



PLUMBERS

LOCAL 130 UA

JUNE 2022

© ILLUSTRATION 36



Business Manager's Letter

From James F. Coyne

Local 130 - Moving Forward with Resiliency in 2022 - Local 130, UA

Brothers and Sisters,

In light of the state of our industry and the current economy – Local 130 is pleased to maintain competitive wages and benefits for our Members. The good news on the horizon is that man hours are trending in a positive direction. Looking forward, there will be a new class of Apprentices who will join the ranks of Local 130 in June. These Apprentices will enjoy a complete Local 130 experience attending classes at the three Training Centers and working with our Members on jobsites. Best of luck to our new class of Apprentices.

The Wellness Center Coalition continues growing and will encompass an area in the northwestern region of Indiana – crossing the state line into the Indiana area – and currently looking for a site to build the 8th Wellness Center to benefit you, our Members and your families. The Wellness Center Coalition is now teaming up with the Iron Workers, Local 395 and Ron Ware, their Business Manager; together this team will provide more easily accessible healthcare to those living in or near Indiana.

The 500+ space Plumbers 130 Garage is fast approaching its completion this summer and will be ready to have those revenues rolling in – income that benefits the Members and accessible, available parking spots that benefits our Members, neighbors, locals, and out-of-town visitors.

Once again, our Members and Contractors rallied together and joined with other Trade Locals in the Rebuilding Together Metro Chicago's annual event on Saturday, April 30th. A healthy-sized crew gathered to assist those in need providing essential home repairs.

The JAC held its 30th Annual Third Year Apprentice Contest on April 2, 2022 and we are proud to announce our 14 winners – see the story inside these pages – with a preview shout-out here to Nick Lollino, proud Apprentice at Holiday Sewer & Water Construction taking 1st Place.

Be sure to read about Ed Tremore, our 2021 Third Year Apprentice Contest Winner. COTE held its annual Apprentice Contest in Rockford, IL this past March, 2022. The JAC Board of Trustees is proud to proclaim that Ed won 1st Place in the UA's Plumbing Division. Ed, who works for John J. Cahill, Inc., is now heading to the District Contest in June 2022. Many thanks to our JAC Instructors and our Journeymen who mentored Ed on the job. Their teamwork helped make Ed our winner!

After a two-year hiatus due to the pandemic, the 67th Annual Chicago St. Patrick's Day Parade took place in 2022 with the Parade Theme 'Honoring Chicagoland's Essential Workers'. The Parade Committee held a virtual Queen's Contest in January and virtually interviewed 51 candidates, settled on the top 20 and then narrowed the field to 5 final candidates. Following extensive interviews, the Committee voted collectively to crown Police Officer Kelley Leyden, fittingly one of Chicago's Finest, to become our Queen. There is no better representation of our Irish Heritage, our Parade and our Union than honoring this fine young Irish woman. Kelley has become the face of the Irish festivities since receiving her crown in January, 2022.

The 67th Annual Parade was preceded by the historic dyeing of the Chicago River to a beautiful jewel-tone emerald

green. The responses we received for the televised Parade were dazzling, marvelous and superior to name a few. I would like to tip my hat to the many Members of Local 130 and the volunteers who brought us a very successful Parade. Our Members and volunteers spread joy and cheer with the return of our live Parade!

I would also like to take this opportunity to stress the importance of voting in the upcoming Democratic Primary Election on June 28th. In the coming days, the Political Task Force will be coming out with Local 130's endorsements of candidates that support Plumbers Local 130 and the Plumber's License Law. I will be contacting you in the near future through a pre-recorded message requesting your volunteer efforts to get the word out for this upcoming Primary Election. If you have any further questions, please contact our Political Director, John D'Amico at (312) 421-1010.

"Without labor, nothing prospers" words to live by and believe in, spoken by Sophocles. Always remember that we, as a Union, have come together, and stay together, to achieve common goals – protecting the integrity of our trade, improving safety standards, attaining better wages, benefits and working conditions that result from the solidarity among ourselves. Stay safe, stay healthy.

Yours in solidarity,

James F. Coyne

Parking Garage Nears Completion

The seven story parking garage located at, 1371 W. Randolph Street, is fast- approaching its completion this summer 2022. Along with its 500+ spaces, this structure will feature 11,500 square feet of ground-level retail with 22-foot ceiling spans.

There will also be a 2,400 square foot retail-oriented terrace on the third level. Our union signage is also proudly on display on the south facing side and there will also be eco-friendly vegetated planters along the façade that receive their water through the in-house rain water harvest system.

“This parking garage will be an added benefit for Local 130 members who will be able to enjoy free parking while attending meetings or events at the Hall,” said James F. Coyne, Business Manager Plumbers Local 130 UA. “This parking structure will also be rented to neighbors, locals and out-of-town visitors to the West Loop. There will also be revenue generated from the commercial spaces which is another benefit to our membership,” he added.



David Ariano Retiring from the Plumbers' Local 130 Welfare Fund

David Ariano, President/Owner of Ravinia Plumbing-Heating-Sewer and Electric was honored and thanked for his dedicated service as Co-Chair of the Plumbers' Local 130 Welfare Fund at the December 16, 2021 Trustees' meeting in Chicago.

“It’s been a privilege and a pleasure to collaborate and work with this committed team of management and labor Trustees,” Ariano commented. “It’s a rewarding, challenging and serious responsibility to serve on the Funds. I’m glad for the experience and proud of a lot of what we accomplished together.”



Left to right: Pension and Welfare Trust Fund Administrator, Joe Ohm, Welfare Co-Chairman of Board of Trustees, David Ariano, Business Manager, Pension, Welfare and JAC Co-Chair, James F. Coyne.

Brian Kennedy becomes the 80th President of the PCA of Greater Chicago

On January 28, 2022, with nearly 100 guests in attendance at the Winter Social, Brian Kennedy was installed as the new President of the PCA of Greater Chicago.



Business Manager, James F. Coyne congratulates the newly elected President, Brian Kennedy (Gehrett Plumbing).

Welfare Fund/Optum Card

Participants:

As you are aware the Plumbers' Welfare Fund transitioned to Optum Financial (Optum) as its HRA provider effective January 1, 2022. Some of our members have been in contact with the Fund Office to convey some of the problems they have been experiencing with Optum. I'd like to take this opportunity to provide you with some suggestions on how to handle any problems you may encounter with Optum going forward.

- Any time you use your Optum card make sure to ***keep your receipt*** in case you are requested by Optum to provide verification of an expense at any point in the future.
- Make sure you keep the ***Explanation of Benefit (EOB)*** form that is sent to you by the Plumbers' Welfare Fund or Delta Dental. The EOB, along with the proper receipt for the expenditure, can be uploaded to Optum through their phone application to satisfy a request for additional documentation.
- If you use your Optum card for a prescription drug co-payment, make sure you keep the ***prescription's detailed*** receipt that is provided to you by the pharmacy that accompanies your prescription medication. If Optum requests confirmation for a prescription drug copayment you can upload the detailed receipt to Optum through the phone application as well.
- You can enter claims on-line at www.secure.optumfinancial.com or using the mobile application Optum Financial. Once your account is activated follow the steps on screen to enter the required information about your claim. Continue through the screens and ***upload*** the requested documentation as required.
- If you have any questions about your Optum account, you can contact Optum directly at 877-292-4040.

MULLIGAN CLUB SAVE THE DATE!



**COME OUT AND ENJOY THE DAY:
18 holes of golf (cart included)
Dinner & Prizes
ALL FOR \$125.00 PER PERSON**

**JULY
09th
2022**

White Pines Golf Club
500 W. Jefferson Street
Bensenville, IL 60106
Shot Gun Start: 1:00 pm
Check-in at 12:30 pm

**Hole Sponsorships
Available for \$100.00**

More information coming soon!

June 1, 2022 Wage & Benefit Allocations

PLUMBERS

We are pleased to announce that Plumbers Local 130 UA members did receive their wage and benefit increase on June 1, 2022. The amount of the increase depended on which signatory contractors association represents your employer (see tables below). For the plumbers, this is the third year of a four year agreement that was negotiated between Local 130 and the three associations. The journeyman plumber's wage rate (on the check) is \$54.80 per hour if working for a PCA or WSA employer and \$50.40 if working in Kankakee/Iroquois Counties (KICPPA). Listed below please find the allocation of the hourly increase for 2022.

PCA and WSA Contractors:		K&ICPPA Contractors:	
Wages (Journeyman)	\$2.00	Wages (Journeyman)	\$1.60
Welfare Fund	\$0.25	Welfare Fund	\$0.25
Pension Fund	\$0.29	Pension Fund	\$0.29
JAC	\$0.11	JAC	\$0.11
Total Hourly Increase	\$2.65	Total Hourly Increase	\$2.25

TECHNICAL ENGINEERS

For the Technical Engineers who work in Illinois, this is the third year of a five year agreement that was negotiated with Mid-America Regional Bargaining Association (MARBA) and Plumbers Local 130. We are pleased to announce that Technical Engineers did receive their wage and benefit increase on June 1, 2022. The Journeyman's rate for those members working in Illinois has increased to \$53.00 per hour. For the Technical Engineers who work in Indiana, this is the third year of a five year agreement with Northwest Indiana Contractors Association (NWICA) which began on June 1, 2022. The Journeyman's rate for those members working in Indiana has increased to \$45.50 per hour. Listed below please find the allocation of the hourly increase for 2022.

MARBA Contractors		NWICA Contractors	
Wages (Journeyman)	\$2.10	Wages (Journeyman)	\$1.75
Welfare Fund	\$0.25	Welfare Fund	\$0.25
Pension Fund	\$0.31	Pension Fund	\$0.31
		Education Fund	\$0.04
Total Hourly Increase	\$2.66	Total Hourly Increase	\$2.35

2022 Illinois State Apprentice Contest Winner!!!

EDWIN TREMORE

4th Year Apprentice
Chicago Training Center
John J. Cahill, Inc.



Congratulations to Edwin Tremore for winning the 2022 Illinois State Apprentice Contest on March 17, 2022.

Ed said winning this year's Illinois State Apprentice Contest "was awesome." "It was a great honor to represent Plumbers Local 130. There were a lot of great plumbers before me who won this contest, so I have a lot to live up to," added Ed. Reflecting on the contest, Ed shared he invested a lot of time preparing for the contest and it definitely paid off!

Ed's next challenge will take place at the United Assoc. District 4 Apprentice Contest in Madison, Wisconsin from June 7-10. Plumbers Local 130 is proud of Ed's impressive achievements and wish him the best of luck with his next contest challenge!

HOURS AND SCHEDULE OF ALL UWC VISION CENTERS

LEMONT

Monday 9am-5pm.	12-1 closed for Lunch
Tuesday 8am-5pm	12-1 closed for lunch. (DOCTOR DAY)
Wednesday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Thursday 8am-5pm	12-1 closed for lunch
Friday 9am-5pm	12-1 closed for lunch
Saturday 8am-2pm	1st Saturday of the month (DOCTOR DAY)

WARRENVILLE

Tuesday 8am-5pm.	12-1 closed for lunch (DOCTOR DAY)
Thursday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Friday 9am-5pm	12-1 closed for lunch
Saturday 8am-2pm	3rd Saturday of the month (DOCTOR DAY)

CRESTWOOD

Monday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Wednesday 8am-5pm	12-1 closed for lunch (DOCTOR DAY)
Friday 8am-5pm	12-1 closed for lunch
Saturday 8am-2pm	2nd Saturday of the month (DOCTOR DAY)

ROSEMONT

Monday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Wednesday 8am-5pm	12-1 closed for lunch (DOCTOR DAY)
Friday 9am-5pm	12-1 closed for lunch
Saturday 8am-2pm	1st Saturday of the month (DOCTOR DAY)

CRYSTAL LAKE

Tuesday 9am-5pm	12-1 closed for lunch
Thursday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Friday 8am-4pm	12-1 closed for lunch (DOCTOR DAY)
Saturday 8am-2pm	2nd Saturday of the month (DOCTOR DAY)

BELLWOOD

Monday 8am-5pm	12-1 closed for lunch (DOCTOR DAY)
Wednesday 9am-5pm	12-1 closed for lunch
Thursday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Saturday 8am-2pm	4th Saturday of the month (DOCTOR DAY)

CHANNAHON

Monday 9am-5pm	12-1 closed for lunch
Tuesday 8am-5pm	12-1 closed for lunch (DOCTOR DAY)
Thursday 10am-7pm	1-2 closed for lunch (DOCTOR DAY)
Saturday 8am-2pm	4th Saturday of the month (DOCTOR DAY)

LOCAL 130 UA APP

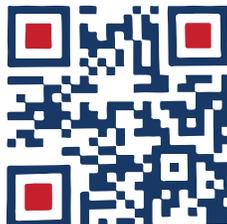
For the convenience of our Union membership, we have developed an app that can be downloaded for free on the Google Play Store or the Apple Store.

Below are instructions on how to access the app:

1. Download the Local 130 UA app from the app store
 - a) Open your phone and go to the App Store or Google Play
 - b) Search for "local 130" and download the app- it should be installed automatically
2. Register on the app
 - a) Open the app on your phone
 - b) Click the "Register" button towards the bottom half of the screen
 - c) Register on the app - You will need the following information - First/Last Name, UA Card#, Date of Birth, Email address and a password
3. Login using the information input during the registration process
 - a) Once you have registered you will be able to login to the app using the information you supplied during registration

Note: This app is still in development and will provide even more functionality in the near future, including the ability to check your pension/401k balance and schedule an appointment at any of our Union Wellness Centers and much more.

Be sure to sign up today and get connected!



Plumbers Local 130's - 67th Annual St. Patrick's Day Parade

We're Back! Plumbers Local 130 - 67th Annual St. Patrick's Day Parade - A Real Crowd-Pleaser!

On Saturday, March 12th, the 67th Annual St. Patrick's Day Parade was a real crowd pleaser after a two-year hiatus due to the pandemic. Chicagoans and visitors from around the country and across the world including from Ireland—were all smiles and filled with enthusiasm as they celebrated Chicago's St. Patrick's Day, sponsored by Plumbers Local 130, a celebration like no other!

This year's parade theme was very fittingly, "Honoring Chicagoland's Essential Workers," recognizing all the essential workers who met the challenge and worked tirelessly to help others during the pandemic. This year's 2022 Queen, Kelley Leyden, a Chicago Police Officer is an essential worker.

Queen Kelley shared, "From the night I was crowned the 2022 Chicago Parade Queen, it has been a whirlwind of absolutely amazing experiences and Parade day was, of course, the highlight for me. Being an essential worker and the first Chicago Police Officer to wear the crown, added to the entire experience. I am so very proud to represent my brothers and sisters in blue, and all the essential workers."

The Parade Day festivities began with dyeing the Chicago River green. It was a very proud moment for Plumbers Local 130 as a team of six plumbers had the honor of dyeing the river a magical shade of green. And, with that the City stage was set at the Chicago River and for parade-goers who lined the Columbus Drive to welcome the Parade. Area businesses were bustling that day as the Parade was a catalyst for bringing crowds back to restaurants and other businesses in the surrounding area.

ABC7 featured a two-hour telecast of the Parade with close to 100 parade entries including such favorites as the Shannon Rovers, Irish Dancers, and 11 out-of-state marching bands from seven other states including Alabama, Florida, Missouri, Ohio, Oklahoma, South Carolina and Tennessee. This year's parade also included a float honoring the much beloved Cathy and Tom Chambers. They were represented on the float by their sons, T.J., Mike and Kevin, who served as Honorary Guests of Honor for this year's parade.

General Chairman of the Parade James F. Coyne, led off the festivities along with Grand Marshal Judge John Griffin and Consul General Kevin Byrne. This year's Parade will be remembered as the first big public event to take place after the pandemic. It was exciting from beginning to end with beloved Irish traditions and fun for all to enjoy!







30TH YEAR - REBUILDING TOGETHER

- Local 130 Community Outreach

On April 30, 2022, our skilled Local 130 volunteer plumbers came together and donated their time and talents to help out those in need.

A special thank you goes out to Business Agent Michael Shea and Examining Board Member Alberto Garcia for surveying the homes and creating lists of items in need.

A huge thank you to the members of Local 130:

Scott Mason Ahlgrim, Natividad Alvarez, Brian M. Andersen, Christopher S. Anish, Keith J. Ashe, David Baez, Jr., Job E. Banda, Alejandro Barba, Andrew Baro, Larry E. Barton III, Matthew J. Bauler, Nicole A. Berrios, Zachary S. Bielecki, Deidra L. Brassfield, Luke R. Brennan, Patrick C. Brooks, Ryan D. Brown, Patrick W. Carey, Kevin P. Chambers, Dillon B. Cherny, Robert C. Chico Ill, James M. Cogley, Shane K. Cronin, Patrick D. Cusack, John C. D'Amico, Andrew F. Dalbis, Baltazar Delcarmen, Salvador Diaz De La Vega, Abraham Diaz, Miguel A. Diaz, Narsiso Diaz, Richard William Dolphin, John Doyle, Evan L. Dunlap, Miguel A. Estrada, Robert Ewing, Matt Farrell, Kaiden Isaac Friedrich, Robert Formella, Ciro Gaimari, Richard J. Gaimari, Anthony V. Gallo, Andres A. Gandarilla, Alberto Garcia, Juan R. Garcia, Griffith Gehrke, Daniel J. Geiss, Gregory R. Geiss, Gregory R. Geiss, Jr., Stephen Geraghty, Melanie B. Giermek, John Goosby, David A. Grijalva, Jr., Patrick E. Gross, Raven F. Guy, Micheal C. Hauck, Christopher M. Heneghan, Juan R. Hernandez, Paul J. Hinterlong, Daniel W. Hoffman, Bart F. Holzhauser, Sean F. Hopkins, John P. Hosty, Michael D. Howard, Thomas A. Howard, Hamaas Ibrahim, Steve R. James, Winston E. Jaramillo, Miguel A. Jimenez, Kenneth J. Johnson, Scott Michael Johnson, David Keith, Ryan P. Kelly, David W. Kledzik, Gabriel M. Klekoc, Daniel Landa, David Landa, Jose F. Landa, Shaun Allan Lindsay, Esmeralda P. Lopez, Manuel M. Lopez, Eric A. Lussenhop, Jennifer A. Macdonald, James M. Majerowicz, Jim A. Mansfield, Davor Markovich, Joseph M. Martinez, David A. Mayer, Jon S. Mayer, Vincenzo E. Mazzola, Ryan C. McCollom, Michael M. McGaughan, Charles M. Mesimore, Michael A. Meyers II, Joseph B. Mondia, Michael Gordan Mondia, Pawel Morawski, Eric Morris, Gavin M. Morris, Hubert B. Myszkowski, Michael J. O'Neill, Alexander R. Odisho, Peter C. Olson, Brian K. O'Sullivan, Joseph S. Parisi, Abel V. Pascual, Noah D. Petrikas, Kevin A. Phipps, Alexander R. Piehowski, Thomas J. Piekosz, Michael A. Quintero, Phillip A. Radziwon, Christopher Ramirez-Taylor, Marte G. Reyes, Jones L. Richmond, Javier Robles, Robin M. Roccasalva, Paul M. Rodriguez, Vic Rodriguez, Frank C. Romano, Jr., Anthony M. Rottman, Katherine A. Rubinas, John M. Schaffer, Matthew C. Schied, Charles A. Seibert, Aileen Serrano, Stephen D. Severson, Eric D. Shea, Micheal E. Shea, Daniel Shelley, Thomas J. Skarbek, Lorena Smith, Michael A. Stevens, Joseph W. Strong, Anthony R. Sykes, Jr., Michael J. Tierney, Christopher M. Tucker, Paul B. Tucker, Kenneth A. Turnquist, Bryce M. Tweedy, Derek P. Vaughn, Julian Carlos Vazquez, Larry D. Wagner, Edward J. Walsh, John J. Wider III, William Wilkens III, Tristin J. Woodward, Ziyadeh D. Zahdan, Brian R. Zeitz, Margaret E. Zeniecki, Luis U. Zuniga, Christopher A. Zupancic.



We appreciate your dedication and support for such a worthy cause!

Schedule back-to-school physicals this summer at the Union Wellness Centers.



Attend a back-to-school or sports physical in June, July, or August and be entered to win 1 of 3 Apple iPad Airs®!



Each patient (ages 5 & up) who completes one back-to-school or sports physical appointment at UWC in June, July, or August will receive one entry. Multiple entries per household are permitted. A prize drawing will take place each month.



Call 312.421.1016 to schedule an appointment today!



Mon. & Wed. 8 a.m.-5 p.m.
Tues. & Thur. 9 a.m.-7 p.m.
Fri. 8 a.m.-4:30 p.m.

Visit unionwellnesscenters.com to find a location near you.



JAC'S 30TH ANNUAL 3RD YEAR APPRENTICE CONTEST WINNERS



1ST PLACE - NICK LOLLINO
Holiday Sewer & Water Constr.



2ND PLACE - JEREMY DEXTER
Kellenberger Plumbing



3RD PLACE - JAMES FEDU
Warren F. Thomas Plumbing Co.

4TH PLACE WINNERS

MICHAEL DROWN, *CR Leonard Plumbing & Heating*, JOHN HARPER, *R Carrozza Plumbing*, THOMAS HOWARD, *Triton Plumbing*, BRENDAN LINDWALL, *DW Mechanical, Inc.*, STEVEN LOMBARDI, *Norman Plumbing, Inc.*, DANIEL MALDONALDO, *Ewing-Doherty Mech, Inc.*, JOSEPH MILLER, JR., *Ridge Plumbing*, BILL NELSON, *Corporate Plumbing*, DANIEL O'CONNOR, *HT Strenger, Inc.*, MATTHEW WESTPHAL, *Martin Petersen Co.*, JOSH WYDRA, *Chicago Area Plumbing*.

UNION EYE CARE CENTERS

Your eyes are the window to your soul . . .

Did you know that the eyes are the only place in the body where a direct view of your body's vasculature can be seen with the naked eye? This is why you can sometimes see a "red eye" when a flash is used when taking a photo. The light is being reflected off of the rich blood supply found in the back of the eye and produces the red-looking pupil you see in pictures.

Why is this important?

At Union Eyes we have technology to view these blood vessels in detail. We have made significant investments in state-of-the-art equipment normally found at specialty eye care centers to better meet the needs of union members and their families. During your comprehensive exam, you will have a digital wide field scan taken of both the front and the back part of your eye.

Our doctors will review the results of these tests with you and answer any questions you may have. This technology can detect signs of diabetes, high blood pressure and high cholesterol sometimes years before you experience any physical symptoms. Your eyes are an end organ and are very sensitive to change in your systemic health. If you feel a change in your vision or have not been receiving routine eye care, call our office today at **312-888-9999** to schedule your comprehensive exam or visit us at www.unioneyes.com to learn more.

At Union Eyes, we are dedicated to not only improving your vision but also improving your overall eye health and wellness. Make your no deductible, no co-pay appointment today at one of our now seven locations located alongside the Union Wellness Centers

BRIAN SCHILLO - LOCAL 130 PLUMBER RECOGNIZED AS GOOD SAMARITAN BY CHICAGO POLICE MEMORIAL FOUNDATION

Our very own Local 130 Plumber Brian Schillo was recently recognized by the Chicago Police Memorial Foundation for his courageous actions this past December.

Brian put his own life at risk as he came to the aid of a Chicago Police Officer who was trying to arrest an individual. Without hesitation, Brian rushed to the scene and helped to get a suspect in the Avondale neighborhood in handcuffs until backup arrived. Plumbers Local 130 commends Brian for his courage, bravery and his selfless Good Samaritan efforts!

Brian - You have made all of Plumbers Local 130 very proud! Well done!



Plumbers Local 130 UA A Look Back in History

25 YEARS AGO (1997) - Catherine Feit became the first female apprentice to take first place in the day-long contest. Feit was among eight of the top apprentices in her training class during the day-long contest.

61 YEARS AGO Since 1961 Plumbers Local 130 has been dyeing the Chicago River green for Chicagoans and visitors to enjoy each year!

66 YEARS AGO (1956) Plumbers Local 130 UA, Business Manager Stephen Bailey, was selected by Richard J. Daley to become the St. Patrick's Day General Chairman.



Plumber's Union Local 130 UA

1340 W. Washington Blvd.
Chicago, Illinois 60607



PRESORTED
MARKETING
U.S. Postage
PAID
Lyons, IL
Permit No. 27

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	August 6, 2022	July 1, 2022	WRITTEN	October 5, 2022	September 1, 2022

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

Did you know? *presented by*

Let's look at some of the myths concerning life insurance.

MYTH #1: I'M SINGLE. I DON'T NEED LIFE INSURANCE.

If you have student loans, car loans, or a mortgage, life insurance can help cover those debts and your final expenses.

MYTH#2: THE LIFE INSURANCE POLICY I HAVE THROUGH MY UNION/EMPLOYER IS ENOUGH.

Life insurance policies issued by employers are a great benefit but are not always enough. And if you change jobs or careers, you can't take it with you.

MYTH#3: LIFE INSURANCE IS TOO EXPENSIVE

Life insurance protection may cost less than you think and will never be as affordable as it is today, as rates are generally lower when you are younger and in better health.

When you're ready to talk about insurance protection or your goals for the future, contact your local COUNTRY Financial district office at 815-744-2241 or call your local representative today.

Life insurance policies issued by COUNTRY Life Insurance Company® and COUNTRY Investors Life Assurance Company®, Bloomington, IL. 0821-092MP