pension Fund
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