



PLUMBERS

LOCAL 130 UA

AUGUST
2021

© ILLUSTRATION 36



Business Manager's Letter

From James F. Coyne

It is a busy summer season at Local 130...

On June 8th, we reinstated the Patio Party following the Union Meeting but began the evening with the Officer Installation ceremony. Each Officer received a plaque along with my sincere congratulations and welcoming each to the helm of leadership at Local 130 for these next three years. Just prior to that, we celebrated with the Groundbreaking Ceremony for the Plumbers Local 130's new garage. Spades turned the dirt – deftly handled by Mayor Lori Lightfoot, our Brother Representative John D'Amico of the 15th District, our Alderman Walter Burnett and Brother J. Omar Williams, a member of the House of Representatives for District 10. UA Director of Plumbing Tom Bigley attended as well.

I am proud to announce the new state-of-the-art Joliet Training Center has opened its doors and welcomed our apprentices for classes and hands-on shop work on June 1st. Circle Tuesday, September 14th on your calendars. We will see you at 3 p.m. for the Grand Opening that will feature guest speakers, a ribbon cutting ceremony, Product Show from 4-6 p.m., the Union Meeting, an Open House for our membership and tours of this state-of-the-art facility. The old building, demolished by then, will allow us to pave a spacious parking lot that will accommodate all who attend.

I look forward to attending the UA's 40th Annual Convention in August. General President Mark McManus will be presiding and leading us. Convening every 5 years, one of the many goals is to set the procedures and policies for the next five years. The 60 Local 130 Delegates and I look to

GARAGE GROUNDBREAKING / OFFICERS INSTALLATION / 125TH PLUS ONE ANNIVERSARY

serve each of our brothers and sisters while in San Diego in a stellar forward-thinking approach.

The Union Wellness Center continues to expand; we have welcomed Business Manager Frank Furco, Local Union 701 along with their members and families. This now makes us seven Unions strong in our coalition. Read the story within this newsletter for updates on the locations and opening dates for the Wellness Centers spanning the next few months and beyond.

Get your calendar out and highlight Saturday, November 20th – Plumbers Local Union 130's 125 Plus One Gala is to be celebrated, now re-scheduled from the delay of 2020 – details are continuing to develop as you read this but I can announce these highlights: **LOOK FOR THE FORMAL INVITATION WITH TICKET INFORMATION, SPONSORSHIPS, ADS AND THE EVENT REGISTRATION FORM IN THIS NEWSLETTER.**

Here is an excellent opportunity to share your accomplishments and achievements as a member of Local 130. You can become a contributing part of the Local 130 History Book's printed work by visiting this website and you can:

- ❖ Support Plumbers Local 130 by sharing your stories, your mentors, your family, your alliances, and your proudest moments with all of us by being a part of this living history.

Visit our special website <https://Local130-125thPlusOne.com> with your contributions and allow us to publish your narratives, share your mentors, relive your experiences, your unique anecdotes and

more – we encourage you to share all with us.

Fill the History Book's Archive Pages at the rate of \$50.00. At this website you can send us your photo and your 'urban legend stories and memories' which will be printed within these pages and distributed during our celebration. This History Book will circulate for years to come among our Members, Retirees and Contractors, Union Industry vendors, suppliers, faithful friends and welcome guests.

Tickets are \$150.00 per person to attend dinner, cocktails and a full evening of enjoyment with the proceeds to benefit the Plumbers CARE Fund.

We invite our Members and Union Industry Partners to participate by purchasing an ad page or being an event sponsor. Your advertisement will support Local 130 and its members and contractors – taking us beyond our history-making 125th Plus One Anniversary to our next milestone! Sponsorship Program Reservations can include your artwork and your design requests. Local Union 130 provides licensed, skilled, trained professionals to our 350 plus signatory contractors.

As you can see it has been a busy time at Local 130 – and we are not done yet. We intend to forge ahead and meet challenges as we encounter them along the way – but fellowship and sisterhood of Local 130 stands at the ready. Remember to keep safe, keep healthy and enjoy life – our aim is to assist you with all of these goals.

Yours in solidarity,

James F. Coyne

June 1, 2021 Wage & Benefit Allocations

PLUMBERS

Plumbers Local 130 UA members did receive their wage and benefit increase on June 1, 2021. The amount of the increase depended on which signatory contractors association represents your employer (see tables below). For the plumbers, this is the second year of a four year agreement that was negotiated between Local 130 and the three associations. The journey person plumber's wage rate (on the check) is \$52.80 per hour if working for a PCA or WSA employer and \$48.80 if working in Kankakee/Iroquois Counties (KICPPA). Listed below please find the allocation of the hourly increase for 2021.

PCA and WSA Contractors:

Wages (Journey person)	\$0.80
Welfare Fund	\$0.23
Pension Fund	\$0.40
Pension DC Plan	\$0.75
JAC	\$0.07
Total Hourly Increase	\$2.25

K&ICPPA Contractors:

Wages (Journey person)	\$0.80
Welfare Fund	\$0.23
Pension Fund	\$0.40
Pension DC Plan	\$0.75
JAC	\$0.07
Total Hourly Increase	\$2.25

TECHNICAL ENGINEERS

For the Technical Engineers who work in Illinois, this is the second year of a five year agreement that was negotiated with Mid-America Regional Bargaining Association (MARBA) and Plumbers Local 130. Technical Engineers did receive their wage and benefit increase on June 1, 2021. The Journey person's rate for those members working in Illinois has increased to \$50.90 per hour. For the Technical Engineers who work in Indiana, this is the second year of a five year agreement with Northwest Indiana Contractors Association (NWICA) which began on June 1, 2021. The Journey persons' rate for those members working in Indiana has increased to \$43.75 per hour. Listed below please find the allocation of the hourly increase for 2021.

MARBA Contractors

Wages (Journey person)	\$1.80
Welfare Fund	\$0.21
Retiree Welfare Fund	\$0.10
Education Fund	\$0.08
Total Hourly Increase	\$2.19

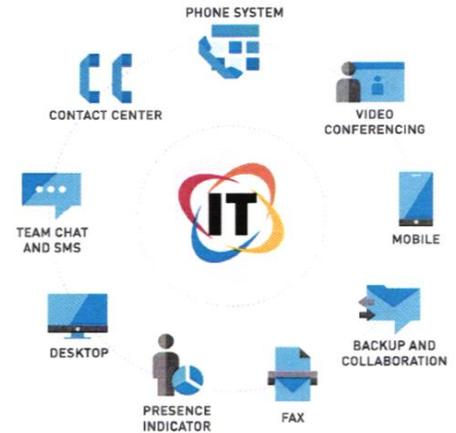
NWICA Contractors

Wages (Journey person)	\$1.00
Welfare Fund	\$0.11
Pension-DC Fund	\$0.75
Education Fund	\$0.08
Total Hourly Increase	\$1.94



Every organization wants to provide flawless, effective communication and collaboration tools between its employees, customers, technicians and the home office. Proven IT can help.

Call us at 708.614.1770 to get started!



2021 Scholarship Recipients

Congratulations to our four recent high school graduates who are this year's recipients of the annual Stephen M. Bailey Memorial Scholarships.

FAITH DOY - \$2,500.00

- Daughter of Laura Huffman (F H Paschen)

NICHOLAS MACCHIONE - \$2,500.00

- Son of Robert Macchione (M. Difoggio Plumbing Co)

OLIVIA APUZZO - \$1,500.00

- Daughter of Roman Apuzzo (Franklin Park Plumbing)

ANTHONY KINDNESS - \$1,500.00

- Son of Alan Kindness (Chicago Backflow, Inc.)



Pictured, Olivia Apuzzo, James F. Coyne, Business Manager, Nicholas Macchione. Not pictured, Faith Doy and Anthony Kindness.

Michelle Harris Reception

On Thursday, June 17th Plumbers Local 130 along with the Chicago Federation of Labor hosted a reception honoring 8th Ward Alderwoman Michelle A. Harris. Andrea Kluger, Director of Legislation and Politics for the Chicago Federation of Labor was in attendance as well as officers from Ironworkers Local 63, Ironworkers Local 1, Riggers Local 136 and IBEW 134.

Alderwoman Harris supports the working men and women of organized labor.



Front Row, Business Agent Fletcher Holmes of Local 63, Business Manager James F. Coyne, Alderwoman Michelle Harris, Political Director Mike Cudzik of Local 134, Financial Secretary Todd Villa of Iron Workers Local 1, Business Manager Robert Fulton of Riggers Local 136. Back Row, Business Agent Jones Richmond of Plumbers Local 130, Political Director John D'Amico of Plumbers Local 130, Business Manager Paul Wende of Iron Workers Local 63, Kenny Davis Business Agent of Iron Workers Local 1.



American Backflow and Fire Prevention, Inc.

For the past year Local 130 has been a part of a campaign blitz against a non-union shop, American Backflow and Fire Prevention, Inc. With the assistance of Bill Hincks, Organizer and Vice President of Local 281 we were able to reach out to the employees of ABFP and there was interest in wanting to unionize. There was an election on June 9, 2021 and by a victorious vote of 9 to 5, ABFP employees have the ability to become union members. Local 130's next step is to begin negotiations toward a collective bargaining agreement with ABFP.



Left to right - Jerry Wettstein, Paul Rodriguez, Organizer for Local 130, James F. Coyne, Business Manager for Local 130, Jennifer MacDonald, Organizer for Local 130, Mayor Lori Lightfoot, Jaden Leker, Joe Salvaggio and Mike Lilla.



PRESS RELEASE



Employees on Strike Against American Backflow & Fire Prevention, Inc. because of its Unfair Labor Practices.

This strike is currently underway and these employees are holding strong despite the continuing abuse, harassment, and mistreatment by ABFP's owner, managers and supervisors.

Both Sprinkler Fitters Local 281 and Plumbers Local 130 are asking for the public's support. Please call ABFP's owner, Dan Harbut at (847) 540-9910 or email him at:

danh@backflowandfire.com

and tell him to stop the unfair labor practices, honor ABFP's duty to bargain in good faith with the employees' representatives, and most importantly, to show dignity and respect to his hardworking employees.

Ground Breaking of the Parking Garage



“This 7 story parking structure containing 500 parking spots and 13,000 square feet of retail space would not have been possible if it wasn’t for our members voting to create a building fund in April of 2018 allowing us the ability to make this parking garage a reality.”

“It is being constructed primarily to meet the parking demands of Local 130 members when attending meetings and events at the hall, with of course no charge to the membership. This parking structure will also give us the opportunity to rent parking spaces to our neighbors and partners in the West Loop. The revenue generated from the rented commercial spaces is an obvious benefit to the membership.

James F. Coyne, Business Manager Plumbers Local 130 UA



The ground breaking ceremony for the new parking garage took place on Tuesday, June 8, 2021. Mayor Lori Lightfoot was also in attendance to show her support for our commitment to the West Loop.

Pictured left to right: Mike Fitzgerald of OKW Architects, Business Manager Paul Wende of Local 63, Local 130 Political Director John D’Amico, UA Director of Plumbing Services, Tom Bigley, State Representative Jay Williams, Business Manager James F. Coyne of Local 130, Mayor Lori Lightfoot, 27th Ward Alderman Walter Burnett, Travis Bridges of OKW Architects, John Russell, W.E. O’Neil Construction Company, Scott Goodman, Farpoint Development, President Craig Thomas of Warren F. Thomas Plumbing.

29th Year - Rebuilding Together

On April 24, 2021 skilled Local 130 volunteer plumbers got together and donated their time and talent to help out the communities of Chicago Heights and Englewood by replacing hot water heaters to those less fortunate.

Due to Covid restrictions this year’s project was scaled down from previous years. The only repairs done this year were the replacement of hot water heaters.

A special thank you goes out to Business Agent Michael Shea and Organizer Paul Rodriguez for surveying the homes and creating lists of items needed. A huge thank you to Eric Lussenhop, John Schaffer, Dave Kledzik, Ray Lucas, Eric Morris, Mike Myers, Alejandro Barba, James Brooks, Patrick Brooks, Robert Chico III, Miguel Estrada, Alberto Garcia, Patrick Gross, Kevin Kane, Jonathan Krueger, Lorenzo Limas III, Esmeralda Lopez, Michael Mastrodonato, Vladyslav Opanasenko, Thomas Piekosz, Robin Roccasalva, Elijah Rodriguez, Adrian Rojas, Jeremy Runner, Juan Salazar, Jose Salgado, Michael Tierney, Edward Walsh, Jeremiah Woodward, Paul Woodward and Tristin Woodward. Thank you for your dedication and support for such a worthy cause.

grand opening

OPEN HOUSES

UWC

Union Wellness Centers

powered by Cerner

FOUR NEW LOCATIONS!

Wellness Center Location	Grand Opening Event	Open For Patients
Warrenville 28600 Bella Vista Parkway, Suites 2010A & 2010B	September 22	September 27
Crystal Lake 360 Station Drive, Suites 260A & 260B	September 23	September 27
Rosemont 6300 N. River Road, Suites 100A & 100B	September 24	October 11
Bellwood 2300 Madison Street, Suite 102A	December 6	TBD

2 additional locations still to come!

WE INVITE YOU TO JOIN US AT EACH OF OUR OPEN HOUSES FROM 4:00 PM to 7:00 PM

FOR INQUIRIES CALL 312.421.1016

Experienced Optician Needed at Multiple Union Eye Care Centers



Union Eyes LLC is the eye care branch of the six Union Wellness Centers being built across the Chicagoland area due to open in Q4 of this year. We are actively looking for family members of union men and women with experience in the eye care field to apply for an exciting opportunity to be a part of a historic endeavor providing eye care exclusively to the hard-working union men and women in northern Illinois. As a union family member, you have first access to apply for these positions.

We believe in the union brotherhood and sisterhood. We are looking for a candidate that has experience in the field, exceptional communication skills with preference given to individuals who speak multiple languages. We require an individual who is flexible, willing to travel to two or more locations, can multitask,

and most of all has the passion to be instrumental in helping to be a part of this historic endeavor in the labor community.

Candidate requirements:

- High School Diploma or equivalent
- Experience in the optical field
- Excellent interpersonal and customer service skills
- The availability to work full time including Saturdays
- The passion to assist in other tasks that aid in office efficiency and growth of the practice.

Compensation depends on experience and skill level. Serious applicants please contact Dr. Bob Steinmetz at: drsteinmetz@icareadvisors.com.

AN IMPORTANT NOTICE TO ALL ACTIVE CHICAGO AREA PLUMBERS

City of Chicago Plumbing License Test

Upcoming City of Chicago Plumbing License and Plumbing Practical Tests:

Exam Title	Exam Date	Sign-up Deadline	Exam Title	Exam Date	Sign-up Deadline
PRACTICAL	December 4, 2021	November 8, 2021	WRITTEN	October 6, 2021	September 3, 2021

Note: See additional information on Plumbers Local 130 website: www.ualocal130.org under "Training."



CELEBRATE OUR

125 YEARS PLUS ONE

SATURDAY, NOVEMBER 20, 2021

Local 130 is organizing a GALA EVENT to commemorate our 125th PLUS ONE ANNIVERSARY! We invite you to consider being a sponsor in one of the following ways, don't miss your chance to be part of the Local 130 History Program Book and Video.

EVENT SPONSORSHIPS & PROGRAM ADVERTISING

“CAST IRON PIPE” LEVEL EVENT SPONSORSHIP **\$10,000**

- Full-Page Color Ad in the exclusive front advertising section of the History Program Book
- Your logo on the outside, back cover of the History Program Book
- Special underwriting credits in our 125th Plus One Anniversary Video
- Your logo presented within the Video Slideshow to be played during the Event
- Reserved Table for 10

“STEEL PIPE” LEVEL BAR SPONSOR **\$7,500**

- Full-Page Color Ad in the History Program Book
- Your logo displayed on special recognition Signs by the Bars during the Event
- Your logo presented within the Video Slideshow to be played during the Event
- Reserved Table for 10

“COPPER PIPE” LEVEL RECEPTION SPONSOR **\$5,000**

- Full-Page Color Ad in the History Program Book
- Your logo displayed on one (1) Sign during the Cocktail Reception and Event
- Your logo presented within the Video Slideshow to be played during the Event
- Reserved Table for 10

“PVC PIPE” LEVEL SPONSOR **\$2,500**

- Full-Page Black & White Ad in the History Program Book
- Your logo presented within the Video Slideshow to be played during the Event
- Reserved Table for 10

“LOCAL 130 MEMBER PRICING”

- Reserved Table for 10.....\$1,500
- Individual Member Ticket (entry for one person).....\$150

PAYMENT/S FOR YOUR EVENT SPONSORSHIP, PROGRAM ADVERTISING, MEMBER TICKETS AND/OR PROUD MEMBER MOMENTS CAN BE PAID ONLINE: WWW.LOCAL130-125THPLUSONE.COM

OR COMPLETE THE FORM ON THE FOLLOWING PAGE AND MAIL WITH A CHECK, PAYABLE TO:

125 PLUS ONE COMMITTEE

**PLEASE SEND YOUR FORM & CHECK TO: 125 PLUS ONE COMMITTEE
917 W WASHINGTON BLVD, #259
CHICAGO, IL 60607**



Proceeds will benefit the “Plumbers CARE Fund” - Plumbers Critical Action Relief Effort Fund

SATURDAY, NOVEMBER 20, 2021

DONALD E. STEPHENS CONVENTION CENTER, ROSEMONT, IL

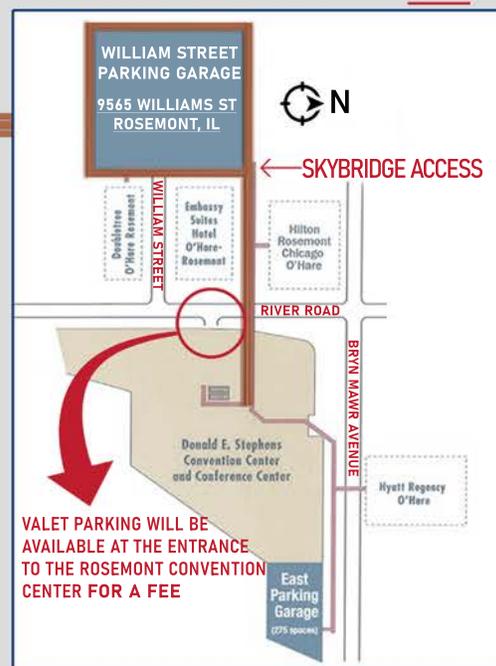
As part of our 125th PLUS ONE GALA ANNIVERSARY CELEBRATION, Local 130 is creating a special History Program Book that will be distributed to Members, Retirees, Contractors and Industry friends in attendance at the event. We invite you to be a part of the celebration by providing your Advertisement or Special Message within the History Program Book to support our Local, our Members and the 125th PLUS ONE GALA ANNIVERSARY CELEBRATION!



COCKTAIL HOUR.....5:30 PM TO 6:30 PM
 DINNER.....6:30 PM TO 8:00 PM
 PROGRAM & PRESENTATIONS.....8:00 PM TO 8:30 PM
 MUSIC, DANCING & OPEN BAR.....8:30 PM TO 11:30 PM

LIVE MUSIC BY THE VIOLIN GIRLS AND CITY LIGHTS ORCHESTRA
 FORMAL/BUSINESS ATTIRE REQUESTED

FREE PARKING IS PROVIDED AT
 WILLIAM ST PARKING GARAGE ONLY



ADVERTISING INFORMATION & RATES

AD PRICING:

FULL-PAGE COLOR.....\$1,500
 FULL-PAGE BLACK & WHITE.....\$1,000
 HALF-PAGE BLACK & WHITE.....\$500
 QUARTER-PAGE BLACK & WHITE.....\$250
 PROUD MEMBER MOMENTS.....\$50

AD SIZES:

FULL-PAGE WITH 1/8" BLEED.....8.75" x 11.25"
 HALF-PAGE (HORIZONTAL).....7.5" x 4.875"
 QUARTER-PAGE.....3.625" x 4.875"

PROUD MEMBER MOMENTS

Fill a QUARTER-PAGE (3.625" x 4.875") of the history program book with a bit of history, accomplishments and achievements or by honoring someone else, such as a family member or mentor. You may submit up to 100 words with or without a personal photo of yourself or someone you would like to recognize.

DEADLINE FOR PROUD MEMBER MOMENTS: SEPTEMBER 17, 2021

Ad artwork is preferred as a press-ready PDF with all fonts outlined, CMYK and at least 300 dpi.

SUBMIT YOUR SPONSORSHIP OR ADVERTISEMENT

Sponsorship reservations, inquiries, artwork & payments can be submitted online at:

www.local130-125thplusone.com



Deadline for Sponsorships & Ads is OCTOBER 1, 2021

Proceeds will benefit the "Plumbers CARE Fund" - Plumbers Critical Action Relief Effort Fund

SPONSORSHIP, AD & EVENT REGISTRATION



COMPLETE ALL FORMS ONLINE, USE OUR CONVENIENT PAYPAL ACCOUNT
OR

MAKE YOUR SELECTIONS IN THIS FORM AND MAIL THIS FORM WITH YOUR
CHECK MADE PAYABLE TO "125 PLUS ONE COMMITTEE"

PREMIERE SPONSORSHIP

- "CAST IRON PIPE" LEVEL EVENT SPONSORSHIP - \$10,000
- "STEEL PIPE" LEVEL BAR SPONSOR - \$7,500
- "COPPER PIPE" LEVEL RECEPTION SPONSOR - \$5,000
- "PVC PIPE" LEVEL SPONSOR - \$2,500

HISTORY PROGRAM BOOK*

- FULL-PAGE COLOR - \$1,500
- FULL-PAGE BLACK & WHITE - \$1,000
- HALF-PAGE BLACK & WHITE - \$500
- QUARTER PAGE BLACK & WHITE - \$250
- "LOCAL 130 PROUD MEMBER MOMENT" - \$50

***Ad artwork is preferred
as a press-ready PDF with
all fonts outlined, CMYK
and at least 300 dpi.**

EVENT TABLE & INDIVIDUAL TICKETS

- Table for 10 - \$1,500 # OF TABLES _____
- Individual Member Tickets - \$150 # OF TICKETS _____

COMPANY/ ORGANIZATION NAME: _____

LOCAL 130 MEMBER NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE NUMBER: _____

EMAIL: _____

CHECKS MUST BE MADE PAYABLE TO: **125 PLUS ONE COMMITTEE**

PLEASE SEND YOUR FORM & CHECK TO: **125 PLUS ONE COMMITTEE
917 W WASHINGTON BLVD, #259
CHICAGO, IL 60607**



Installation of Officers June 8th, 2021

At the monthly membership meeting on Tuesday, June 8th, Local 130's officers were sworn in and will serve a 3-year term. These officers are the backbone of the Progressive Party and bring strength and stability to the local and its members.

Tom Bigley, UA Director of Plumbing Services presided over the swearing in of the thirty eight officers. Plumbers Local 130 was honored to have Mayor Lori Lightfoot attend that evening and participate in the ceremony.



L to R – Tom Bigley, UA Director of Plumbing Services, James F. Coyne Business Manager of Plumbers Local 130 UA, and Mayor Lori Lightfoot.

“Leadership is not about being the best,
Leadership is about making everyone else better.”

*James F. Coyne
Business Manager Plumbers Local 130 UA*



Local 130 Officers Being Sworn In.



Local 130 Officers Being Sworn In.



Congratulations to Plumbers Local 130 UA Officers 2021-2024.

PLUMBERS LOCAL UNION 130 UA

BUSINESS MANAGER
JAMES F. COYNE

FINANCIAL SECRETARY-TREASURER
KENNETH A. TURNQUIST

RECORDING SECRETARY
PATRICK F. MCCARTHY

POLITICAL DIRECTOR
JOHN C. D'AMICO

PRESIDENT
JAMES M. MAJEROWICZ

VICE PRESIDENT
PAUL B. TUCKER

INSIDE GUARD
DAVE A. THOMPSON

BUSINESS REPRESENTATIVES
JONES L. RICHMOND
JAMES A. MANSFIELD
MICHAEL E. SHEA
PAUL J. HINTERLONG
JOHN P. HOSTY
PETER C. OLSON
CHARLES A. SEIBERT
JOSEPH W. STRONG
WILLIAM A. WILKENS, III
BART F. HOLZHAUSER

EXECUTIVE BOARD
ANTHONY M. ROTTMAN
STEPHEN E. GERAGHTY
JAMES W. BROOKS
CHRISTOPHER S. ANISH

EXAMINING BOARD
CIRO J. GAIMARI
STEVEN R. JAMES
RYAN P. KELLY
ROBIN M. ROCCASALVA
ALBERTO GARCIA
CHRISTOPHER M. HENEGHAN

FINANCE COMMITTEE
PATRICK E. GROSS
KEVIN P. CHAMBERS
PATRICK W. CAREY

TRUSTEES
SEAN F. HOPKINS
BRIAN M. ANDERSEN

ORGANIZERS
PATRICK C. BROOKS
PAUL M. RODRIGUEZ
JOSEPH B. MONDIA
JENNIFER A. McDONALD

TECH ADVISORY BOARD
PAUL T. TRAN
MICHAEL R. BRENZ

PATIO PARTY

Local 130's officers hosted a Patio Party following their monthly membership meeting on Tuesday, June 8, 2021. There were more than 500 members, Tech engineers, apprentices and guests at the hall that enjoyed food prepared by your officers. Our own member David Henry was the DJ for the event.

We would also like to recognize the 2020 St. Patrick's Day Queen, Kari McClowry and her court for attending that evening, as well as Country Financial for setting up a booth and speaking to the members about financial wellness.

A special thank you to our Patio sponsors: Don Courtright from William Blair and Mark Grover from Billboard Mobile Media.



Left to right - Greg Geiss, Tom McEneaney and Patrick Thornton.



Left to right - Mike Lilla, Joe Salvaggio and Brian O'Halleran.



Left to right - Jorge Fraga, Miguel Estrada and Juan Salazar.



Front row, Tony Gallo, James J. Coyne, Business Manager James F. Coyne, President Jim Majerowicz. Back row - Mary Ellen Birmingham, Conor Gunnell and Mark Dwyer.



Left to right – Kelley Leyden, Casey Doherty, Emily Daniels and St. Patrick's Day Queen Kari McClowry.



Left to right – Jose Almarez, Miguel Estrada, Alberto Garcia, Onofre Arriaga, Pedro Hernandez, Jr., Lorenzo Limas III and Mike Cruz.



Left to right – Dan Marrello, Jr. and Dan Marrello.

Did you know? presented by

What do you do when an unexpected expense comes up? There's never a good time for your car to break down or for your teenager to need a new laptop. Having an emergency fund with three to six months' worth of expenses saved up gives you two huge perks:

1. You won't have to dip into retirement plans or
2. deal with unplanned debt

We get it. Saving that much can seem impossible. But COUNTRY Financial is here to help.

COUNTRYFinancial.com has a wealth of calculators, budget worksheets and other tips and tricks to help you cut spending. Click on the "Planning" tab to find out more.

And, saving on insurance is a quick and easy way to start building that emergency fund. Your local COUNTRY Financial Rep can check your coverages to make sure you are getting every discount you qualify for.

To schedule your insurance review today, **call the COUNTRY Financial District Office at 815-744-2241.**

Policies issued by COUNTRY Life Insurance Company®, Bloomington, IL.

This is not a statement of contract. For a complete description of all coverages, options, exclusions, and limitations, please refer to the policy. Rates and coverages may vary by state. Please note that the information shown above is general. Policies are individually underwritten and there may be other factors and underwriting guidelines that affect the coverage on amount due.

Plumber's Union Local 130 UA

1340 W. Washington Blvd.
Chicago, Illinois 60607



PRESORTED
MARKETING
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Permit No. 27

Plumbers Local 130 Political Fund 28th Annual Football Raffle Sunday, October 24, 2021



CHICAGO
BEARS

Game Time: 3:25 PM
Doors Open: 2:00 PM
Plumbers Hall
1340 W. Washington Blvd.
Chicago

**Tickets on Sale
NOW**

Price: \$130 per ticket
(INCLUDES 2 ADMISSIONS PER TICKET)

Purchase at Plumbers Hall
at the 2nd Floor Window or
from a Local 130 Officer



TAMPA BAY
BUCCANEERS

PRIZES

GRAND PRIZE - \$10,000 ● 2ND PRIZE - \$2,500 ● TWENTY 3RD PRIZES - \$130
FOOD & BEVERAGES WILL BE SERVED