REGULAR MEMBERSHIP MEETING
Thursday November 3, 2015 - 7 p.m.
at I.S. 167M 220 East 76th Street, between 2nd and 3rd Aves, NY 10021
Sisters and Brothers,

With our newest group of members, who are scheduled to begin employment early this month, our membership enrollment is higher than it has been in over a decade. It is important that the new members of this Union continue the proud tradition of active involvement that has made and kept our Local so strong. It is your responsibility as a union member to participate and let your voice be heard. I know that today’s hectic lifestyle makes many demands on your time. Even though we earn a good salary, compared to most working people, many members must work second jobs to make ends meet. Despite all that, it is important that members make every effort to attend union meetings and functions.

Next month each of the boroughs will host a Holiday party for the members; you should participate. The events present a great opportunity to get together with colleagues and friends or to make new ones. New members should attend and get to know your brothers and sisters. Each year we organize a Children’s Holiday Party. One public school in the City is selected based upon the economic needs of the children that attend the school. This year the party is being held at PS 081 in Queens. I ask that you continue to be as generous as you have been in previous years by donating a suitable gift. Remember, in many cases, this may be the only present these children will receive this year.

Through successful contract negotiations, we have been able to substantially increase the average pensionable salary of our members. One hundred twenty (120) members were successful in their bid to transfer to larger buildings on the special Vacancy List issued in September. Another group was awarded transfers on the Vacancy List, which was still being processed at the time this newsletter was being printed. There are now many more members earning maximum salary.

Newly hired Custodian Engineers are starting their careers in larger buildings than in the past. The three-year starting salary schedule is much shorter than the previous five-year schedule that many of us had to endure in order to accept appointment as a Custodian Engineer. As we strive to continue to improve our terms and conditions of employment, I ask that you do your part. We are stronger when we are united. We are more valuable as an organization when our members continue to do the best job possible for the children that we serve.
COMPENSATION INSURANCE

John Maderich

AUDITS
Any Custodian Engineer that have not been contacted for an Audit by State Insurance Fund, please email me at compensationinsurance@local891.com.

If a Custodian Engineer is unsure if they have a credit or balance due, please email me at compensationinsurance@local891.com with your name and policy number.

REFUND CHECKS
Follow procedure in Circular #1 2016/2017 Issued on August 11, 2016.

BILLS
Ignore all State Insurance Fund bills UNLESS it is an Audit Bill.

AUDIT BILLS
If Custodian Engineer have the funds to pay the bill, then I advise you to pay it. If you don’t have the funds, contact me for assistance.

891 GRIEVANCES

John Maderich

In early December, Custodian Engineers will be receiving their Fall 2016 Principal’s Rating. As a reminder, if a Custodian Engineer would like to grieve this or any Principals Rating, remember you have thirty days to file a grievance.

HOSPITALIZATION

Andrew Samberg

Active Employees - October 11 through November 11, 2016
During the Annual Transfer Period, employees may transfer into any health plan for which they may be eligible, add or drop Optional Rider coverage, or add or drop dependents in their present plan. Health Benefits Applications are available through NYCAPS Central (212-487-0500) for employees of agencies with centralized health benefits. Custodian Engineers should contact Katrina Humbert at 718.707.4457.

All changes will take effect on the first day of the first payroll period in January 2017.

Retirees - November 1 through November 30, 2016
During this period, all retirees may transfer from their current health plan to any other plan for which they are eligible, or they may add Optional Rider coverage to their present plan (the Optional Rider can be dropped at any time).

Exception: When transferring into a Medicare HMO plan other than during a Transfer Period, transfers will become effective on the first day of the month following the processing of the special health plan application provided by the health plan.

Changes requested during the Transfer Period are effective January 1, 2017. Retirees must contact 40 Rector Street, Retiree unit, 3rd Floor, New York, NY 10006.

IN MEMORIAM

It is with deep regret we announce the passing of the following Brothers

GEORGE MULLER
RETIREC CE LEVEL II
Condolences to:
Marjorie Muller
1262F Marks Road
Valley City, OH 44280

DIONISIO BATISTA
RETIREC CE LEVEL I
Condolences to:
Margarita Batista
180 West 168th Street 1st Fl
Bronx, NY 10452

MALACHY DONOGHUE
RETIREC CE LEVEL II
Condolences to:
Maureen Donoghue
57 Oak Road
New City, NY 10956

CLARENCE JENKINS
RETIREC CE LEVEL I
Condolences to:
Diane Ross
21 Rockaway Avenue
Westbury, NY 11590

JOHN DOYLE
RETIREC CE LEVEL I
Condolences to:
Margaret Doyle
1400 Benson Street #3F
Bronx, NY 10461

PETER CIBOROWSKI
RETIREC CE LEVEL II
Condolences to:
Natalie Ciborowski
9117D Southwest 20th Court
Davie, FL 33324

GEORGE J. SMITH
RETIREC CE LEVEL II
Condolences to:
Mr. Thomas Smith
16808 Carmel Lane
Pacific Palisades, CA 90272
NORTHEASTERN OPERATING ENGINEERS
FEDERAL CREDIT UNION

WE PUT MEMBERS FIRST!

WELCOME LOCAL 891 MEMBERS!

At Northeastern Operating Engineers FCU our members always come first. From personal checking and savings accounts, to residential and commercial mortgages, we take great pride in tailoring our financial products and services to the unique needs of our members. So when you’re looking for a financial institution that values service and trust over all else, look no further than Northeastern Operating Engineers FCU.

LOANS
Residential Mortgages | Commercial Mortgages | Credit Card and Personal

CUSTOMER SERVICES
ATM Debit Card | Direct Deposit/Payroll Deduction | Gift Cards | Mobile Banking | Online Banking | Alpoint Surcharge-Free ATM Network | Remote Deposit | Wire Transfers

HOME LOANS TO GET YOU IN THE FRONT DOOR.
Rates as Low as 3.25% APR*
No Fee Fixed-Rate Mortgages

IS A LOW-RATE IN YOUR CARDS?
WE THINK SO.
3.99% APR* No Annual fee
• On purchases and balance transfers
• For qualified applicants

Contact Your Customer Service Representative.

16-16 Whitestone Expressway | Whitestone, NY 11357 | 718.847.0202 | www.noefcuny.org
VOTING IN OUR SCHOOLS

A message from Legislative Chairman, William Carroll.
November 8, 2016 is a very important day for all of us. The presidential election will be held in many of our school buildings. Make sure you vote and support those who will be best for our causes. Election days are also when our buildings are opened up to the public. If possible, let’s display these buildings at their utmost condition.

• Make sure your building is open on time
• Building temperature is comfortable
• Exterior and Interior are clean and well maintained
• Restrooms are clean and well supplied

PENSION

John Maderich/Christopher Attianese

Most or all of the newly hired Custodians Engineers have enrolled in the TDA program. If there is anyone not currently enrolled in the TDA program and would like to enroll, please contact the Pension Committee at Pension@891.com.

I would like to remind everyone that the TDA renewal letters from BERS will be mailed in November. Fill out the attached form and have it notarized if you wish to change your contribution rate. If there are no changes, do nothing. Completed forms must be mailed back by December 1, 2016, for changes to take effect in January.

VARIABLE RATE

The Pension Committee reports that the unit value for the month of October 2016 is 91.337
CO-SIGNING STUDENT LOANS: THE PITFALLS AND REPERCUSSIONS

By: Mirkin & Gordon, P.C.

Students currently applying to matriculate at a university might not have the funds to do so. With college tuitions increasing exponentially every year, this leads many prospective students to apply for loans in order to pay the exorbitant costs. However, undergraduates can only borrow so much from the federal government for these loans before hitting a limit. They might then apply for private loans, which usually require a co-signer for better rates.

These private lenders have become so popular that even companies like Amazon have offered them – partnered with Wells Fargo – to members of their Prime service. When there is a co-signer involved, interest rates average about 5.37 percent while students that apply for loans without a co-signer have interest rates that average at about 7.46 percent.

The problem for most parents or other family members or friends who co-sign these private student loans comes from the fact that although they are not the primary borrower, they can still be responsible for the repayment of the loan. In some cases, repayment might be required even if the primary borrower is deceased.

Death, however, is not the only outcome that could prompt the co-signer to become responsible for the debt, nor is responsibility for the debt the only potentially painful outcome for the co-signer.

- If the primary borrower simply cannot pay, then the co-signer might have to pay;
- If the primary borrower pays late, then the co-signer’s credit can be affected;
- The mere existence of the loan might inhibit the co-signer’s ability to procure other loans in the future because many lenders are loath to lend to a borrower who already has debts.

One of the biggest concerns for co-signers ought to be that removing one’s self from the loan is fairly onerous. It must be done at the primary borrower’s request - this request is denied by the lenders at a whopping 90 percent rate according to The Consumer Financial Protection Bureau. Often these loans are then sold to other banks, making it difficult to discern who, in fact, the debtor is in debt to. Moreover, it is difficult for some co-signers to remove themselves from the loan because the primary borrower has a poor credit score or not enough income to warrant the release of the co-signer. It sometimes takes years of the primary borrower making on-time monthly payments before the co-signer can be released from the loan.

It may be difficult to look a loved one in the eye and refuse to co-sign a loan for them as they embark on an exciting chapter in their lives. However, it is important to understand and weigh the risks involved before making that decision.

Of course, our attorneys are available for consultation on this subject. Through the Legal Services Benefit with Local 891.

LABOR HISTORY – HONOR THE PAST

Who is Samuel Gompers? A series

Born in London, England January 1850 and emigrated to New York City in 1863, Gompers became a key figure in American labor history. Gompers founded the American Federation of Labor, and served as the organization’s president from 1886 to 1894 and from 1895 until his death in 1924. He strived for harmony among the different craft unions.

The labor movement gained strength in the 1850s in such crafts as typographers, molders, and carpenters. Fixed standards of apprenticeship and of wages, hours, and working conditions were drafted. Although such agreements often broke down in periods of depression, a strong movement of craft unions had developed by the 1880s so that a central federation emerged. This was the American Federation of Labor.

Samuel Gompers was the first president of the American Federation of Labor, the first enduring national labor union. Shortly after arriving in the United States at age 13, Gompers found work as a cigar-maker. He became the leader of the cigar-makers’ union, and transformed it into one of the country’s strongest unions.

Gompers believed that labor had the most to gain by organizing skilled craft workers, rather than attempting to organize all workers in an industry. He refused to form an alliance with the Knights of Labor. “Talk of harmony with the Knights of Labor,” he said, “is bosh. They are just as great enemies of trade unions as any employer can be.” … more to follow in the next issue of the Gauge.
**ANNUAL CHRISTMAS PARTY**

**BROOKLYN**
The Boro of Brooklyn will be holding their Annual Christmas Party on Wednesday, December 14th, 2016 at Buckley’s Restaurant located on Nostrand Avenue and Avenue S, Brooklyn, New York. Cocktails begin at 5:30 p.m. Tickets are $80.00 per person. Contact:  
**Joseph Reilly (718) 253-1412.**

**RICHMOND**
The Boro of Richmond will be holding their Annual Christmas Party on Monday, December 12, 2016 at Canlon’s Restaurant, 1825 North Railroad Avenue, Staten Island, N.Y. 10306. Cocktails begin at 5:00 p.m. Tickets are 75.00 per person. For more information please contact:  
**Tim Thompson (718) 698-1215.**

**BRONX/MANHATTAN**
The Boros of the Bronx and Manhattan will be holding their Annual Christmas Party together on Thursday, December 8, 2016 at Rory Dolan’s; 890 McLean Avenue, Yonkers, New York. Cocktails begin at 5:30 p.m. Tickets are $75.00 per person. For more information please contact:  
**Bronx: Henry Witkowski (718) 231-7453**  
**Manhattan: Michael Reilly (212) 348-3705**

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**OCCUPATION: HEALTH/SAFETY**  
*Joanne O’Neill*

**WINTER PREPARATION**
Proper care of equipment can help ensure the readiness and safety for the Winter conditions. Now is an ideal time for Custodians to begin preparing Fall and Winter equipment. Each piece should be pulled from storage and inspected to be sure it is ready to operate when the first snow and ice arrives. Don’t be caught unprepared when on the first storm arrives. Most common things to check are: equipment starting, oil level, tires, blades, batteries (replace if more than four years old if possible), filters and belts. Check your manual equipment also, shovels, ice shoppers and ice melts (salt/calcium chloride).

Make sure you have fuel available, check your gas cards and pin numbers to make sure they are working. Make sure your crew is outfitted with protective gear for cold harsh weather. The better prepared they are, the better the outcome.

**ASBESTOS SCREENING**
I am moving the asbestos screening to the first or second weekend in December. When I get a definite date, I will start calling applicants and arranging times.

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*On Monday October 24, 2016, Legislative Committee member Daniel Danvers attended a fundraiser for Brian Barnwell, a candidate for NYS Assembly in Woodside, Queens.*
PERMITS AND SPACE SHEETS

Andrew Foti

HOLIDAY

Friday November 11, Veteran’s Day, Thursday November 24 and Friday November 25, Thanksgiving are holidays for all CEs and their staff. Friday November 25 is not in the schedule and therefore reimbursable up to three (3) premium hours for one employee unless there is a Local 94 member on your staff and he/she works that day.

SCHOOL PLAYGROUNDS

Custodian Engineers having playgrounds slated for community use during after school hours and on weekends are eligible to receive funding for opening closing and cleaning daily. Opening is targeted for 8 AM on weekends, holidays and when school is not in session with closing at dusk. Custodian Engineers will be reimbursed two hours daily to open and clean the space, three hours per week (HN) to maintain and two hours daily to close and purchase supplies.

EXTENDED USE FOR SCHOOLS

Paragraph I. (B) the primary use of a schools’ premises must be for DOE programs and activities. After the DOE programs and activities, preference will be given to the use of school premises for community, youth and adult group activities. Paragraph I. (D) events which are personal in nature (e.g. weddings, showers, engagement parties) are strictly forbidden.

ELECTION DAY

Tuesday, November 8, 2016, Election Day is a regular work day for all Custodial helpers. Custodian Engineers receive a Floating Holiday for this day. No permit is required for the Board of Elections. However, a space sheet must be submitted to receive payment.