Winter is here, and it started way too early, that’s for sure. We didn’t have a fall season at all, it seems it went from hot one day to damn near winter time conditions the next day. I can tell we have had a very busy year, because it has passed by so quickly. I can’t believe that Thanksgiving has come and gone and now everyone is getting ready for Christmas and New Year’s, to me, it was just yesterday we were negotiating our Highway and Building agreements. Everyone has always said the older we get, the faster the time passes, and it seems like the harder we work, the heaviest workloads, the faster the months go by. The industry we work in, try to make a living in, the good years, because there will a slowdown someday.

I don’t believe that we will see a slowdown in the 2019 work season, it looks like we will have another very busy year with building work and a lot of infrastructure work. Also, the big box work warehouses are still very busy and have quite a few in the planning stages. It is a shame we didn’t have a decent fall work season because there was plenty of work out there for Operators to finish the work season with some good hours. Even if it would have been good weather, we would have had a lot of carryover work for spring, now the way everyone is talking, work should start pretty fast in the spring.

Changes, we don’t like changes, but as time goes by, sometimes we have to change. For the last several years, we have participated in the CVS/Caremark network for retail network and mail order prescriptions. Our International Union found a way to save our Health and Welfare Fund’s money by pooling together members and families from across North America. Which by holding cost down for prescriptions, it is a direct savings per person, per member. In the last year, our International Union has negotiated a new pharmacy benefit manager which is called Optum RX. On January 1, 2019, Optum RX will be our new pharmacy benefit manager, Optum RX preferred retail prescription network is still CVS/Caremark, so the practical changes should be minimal, the savings should be a benefit to all participants. I know, it doesn’t matter how hard they prepare for this change over, at Mid Central, there will be a few problems. If you have questions or an issue has come up, please call here at the hall or at the Health and Welfare office. I want to share an article I’ve read:

“American labor has taken some hard hits in recent years. Since 2012, six more states have passed “Right to Work” laws, bringing the total to 28. President Trump’s Administrative appointees have a raft of anti-worker, anti-union rulings. And most significant, the Supreme Court imposed a right to work law on all public sector employees in it’s Janus V. AFSCME ruling in June. Despite these defeats,
labor has reason for hope. This spring’s massive teacher strikes in deep red states like West Virginia, Oklahoma, Kentucky and Arizona galvanized the public and forced reluctant legislators to increase education funding and teacher pay. With the new school year underway, the strike wave seems to be spreading to blue states, with teachers walking out or preparing to in California and Washington. And in early August, voters in Missouri repealed their state’s “Right to Work” law by a 2 to 1 margin, only the fifth state ever to do so, and the first to do it by referendum.

There is a pattern to these losses and wins, one with broader lessons for labor. When judges and legislators determine labor’s fate, labor loses. When labor takes matters into its own hands, bringing the battle into the workplace and public sphere, it at least stands a fighting chance. That doesn’t mean that courts never rule in favor of workers or that legislators never pass pro labor laws. But historically, such rulings and laws have typically come after mass protests created crisis to which elites had to respond.

The lesson for labor is clear: a viable strategy for revival must start with rebuilding labor’s disruptive capacity. This means moving the fight for labor’s future out of courtrooms, boardrooms and legislative committee rooms, and into the workplace and the streets. That’s because when it comes to political fights, it’s not just about the players, the arena matters too. Different arenas have different rules about who can play, what resources they can use and, perhaps most important, who and how big the audience is. Generally, the rules in the legislative and judicial arenas are stacked against workers. They privilege specialized knowledge of legal or legislative procedure and, by extension, those with money to hire such specialists. Audiences are generally small, with few opportunities to intervene. Most important decisions are made in small groups, far from public view.

By contrast, workplaces and public spaces play to labor’s strengths. Labor will never have as much financial, legal or lobbying help as it’s opponents. But it will almost always have more people. Rather than getting bogged down in technicalities, moving the fight to more public venues allows labor to expand its audience and position itself as a champion of the working class more broadly not just a narrow special interest as it is often made out to be. It also increases labor’s ability to disrupt business as usual and create the kind of crisis to which political and business leaders must respond, regardless of party affiliation.

Such a strategy is risky. It will not always work. But faced with the near certainty of continued decline if it sticks to “proper channels”, labor may not have a choice. Source: www.washingtonpost.com

That was some of an article that I saw that we here the state of Indiana would never have the opportunity to read. I thought they put it in words what we all feel on a day to day basis. If the greedy continue to take and take, once you have nothing to lose, that’s when change has to take place. Remember the ones that came before us always, and I would like to thank them, and thank you, the members of Local 103, you always make me proud to serve you. Hope you have a Merry Christmas and Happy New Year. Be safe, and prayers to our fallen brothers and sisters.
We are in our first week of classes here at the Training Site. The attendance is good but we are down in our numbers because we still have several Apprentice working. The tunnel project in Ft. Wayne has five Apprentice and the windmill farm has 10 to 15 Apprentice still working. The IVY Tech degree program is in its second year and it is going fairly well. The exception is that we still have all those Apprentice still working and unable to attend some required classes. I am going to schedule additional IVY Tech classes for Apprentice who are still working and were unable to attend. These Apprentice will be notified of the additional dates when they become available.

On November 21, 2018, OSHA passed its “Final Rule” for operator qualifications and the requirement for crane operators be certified nationwide. Operators of derricks, side boom cranes or equipment with a maximum rated hoisting/lifting capacity of 2,000 pounds or less are not required to be certified. The Final Rule also states the certifications will be done by type of crane not type and capacity of crane. The rule also states that effective February 7, 2019, the company of employment must conduct an evaluation of each operator to ensure that he or she is qualified by demonstration of the skills and knowledge necessary to operate the crane safely, and the ability to recognize and avoid risks associated with the operation. The Company is also required to have documentation available on the jobsite and must include: the name of the operator and the evaluator; the date of the evaluations and the make, model and configuration of the crane used in the evaluation.

In our new Heavy Highway contract, it states that all operators working under this contract will be required to obtain an OSHA 10 Hour Construction Certification. Members are also required to have an OSHA 10 Hour update every three years. There will be a lengthy phase in process for the members to obtain an OSHA 10 Hour Certification. I have scheduled a total of 15 OSHA 10 Hour Classes this winter. There are four different classes set up at each district office and three classes here at the Training Site. Please refer to the training schedule that was mailed to you in October. If you do not have a paper schedule you can log onto www.iuoe103training.org and register for a class online. You can also call our office at 765-378-0013 to register for all classes needed.

In 2017 we accepted a total of 378 applications. We had 176 people who qualified for an interview. In the 2018 work season we called in 58 new Apprentice which brings our total number of Apprentice to 150. In 2018 so far, we have accepted 409 applications and we continue accepting new applications until December 31, 2018. The 2018 applications will be considered for the 2019 work season.

In closing, I would like to wish all our members a Merry Christmas and a Safe Prosperous New Year.

Best Wishes,

James “Randy” Ratican
Administrative Manager
INDIANAPOLIS DISTRICT No. 1
By BRIAN BRAMER
Vice Pres., Business Representative

As we, Local #103 members look forward to 2019, I hope we all had a great holiday season. The work on the eastern part of District #1 looks to be another good year. The work on US 27 and US 40 in downtown Richmond with Gradex and E&B will be finishing up in the spring of this year. The state is talking about the second phase being let in the fall of 2019.

The demo of the old Reid Hospital with Renascent Construction is going well with the work to continue throughout the winter. Milestone is working on the pedestrian bike facility in downtown Richmond. The work at the Richmond water treatment plant with Maxim, G.A. Rich & Sons and Milestone is going well. Thieneman Construction is going to be doing the work at the waste water treatment plant in Connersville. Miller-Pipeline work out east looks to be very good in 2019.

There looks to be some very good highway work this spring. The asphalt resurface work looks to be very good also this year. Please take advantage of the training site this winter and get all your certifications and re-certifications for this upcoming season. Always remember, “You” are the union, you and your fellow members of Local# 103. Looking forward to seeing everyone at the upcoming meetings and thank you for letting me serve this membership, have a safe year.

“United we stand, divided we fall”

DISTRICT No. 1 Continued
By MIKE HIBBS
Financial Sec.,
Business Representative

Hello to All,

Hope everyone had a great Christmas and New Year Holiday Season. Well here we are again, it is that time of year when we reach out to all our new members who have joined the ranks of Operating Engineers Local 103 and invite you to Orientation classes. We have scheduled (NEW) Member Orientation classes at all the District Offices and the Training Facility in Anderson this January 2019. The Local 103 staff will be there to share with you valuable information related to your membership, such as our hiring procedure and how it works, contract terms and conditions, Health and Welfare, Pension, Training and obtaining your certifications as well as other benefits of being a member of the Operating Engineers Local 103.

If you are interested in attending any of these classes, please contact Stephanie Bagienski @ (765) 378 – 0013 at the Training Facility to sign up for the class you will be attending in your District or at the Training Facility. The classes will start 8:00 am and will end at 4:30 pm and lunch will be served. Classes are scheduled for: Jan 5, 2019 at the Indy Office, Jan 9, 2019 at the Kokomo Office, Feb 2, 2019 at the Training Facility, Feb 6, 2019 at the Fort Wayne Office and Feb 9, 2019 at the Indy Office. Hope to see you in class!

Just another reminder, WORK SAFE! first and foremost, watch out for others and have a great 2019 work year.

DISTRICT No. 1 Continued
By ROGER HARDWICK
Business Representative/Recording Corresponding Secretary

I hope everyone has had a Merry Christmas and a very Happy New Year. I would like to thank everyone for giving me the opportunity to represent you as your Business Representative and Recording-Corresponding Secretary for Local 103.

The past year has brought about some very interesting challenges for us all. Political years have always brought about new challenges for the Operators of Local 103. And again, the Operators of Local 103 have pushed through. After a slow start it didn’t take long before the fast pace and fall behind schedules were what faced us. And again, the members of the Local 103 was up for the challenge of long hours and tasked with multiple shifts. As we all know this can be some trying times. And I would like to say thank you for all you did.

Steve Best working for RH Martin in Shelbyville at the new ethanol plant.
you to all the members that helped each other out. It takes all of us to make sure we get to go home safe.

With the membership growing, new jobs starting and the ever-fast pace that we’re in now, we need to be there for each other. We are a very skilled group of people that are often pushed to the limits of safety on a daily basis. And as Operating Engineers we push ourselves sometimes longer and harder than we want to admit. This time of year, through the holidays, gives us the much-needed rest and family time that is well deserved.

So, after another full year I want to again say what a great job everyone has done looking out for each other and stepping up to teach some of the many new and upcoming members within Local 103.

The year 2019 will bring about new challenges as the work continues to pour in and new schedules are being set. I encourage everyone to take advantage of the Local 103 Training Site to get the Training Certifications needed and to keep up to date with the ever-changing equipment challenges.

Today’s contractor requirements, for the need of up to date certifications and ability to perform on today’s construction projects are ever present by the owner job requirements that are being passed onto the work force. Built right and done on time comes from the Union Construction Industry.

Our Training Sites are a big part of allowing us to continue to move forward in the fight against the non-union competition. The non-union companies are limited to the amount of training they get to give their employees. In the past, this has been another way to keep them behind the better trained and more talented membership of Local 103. Its up to all of us in the membership of Local 103 to continue to strive in having the best operators in the business. Keeping our certifications up to date, earning new certifications or keeping the rust knocked off on certain pieces of equipment. Working to improve our skills at the Training Site is an effort that we all must continue to make.

Today, and as its always been, is about who can get the job done on time, under budget, and without any injuries. All of us as Journeyman Operators have a commitment to help train and teach our new and upcoming members that will one day be what we leave behind to carry on a proud tradition that each of us have a hand in building at the International Union of Operating Engineers. We have always been a very talented and proud membership that has held ourselves to a higher level of expectation throughout the Union Construction Industry. And I’m proud to say that we all stand together shoulder to shoulder for the safety of our Brothers and Sisters and our families here at Local 103. We are all in this together and must continue to look out for each other so that at the end of each day we can go home to our loved ones. Please take the time to get to know one another out here on the jobsites. It makes a difference when we are all working towards the same level of expertise and commitment to helping each other. Thank you for all your hard work. I look forward in seeing all of you in the year 2019.
DISTRICT No. 1 Continued  
By WADE SPARKS  
Business Representative

Well as everybody knows it was a very busy year and this year is more than likely going to be busier. Fed Ex has a huge expansion going on at the airport for the next 12 to 15 years. Atlas Excavating, Beaty Construction, Bowen Engineering, EDCO, Gradex, Inc., F.A. Wilhelm Inc., Rieth-Riley Construction, Milestone Contractors, Goettle Equipment Co., Midwest Mole Inc., Poindexter Excavating, CorGroup, LLC are working on the first phase.

Gradex, Inc. is working on Graham Rd and Allen Rd on the new Amazon Distribution Center. Rieth-Riley has some carry over work for this year. SK-JV at the tunnel job is going well, they have several job sites all over downtown. Dave O’Mara is still working on a couple of jobs in Johnson County in Franklin and Edinburgh.

Rieth-Riley has a bridge to finish on 144 and 200. F.A. Wilhelm, Inc. has been working at Eli Lilly off Harding St. Bowen Engineering is working at 52nd and Westfield Boulevard putting in a flood wall. Bowen is also starting a $24 million-dollar pipe job in Marion and Johnson Counties. Denney Excavating has a big motel demolition job at Michigan Rd. and 465.

Big Inch Fabricators is working at the Marathon Tank Farm at 96th and Zionsville Rd. The asphalt plants are shut down for winter maintenance. The crane barns are staying busy. Indiana Excavating Services is working on a subdivision expansion on Whiteland and Sawmill Roads.

There are some big jobs possibly coming up for downtown Indy, 16 Tech, Waterside, Convention Center Hotel and Ballroom. Hopefully, these jobs will start within the next 2 years. I hope everyone has a GREAT YEAR!

DISTRICT No. 1 Continued  
By STEPHEN SCOTT  
Business Representative/  
Organizer

I would first like to wish everyone a Merry Christmas and Happy New Year. Another season has come and gone, and it sure was a good one. I would like to thank the members of Local 103 for all your hard work this year manning these jobs and putting in the long hours to uphold our end of the bargain to our contractors.

Hamilton and East Marion county were extremely busy. It seemed like you couldn’t turn a corner without seeing yellow iron and orange barrels. I had hoped the weather would hold off longer, so everyone could make that late push to cap off a good year. There is still plenty of work from 2018 to finish up and the future looks bright for 2019. The infrastructure work looks like it will continue, and private work should help us to have another busy year.

With the workload this past year we were able to bring in quite a few apprentices as well as new journeymen and women. I would like to encourage everyone to help teach them how to be a true Operating Engineer. Help them understand our traditions and the reasons why we have been successful all these years.

I would also like to encourage everyone to take advantage of the training site. Whether you need to freshen your skills on a piece of equipment or get a certification. New members make sure to get in on the Orientation class, it is extremely beneficial in understanding all the benefits Local 103 has to offer.

If you need anything don’t hesitate to call myself or the hall. I hope everyone has a prosperous 2019, but most importantly Stay Safe!
Officers & Representatives Reports
(continued from page six)

FORT WAYNE DISTRICT No. 2
By JIM HARRISON
Business Representative/
Treasurer

There’s still a lot of work to get done in the northern half of District #2.

INDOT, along with the Community Crossing matching Grant program that helps in funding for smaller Cities and Towns projects. And the private work that continues to be good in the area kept us and our contractors busy this year. Fox is doing the site work out at Sweetwater Sound, an 80-million-dollar expansion, also Parkview Hospital’s new building, Rail Connect industrial park, Jr Achievement, Johnson Controls, Parkside development, stripping in Woodburn for Hanson. Ryan Rd. in New Haven, U.S. Hwy 20 in Angola both are total rebuild jobs and they still have four housing additions to finish.

Fleming has a lot of private work ongoing with site development at Stone Bridge Rd. (new industrial park), Fort Wayne Metals, Sabert (new factory), J.K.M. Properties, new housing additions and subcontract work with Brooks and E & B Paving. Again, this year Fox and Fleming had a part in developing over twenty-five new housing additions. Sevenson Environmental is at the NIPSCO hazmat site on the St. Mary river doing remediation work. Dyer Construction is moving the dirt for Norfolk-Southern R/R for new cross-over and siding tracks west of Fort Wayne.

Case Foundation, Moretrench, Kokosing Industrial and Bunn Excavating all are working on the drop/vent shafts for the 3/Port tunnel project. The tunnel project itself has had some delays due to groundwater in the shafts at around 190 feet deep. The middle of March is scheduled for T.B.M. placement. Brooks and E & B Paving are working Saturdays and Sundays to get all the asphalt and concrete work that needs to be done yet this year. Phend & Brown is still working on Dupont Rd. and will continue next year. R.L. McCoy, Pioneer Associates, and I.C.C. all have bridge jobs that will go into spring.

Badger-Daylighting, Bercot-Gibson, Bunn Excavation, Kokosing, Prime Resource, InfraSource, Miller Pipeline, Central Crane, Don R. Fruechey, Doc’s and Smith Erectors all have work throughout the area.

Here are just a few of the jobs that will start next season
• Brooks, I-69 from U.S. 6 to U.S. 20, Fort Wayne International Airport.
  • R.L. McCoy, River Rd. bridge rehab.

Many THANKS to all the members, retirees and stewards who helped in making this a safe and productive year. Happy Holidays to you and your family.

DISTRICT No. 2 Continued
By BOB DOUTT
Business Representative

The work in the southern counties of District 2 is winding down. E&B Asphalt crews are still working on the Muncie bypass project and will continue until mother nature shuts them down. Indy Steel has finished setting the steel on the food court at the Ball State campus. JG Case and 3D still have site and utility work to finish on the project.

The residence hall project on the Ball State campus is well underway with JG Case doing site and utility work. Complete Masonry is on site.
putting up the elevator shafts. Ben Hur, Inc. will be setting the steel. Bridge work in Delaware Co. is still going strong. In my area, Beaty Construction is still working on the bridge in Yorktown over the White River and Illinois Constructors are working on the Highway 32 bridge in Muncie.

RL McCoy are working on the two bridges on Highway 27 in Geneva. Bowen Engineering is still in Muncie finishing up at the waste water treatment plant and putting utilities in in downtown Muncie. Reynolds Construction is working at the Indiana American Water Plant in Muncie putting in a new pump house and various utilities.

Summit Civil Services is working at the Trans Canada station outside of Portland on Highway 26 doing various projects. Atlas Excavating is starting the town of Eaton utility project in December and is projected to be a year long project. Kokosing is working at the Decatur waste water plant and various other locations in my area doing AEP work.

The work at General Motors is down to skeleton crews doing stand by work and Royal Roofing just finished up the roofing project at the GM plant. In closing, I urge all of you to keep your certifications up to date and have a safe and happy holidays!

KOKOMO DISTRICT No. 3
By CORY LODGE
Business Representative

After a very busy season on the eastern side of District 3, things are slowing down. But it is sure not because of lack of work! I would like to thank everyone for all their efforts this past year, as the work load was hectic. Everyone did an awesome job of taking care of our work

The work at the Chrysler plants in Kokomo has slowed somewhat. However, Witherup Fabrication, Shook, Walbridge, and Aristeo, are still working. Black Moore and Buckner are also at Chrysler working on the roof project. Lee Machinery Movers have work at the GM plant in Marion.

Bowen has a good job at the water plant here in Kokomo. Diechman was busy all summer with utility work in Peru and Kokomo. They have more work to finish in Kokomo. Kokosing has a waste water treatment plant project in Royal Center that should be good winter work as well. Beaty has been busy all summer on bridge work in Cass County. Their biggest project is still going over the Eel River, on the west side of downtown Logansport. E & B paving is still trying to do sidewalk and curb work in Kokomo, after a very busy year paving on US 31 North of Kokomo in Miami County. As well as south, on US 31 in Tipton county. Also, in Tipton county, Central Rent A Crane was active doing maintenance work at the Wild Cat Wind Farm.

As for upcoming work, the carryover from unfinished work should give us a good jump start into the new year, as soon as the weather allows! Fox Contracting has a good-sized job coming to the landfill in Logansport. E & B will have a lot of paving work on US 24 in Cass and Miami counties as well. A lot of work in the bidding process now, including an increase in private work, that looks to be shaping nicely
up for 2019. That makes the outlook for 2019 very good.

And finally, please everyone, try to keep your certifications current, as more and more contractors are requesting these on our dispatches. Hope everyone has a safe and happy New Year!

DISTRICT No. 3 Continued
By JOE HAYDEN
Business Representative

The 2018 season is wrapping up with another busy year in western District 3. We’ve had bridge replacements, mill and fill projects, along with concrete overlays, making travel in the area unpleasant at times. With that said, traveling on the finished projects makes it all worthwhile. This year we had 8 tower cranes working in West Lafayette. 5 of those are still in use! The weather made it difficult for fall dirt work, but contractors worked between the rain showers and work will continue into the New Year.

Some of our current work includes, Meadow Lake VI windfarm, which currently employs over 60 local members. Bowen has a couple of projects around the area: Valley Street, CSO Tank, Lobe Stadium, which includes water main and storm sewer relocation. Walsh has the Aspire building project which includes 3 four story buildings for student housing. Wilhelm is on campus with a few projects. Denny Excavating, Mid-West Paving and Atlas are working on target projects. Dennis Trucking and Fox Contractors are working at the Clinton County Landfill. Siteworx, R & W, James Scharer Masonry, Halverson, Superior, Gradex, Milestone, and Rieth-Riley, also have jobs throughout Tippecanoe County. Work for the 2019 season is starting to come in. Along with left over work from 2018, spring should be as good as our Indiana weather will allow.

Don’t forget to sign up for any certification training that is offered. If you didn’t get a class schedule, please call and we will get you a copy. One last thing, please check your smoke/fire and carbon dioxide detectors. Several causality’s have occurred in Cass County this holiday season due to non-functioning detectors. Keep these families in your thoughts, and please make sure your detectors are in working order.

I would like to wish everyone a happy holiday season. Please be careful in your travels.

39 year member Jerry Seifers operating a tower crane for FA Wilhelm at Purdue.
Semi-Annual Auditors & Trustees Meeting
Tuesday, JANUARY 22, 2019
7:00 pm
District 1 Union Hall
6814 East 21st Street
Indianapolis, Indiana

REMINDER TO 103 MEMBERS, 103R MEMBERS AND ALL NON-RETIRED MEMBERS OR RETIRED MEMBERS 62 YEARS OF AGE OR YOUNGER

The 2019 Hardship Fund Assessment of $20.00, which is considered part of your dues obligation is due with your 3rd quarter 2019 union dues payment.

Maxim setting the head of the T.B.M at the Fort Wayne tunnel project.
Retirees Club

District 1
Dist.1 retirees meetings are the second Wednesday of every month. Spouses are welcome to attend.
If you have any questions, please call Ray Adcock at 812-988-6094.

District 2
The District 2 Retirees Club meets the second Thursday of every month at 8:30 A.M. at:
The Waynewood Inn.
8421 Bluffton Road
Fort Wayne, IN 46819
(Just north of the Union Hall)
If you have any questions regarding the District 2 Retirees Club, contact Charlie Acheson at 260-625-4257.

District 3
The District 3 Retirees Club meets every second Thursday of the month at the Union Hall at 10:00 A.M. for coffee and donuts.

In Memoriam
Our sincere sympathies go to the bereaved families as we share with them the loss of these good friends and brother members of Local 103.

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Please inform your district office of new addresses and phone numbers!

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### IUOE Local 103 Construction Agreement Rates 2019

#### HIGHWAY, HEAVY RAILROAD AND UTILITY CONSTRUCTION AGREEMENT

Effective 4/1/18

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#### BUILDING AGREEMENT ZONE 1 FOR COUNTIES OF: Blackford, Delaware, Fayette, Hamilton, Hancock, Henry, Jay, Johnson, Madison, Marion, Randolph, Rush, Shelby, Union & Wayne

Effective 4/1/18

<table>
<thead>
<tr>
<th>Group</th>
<th>Rate</th>
<th>H &amp; W</th>
<th>Pens</th>
<th>Tng</th>
<th>CPC</th>
<th>CAPCI</th>
<th>IUCSAT</th>
<th>Gross</th>
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<tbody>
<tr>
<td>I</td>
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<td>$9.10</td>
<td>$7.75</td>
<td>$0.38</td>
<td>$0.06</td>
<td>$0.07</td>
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#### BUILDING AGREEMENT ZONE 2 FOR COUNTIES OF: Adams, Allen, DeKalb, Huntington, Steuben, Wells & Whitey

Effective 4/1/18

<table>
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<tr>
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<th>H &amp; W</th>
<th>Pens</th>
<th>Tng</th>
<th>CPC</th>
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#### DISTRIBUTION AGREEMENT

Effective 4/1/18

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<th>H &amp; W</th>
<th>Pension</th>
<th>Gross</th>
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</thead>
<tbody>
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Please Make Sure to keep your beneficiary up to date with the PENSION and H&W offices. Changes of Beneficiary forms can be obtained from your District Office.

Visit our website at www.iuoe103.com