

BUILDING TRADES NEWS

VOLUME 25, NO. 10

LOS ANGELES/ORANGE COUNTIES BUILDING AND CONSTRUCTION TRADES COUNCIL, AFL-CIO



OCTOBER 2020

VOTE

**JOE BIDEN
FOR PRESIDENT**

**YES ON
LAUSD MEASURE RR**

NO ON PROP. 21

NO ON PROP. 22



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FROM THE EXECUTIVE SECRETARY

THE MOST IMPORTANT ELECTION OF OUR LIVES

When Donald Trump was elected, we in the Building Trades held our breath and gave him the benefit of the doubt. We stood up and respected him when, as the 45th President of the United States, he came to speak to us at the annual Legislative Conference of the Building Trades.

We clapped hard when he said he'd bring \$1 trillion in infrastructure work to our members.

Four years later, we don't have much to clap for when it comes to this President.



BY RON MILLER
Executive Secretary

time President.

"The buck stops here," said President Harry Truman, who led this country out of the crisis of World War II. When the buck gets to Trump's desk, he puts it in his pocket. The COVID pandemic is Trump's wartime. And he has failed miserably. He has let down every American family, including many families of Building Trades members.

We were not asking for him to make a miracle. I'm not expecting one man to invent a vaccine overnight.

"If Trump was on my worksite, he'd be outta there."

"Replace the union buster in the White House," says one of our member unions, IUPAT. We couldn't say it better.

We have given Donald Trump four years to prove himself. What has he done?

- Promised infrastructure investment but hasn't provided a penny
- Attacked our joint labor-management apprenticeship, trying to get apprentices to earn \$7.25 an hour
- Packed a Supreme Court that is making anti-worker rulings in every session, affecting our Project Labor Agreements
- And worst, truly worst, he is no war-

But the bottom line is, this crisis is a test of leadership. The death rate and the damage to the economy are far worse than they should be. That's on Trump, and he has failed to lead. Whether you are a Democrat, a Republican, an independent or anything else, if you make up your mind based on the evidence, you have to give Trump a failing grade.

Why I'll Vote for Biden

If he was on my worksite, he'd be outta there.

In 2020, we have a clear choice: Joe Biden is the right man to be President of the United States of America.

We hear often from members, "Don't tell me HOW to vote. Tell me WHY I should vote for the candidate you endorse."

Let's talk about Joe Biden.

I'm a Plumber. I didn't go to law school. As I became a representative with my local union, then the Building Trades Council, and Executive Secretary for the past eight years, I have met hundreds of politicians.

They're essential to what we do—to win agreements and protect our workers on the job. Do I like them all? No. Do I trust them all? Hell no. It's a constant back-and-forth with these folks. They have a lot of voters to answer to, and sometimes, they're busy answering to their own ego.

SEE MILLER PAGE 9



President Harry Truman said, "The buck stops here" and led the country out of a crisis. Joe Biden will give us that leadership again.

BUILDING TRADES NEWS

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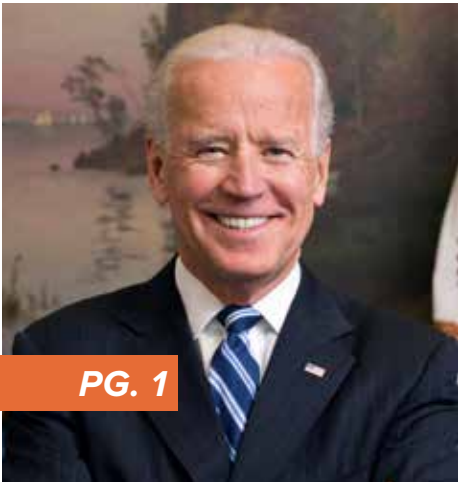
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Sheet Metal Workers Local 105
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Teamsters Local 848
Teamsters Local 952
Teamsters Local 986

Change of address: Union members, please contact your local.



1 VOTE

- Joe Biden for President of the United States
- Yes on LAUSD Measure RR
- No on Prop. 21
- No on Prop. 22

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We must hold Trump accountable for broken promises and lack of leadership

Design by Milton Glaser



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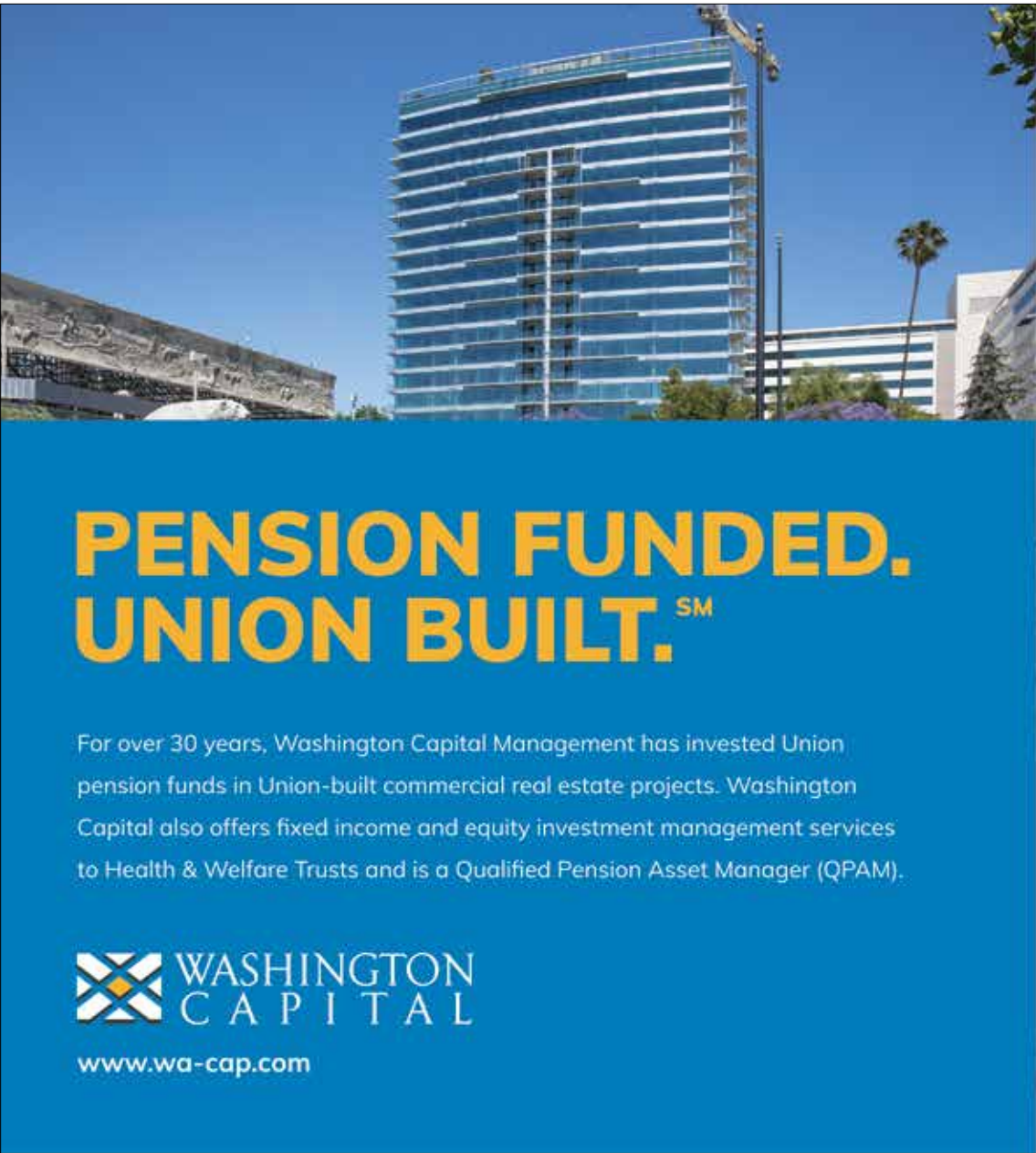
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ANGELS HEAD FOR HOME

City Council Approves Development Plan with Thousands of Construction Jobs

BY LESLIE BERKMAN

Support for major projects these days comes from emails and calls, not in-person testimony, but when it comes to making their priorities known, the Building Trades are as strong as ever.

On Sept. 29, the Anaheim City Council met online and approved the sale of 151 prime city-owned acres, including Angel Stadium, for a landmark commercial and residential development expected to generate thousands of union construction jobs over the next three decades.

As of 10:30 the night of the marathon council meeting, the city clerk said the council had received 152 letters in support of the stadium development project and 106 in opposition.

Many of those support letters came from leaders and representatives of Building Trades local affiliated unions.

Jack Alvarado, Business Manager of Cement Masons Local 500, enthusiastically listed the good things in the stadium development plan: thousands of well-paying construction jobs with local and veteran hiring targets; housing with 15 percent guaranteed affordable for low- to moderate-income families; parks and open space; a boost in city revenue to pay for city services and a Community Workforce



Under one option, Angel Stadium will be torn down and rebuilt near the Big A.

Agreement.

“This project will provide thousands of high skilled middle-class construction career opportunities for hard-working men and women in Anaheim and the region,”

Alvarado said. “It will also provide veterans high priority, allowing them to be rewarded for their service by earning good wages and benefits.”

The City Council in December voted to

sell the stadium and surrounding land to Angels owner Arte Moreno’s company, SRB Management, for \$325 million. At the September meeting, after eight hours

SEE ANAHEIM PAGE 6

Let's turn the tide on opioid addiction



Opioid misuse and addiction is a public health crisis impacting millions of Americans each year.

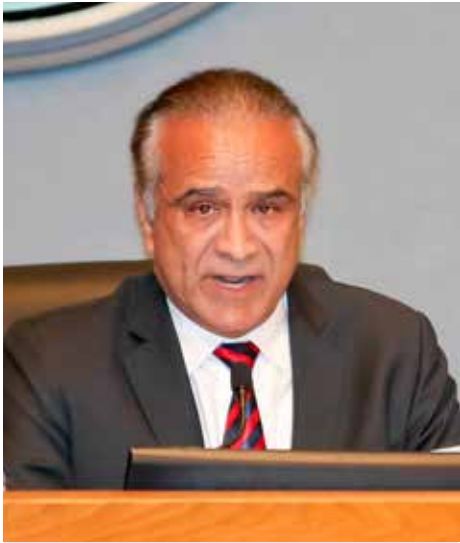
But together, we can support those battling addiction and prevent misuse of opioids. At Blue Shield of California, we've worked with providers and pharmacists on our Narcotic Safety Initiative, reducing overall opioid use by 56% over a three-year period.

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Mayor Harry Sidhu supports the Building Trades and the new development. “Imagine an Anaheim High School graduate from four years ago, who then enlisted in the military and served his or her duty for our country, and is now returning home and wants a job in the Building Trades. That young Anaheim resident could get into the Trades apprenticeship programs through ‘Helmets to Hardhats,’ see their first jobsite on this development, and spend their next 30 years in their profession, starting as an apprentice, working their way up to journeyman, and then supervising a crew as a master in their Trade. All while living and working in Anaheim, and being home with their family every night. What a great thing!”

of deliberation that stretched until 1:30 am, the council by a 5-2 vote approved an amended agreement that transferred nearly \$170 million of the sales price to provision of specific amenities in the project: affordable housing and a public park.

On Oct. 6, the council held a second and final reading of the sale terms, and approved again by a 5-2 vote.

A key provision of the development agreement calls for SRB to work with the Los Angeles/Orange Counties Building and Construction Trades Council to adopt a CWA.

During questioning by Councilman Jordan Brandman, SRB Management representative Alex Winsberg said he had met with Council Executive Secretary Ron Miller and Representative Ernesto Medrano, saying he had “a great relationship” with them, and committed to negotiating the CWA.

Winsberg pointed to the success of the Building Trades Council’s Project Labor Agreement on the massive SoFi Stadium, which opened Sept. 13. “I am proud to say that the Inglewood PLA that was the core



Angels owner Arte Moreno.



A new hotel, left, will look out directly onto the ballpark.

of the SoFi Stadium development project is the basis for which our PLA will create a partnership with the Building Trades, and it will include of course local hire preferences,” Winsberg said.

Pathway to a Career

Brandman said he considers the CWA, with its details still being hammered out, the “foundation” of the community benefits package that the city is demanding from SRB.

Winsberg observed, “All those wonderful jobs, all the local hire, is an added benefit to this deal with no added cost to the city.”

Medrano said, “This agreement will open up a pathway to middle-class career opportunities in Orange County for men

and women through our joint labor-management apprenticeship programs into the construction sector.”

Local unions, contractors and business interests support the proposed stadium development as a boon to Anaheim’s economy and a source of much-needed jobs and housing.

“For decades, Community Workforce Agreements have proven to be a time-tested method towards ensuring that projects are completed on time and exceeding quality construction standards, ultimately saving taxpayer dollars,” wrote Tom Geller, executive director of the Orange County chapter of the National Electrical Contractors Association.

The sales agreement achieves the city’s high-priority goal of keeping Angels Ma-



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for League Baseball in Anaheim. The team has committed to remain in the city until the end of 2050, with possible extensions until 2075.

SRB's long-term master development plan envisions up to 1.75 million square feet of retail, restaurants and hotels, 5,175 apartments and condominiums, and 2.7 million square feet of office buildings. Also there is "flexible space" reserved



Jack Alvarado, Business Manager of Cement Masons Local 500.

east of the existing stadium where a new ballpark may be constructed in the future. SRB estimates that this ambitious development could take 30 years or more to complete and demand the skills of about 30,000 union construction workers over that time.

"Please keep in mind that union Trades will bring in projects under budget and on schedule," said Henry Hillebrecht, business agent for UA Local 582 Plumbers &

Steamfitters.

Union locals also joined in an earlier campaign to persuade the Anaheim Planning Commission to approve zoning for the stadium development.

Doug Robbins, business representative for IUPAT District Council 36, told the Planning Commission, "The Community Workforce Agreement would ensure that you put local residents to work on this project, where they will spend their money at local businesses, which would further stimulate the local economy. And with many cities facing fiscal shortfalls with the COVID-19 situation, I can't think of a better way to stimulate the local economy."

Driving Anaheim Economy

"The Angels are both a county and city cultural landmark and icon," wrote Lucy Dunn, chief executive of the Orange County Business Council. "The Angels are essential to Anaheim's economy and the proposed development project will be integral in revitalizing local tourism in Anaheim and associated regional benefits for Orange County as the COVID-19 pandemic subsides."



The development will cover 151 acres.

Before voting to approve the development proposal, mayor pro-tem Stephen Faessel instructed the city staff to add terms so there will be an "air-tight" requirement for any future replacement of the current Angels Stadium to be built within Anaheim.

Some obstacles remain. The city faces a lawsuit from the People's Homeless Task Force, an advocacy group, attempting to overturn the land sale on grounds it was negotiated without sufficient transparency and public participation in violation of California law.

"We are confident in our process and hope to prevail in our request to see a dismissal" of the case at a court hearing, said City of Anaheim spokesman Mike Lyster.

The lawsuit would have to be resolved before the land sale could close.

Mayor Harry Sidhu, who represented the council in the sale negotiations, said he was elated by what the city will gain. He ticked off benefits that included, besides the union construction jobs with veteran and local hiring, an estimated 45,299 permanent jobs created by a new employment center within the city's envisioned Platinum Triangle and near a major public transit hub, new parks and open space, and additional local tax revenue estimated at more than \$1 billion between 2022 and 2050, the buildout date.



Councilman Jordan Brandman.



Council Orange County Representative Ernesto Medrano.

Sidhu said moreover the city would be freed from its financial obligations as a stadium landlord and shift to the developer any cost and financial risk associated with renovating the existing stadium or replacing it with a new facility. Sidhu said the existing stadium, which opened in 1966, needs hundreds of millions of dollars in repairs.

"After tonight it will be clear that the Angels ownership will be responsible for repair of the existing stadium or building of a new one," Sidhu said.

Councilman Trevor O'Neil said the council was taking advantage of "a once-in-a-generation opportunity to shape the future of this city."

When Councilman Brandman asked for assurance that SRB Management would not desert the stadium project, Winsberg said that although the company might partner with another developer, it would never abandon the project or Anaheim.

"SRB Management and Angels baseball will be true and faithful partners to the City of Anaheim for decades to come," he promised.

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JERRY NEIL PAUL

An Advocate for the Building Trades
Asbestos-Related Mesothelioma, Lung Cancer and Asbestosis

The Paul Law Firm has been representing the California Building Trades for the past 35 years. We have always been a California-based law firm, specializing in asbestos-related diseases such as mesothelioma, lung cancer and asbestosis, and representing the individual members. We are proud to say that we have had many landmark settlements and verdicts for our union brothers and their families totaling over \$3 Billion. One of the highlights of my career was when I, along with our mesothelioma client, Billy Joe Speicher from U.A. Local 250 Steamfitters/Pipefitters, went before the U.S. Senate and testified in front of the Chairman of the Judiciary Committee, U.S. Senator Arlen Specter, regarding asbestos legislation.

Jerry is also a Founder of the Mesothelioma Research Foundation of America (www.mesorfa.org), along with his wife, Elizabeth Ann Paul, Executive Director, and Jim W. Kellogg, retired International Representative of the California Pipe Trades and past Vice President of the State Building and Construction Trades Council of California, who have all served as Board Members since 2001. Since this time, we undertook the successful funding and opening of a mesothelioma research lab at USC/Norris Comprehensive Medical Center in Los Angeles under the direction of Lab Director Dr. Parkash Gill. Over the past 19 years novel new treatment options Veglin, which went through FDA-approved clinical trials phase 1 and 2, and now EPH B4, in FDA-approved clinical trials phase 1, have helped expand the depth of research and expand the types of treatment options. This offers greater hope to those afflicted with asbestos-caused cancer, with options not previously available. None of this could have been done without the support of the Building and Construction Trades Council of California and also Southern California Pipe Trades District Council 16, the Heat & Frost Insulators 16, along with the support from the Western States Conference, and all their able leaders and supporting local unions.

As asbestos disease and mesothelioma tend to surface later in life, we recommend workers take a chest X-ray screening every three years where the results are examined by a certified B reader radiologist, a doctor who is additionally trained to know what is and is not an asbestos marker and asbestosis. Plus you will increase your chance of discovery at an early stage, should you have lung cancer, which would likely respond better to treatment options.

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UNIONS SAY ‘NO ON 22!’

Ballot measure hurts workers and could affect construction too

Photos by Hector Cruz Sandoval/Sandoval Media



The Building Trades’ giant rat appears at Lyft headquarters in the LA Arts District.

Workers from across Southern California held a car caravan on the streets outside of Lyft’s Downtown Los Angeles hub on Oct. 2 demonstrating their opposition to

Prop. 22, Uber and Lyft’s deceptive \$200 million ballot initiative to strip workers of their basic protections and avoid paying their fair share in taxes.

This is now the most-expensive ballot measure ever, all to keep these companies from following labor laws and paying taxes and benefits for their workers. If Prop.



22 passes, one study says, drivers could earn as little as \$5.64 an hour.

Prop. 22 also spurs the underground economy, which is especially a problem for construction.

“Construction is the biggest sector for wage theft and exploitation of workers,” Ron Miller, Executive Secretary of the Los Angeles/Orange Counties Building and Construction Trades Council, told the mask-wearing crowd. “Companies that claim their workers are independent contractors are found liable to pay millions of dollars in taxes and benefits. There is no reason for this misguided model to spread to any other part of our economy. Workers deserve the protection of the law—and one law for all, not special exemptions for one industry.”

“Proposition 22 was written as a spe-

SEE NO ON 22 PAGE 11

MILLER

CONTINUED FROM PAGE 3

Some elected officials really understand who we are. They fight shoulder to shoulder with us for good jobs, apprenticeship and fair wages.

Joe Biden understands us. When he says he will put \$1 trillion into infrastructure, it is a real commitment, not an empty promise. When he shows up at a union hall, he’s not looking for the exit. When he says he knows what it’s like to work hard for a living, not just get something handed to you, he means it.

Now, Joe Biden is not a young man. And he’s run for President before. But I’d argue he is a better candidate, I believe he knows how to work across the aisle and build coalitions to get things done, and for that reason a better choice for President, now more than ever before.

The crisis of our time is that the economy is not working for all Americans. The American Dream is out of reach for more and more working people. Unionization is half what it was 40 years ago—and much less than it was in the 1950s.

Any basic change in this country has to come from a higher rate of unionization. The rights and responsibilities we have as members of Building Trades local affiliated unions should be available to all working people. But lawmakers, courts and some business interests try to make

that impossible. Just look at Prop. 22 on the California state ballot, which will condemn rideshare drivers to be contractors, not employees, with no chance to unionize (see above). This ballot measure exists because a handful of businesses pumped \$200 million into it.

That’s not democracy.

Better for Workers

Joe Biden as President will be better than Barack Obama was for workers. Biden is connected in his gut to our issues, and he is committed to making them a priority. Obama steered us out of recession and put billions into infrastructure. But he fell short on union rights and he didn’t see the storm coming—that you can’t ship manufacturing jobs overseas in exchange for cheap prices. That was a fatal mistake for our economy, and it led many workers to vote for Donald Trump.

That was 2016. Trump made his case. Many believed it. Four years later, we don’t need belief. We have proof. Donald Trump is not the right choice for America.

I urge you to vote for Joe Biden and Kamala Harris and to make sure you are voting on all your local, city elections. This issue of “Building Trades News” contains city endorsements starting on p. 13. If your city or school board isn’t listed, please check with your local union.

We have one chance to vote. Let’s make it count, doing this together.

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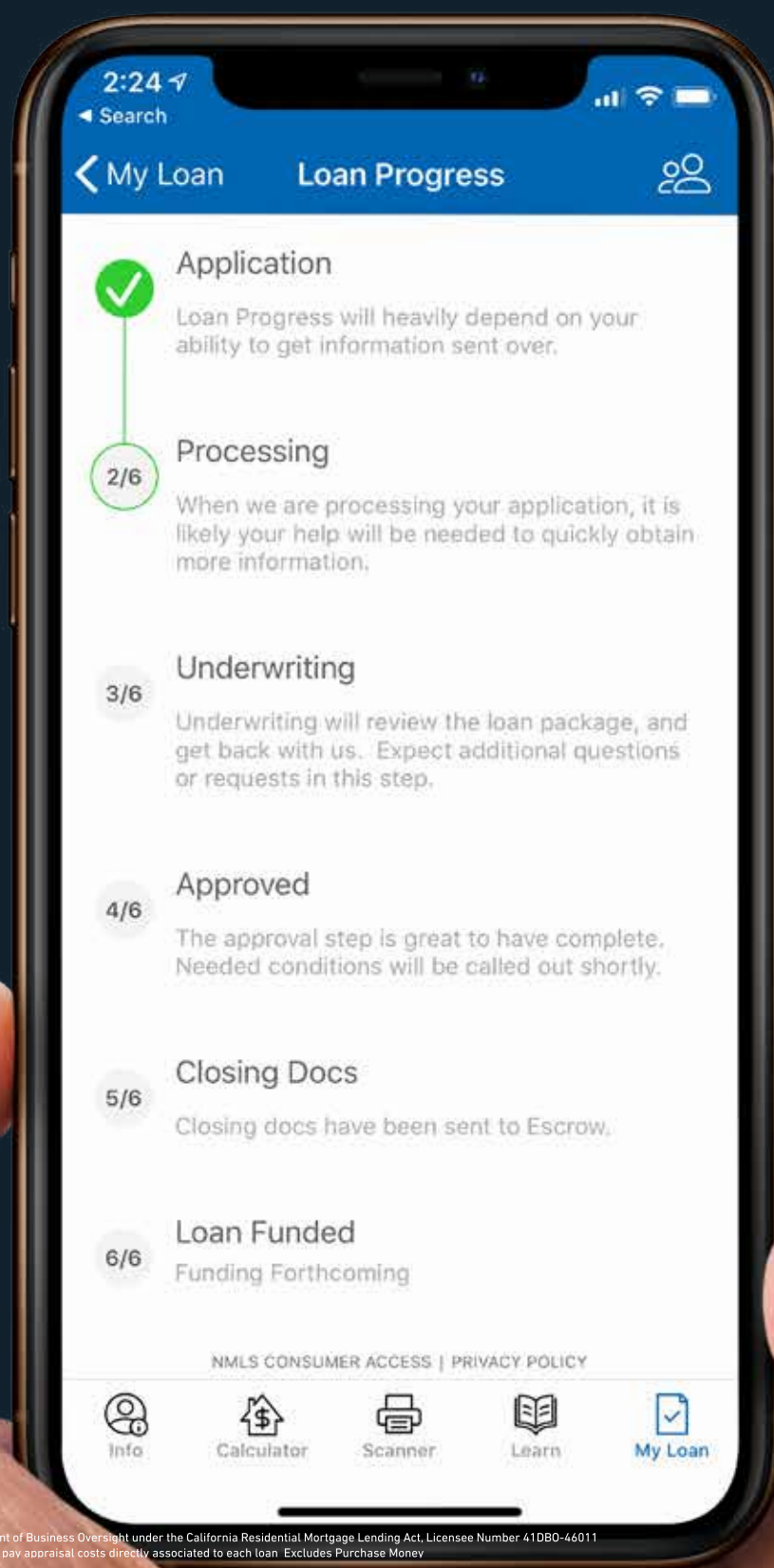
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NO ON 22

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An activist from UFCW Local 770.

cial exemption for Uber, Lyft, Instacart and DoorDash from California law that requires them to provide basic protections for their workers,” said state Senator Maria Elena Durazo. “Current state law requires Uber and the app companies to provide drivers with rights and protections, just like every other California business. If these companies succeed in buying this election, their low-pay, no-protection business model will expand into virtually every industry in California, leading to unprecedented job loss and a race to the bottom.”

“Prop. 22 aims to legalize digital piece-work, as Uber/Lyft drivers race across town in order to stitch together enough passengers and deliveries in order to support themselves at poverty-level contract fees,” said John Grant, President of the United Food and Commercial Workers Local 770. “Instacart and Postmates, like Uber and Lyft, talk about innovation and flexibility,

SEE NO ON 22 PAGE 12



L-r, Building Trades Council Executive Secretary Ron Miller; Ron Herrera, President of the Los Angeles County Federation of Labor, and Council Orange County Representative Ernesto Medrano.

STATE BALLOT INITIATIVE POSITIONS

PROP. 14: Issues \$5.5 billion in general obligation bonds for the California Institute for Regenerative Medicine, which was created by Prop. 71 to fund stem cell research. **NO POSITION**

PROP. 15: Amends the state constitution to require commercial and industrial properties, except those zoned as commercial agriculture, to be taxed based on market value. **NO POSITION**

PROP. 16: Repeals Prop. 209, which ordered the state not to discriminate or grant preferential treatment based on race, sex, color, ethnicity or national origin in public employment, education or contracting. **SUPPORT**

PROP. 17: Restores the right to vote to people convicted of felonies who are on parole. **NO POSITION**

PROP. 18: Allows 17-year-olds who will be 18 at the time of the next general election to vote in primaries and special elections. **SUPPORT**

PROP. 19: Changes rules for homeowners’ tax assessment transfers. Eligible homeowners can transfer their tax assessments anywhere within the state and allow assessments to be transferred to a more expensive home with an upward adjustment. **SUPPORT**

PROP. 20: Changes policies related

to criminal sentencing charges, prison release and DNA collection. Amends criminal sentencing and supervision laws that were passed between 2011 and 2016. **NO POSITION**

PROP. 21: Rent control. Would allow local governments to adopt rent control on housing units, except on housing that was first occupied within the last 15 years and units owned by those who own no more than two housing units with separate titles. Local governments that adopt rent control can allow landlords to increase rental rates by 15 percent during the first three years following a vacancy. **OPPOSE**

PROP. 22: Exempts gig companies from AB 5, treats app-based drivers as independent contractors and removes state labor policy protection. **OPPOSE**

PROP. 23: Increases staffing and other requirements for dialysis clinics. **NO POSITION**

PROP. 24: Expands the provisions of the California Consumer Privacy Act (CCPA) and creates the California Privacy Protection Agency. **SUPPORT**

PROP. 25: Does away with cash bail and replaces it with risk assessments to determine whether a detained suspect should be granted pretrial release. **SUPPORT**



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NO ON 22

CONTINUED FROM PAGE 11

but their tactics are time tested and meant to exclude workers from good jobs. Prop. 22 allows tech companies to write their own rules and lock them in forever.”

Gig companies have long undermined working families by misclassifying their employees as independent contractors, cheating workers out of basic protections such as a minimum wage, overtime, and access to unemployment insurance. If passed, Prop. 22 would exempt Uber, Lyft, and other gig companies from following the law, and allow them to pay their workers as little as \$5.64 per hour.

Uber and Lyft Dodge Taxes

A report released in May by the UC Berkeley Labor Center found that Uber and Lyft avoided paying \$413 million to California in state unemployment insurance taxes from 2014 to 2019 by misclassifying their



The Teamsters have a big stake in defeating Prop. 22.



drivers.

“Our signatory contractors pay millions in taxes,” Miller pointed out. “They play by the rules, and they pay their share. Why are Uber and Lyft different?”

“Prop. 22 is a deceptive measure gig companies are pursuing in order for them to avoid the responsibilities of law-abiding businesses,” said Assemblyman Ash

Kalra. “When they refuse to care for their workers as all other California companies are required to do, drivers fall into poverty and taxpayers have to support them.”

The companies’ ballot campaign is now the most expensive in California history—but labor activists say that money can’t buy these companies a pass from the law.

“Instead of paying their workers fairly,

these wealthy gig companies would rather spend millions to buy themselves a law to trick the working people of California into subsidizing their despicable business operations, which have already cost Californians over \$400 million,” said Ron Herrera, President of the Los Angeles County Federation of Labor. “The working families of California deserve better.”



The Mobile Workers Alliance is the labor organization of rideshare drivers and gig workers.



Cars head to the Lyft office.



This Iron Workers Local 433 member joins the protest.

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North Hollywood	818.792.4500	Hemet	951.425.6381	North Fresno	559.330.7160
Tarzana	818.340.3111	Lake Elsinore	951.226.7606	South Fresno	559.330.7505
Valencia/Santa Clarita	661.593.7986	Riverside	951.977.8593	Kern County	
		Upland	909.254.4066	Bakersfield	661.546.3703
Orange County		San Bernardino County (Coming Soon)		Ventura County	
Foothill Ranch	949.305.5946	San Bernardino	909.296.8180	Oxnard	805.953.4069
Fullerton	714.986.9902	San Diego County		Thousand Oaks	805.336.8478
Santa Ana	714.481.0055	San Diego	858.261.2735		

BUILDING TRADES ENDORSEMENTS: NOV. 3 ELECTION



ARE YOU REGISTERED TO VOTE?

Check registration:
<https://voterstatus.sos.ca.gov/>

Same-day registration:
sos.ca.gov/elections/voter-registration/same-day-reg

**ELECTION DAY IS
TUESDAY,
NOVEMBER 3.**

These are the Nov. 3, 2020
General Election Recommendations
of the Los Angeles/Orange
Counties Building and Construction
Trades Council.

All of California's registered voters have received a ballot. <https://caearlyvoting.sos.ca.gov/>

HOW TO VOTE:

- In person, starting Oct. 24; bring your mail-in ballot with you
- Return ballot by mail
- Return ballot to secure dropbox

PRESIDENT OF THE UNITED STATES



JOSEPH R. BIDEN, PRESIDENT



KAMALA HARRIS, VICE PRESIDENT

STATEWIDE PROPOSITIONS

Prop. 21: Local Rent Control
Imposes rent control and cuts jobs for
housing construction

OPPOSE



**Prop. 22: App-Based Drivers as
Contractors and Labor Policies**
Exempts workers from legal protection.
Prevents unionizing of gig workers.

OPPOSE

LAUSD MEASURE RR

**School Upgrades and Safety
Repair and Renovate LA Schools**



Will raise
\$7 billion for
construction,
under
agreement with
Building Trades
SUPPORT

LA COUNTYWIDE BALLOT MEASURE J

Reimagine LA
Cuts current county jobs
OPPOSE

District 32: Grace Napolitano
District 33: Ted Lieu
District 34: Jimmy Gomez
District 35: Norma Torres
District 37: Karen Bass
District 38: Linda Sanchez
District 40: Lucille Roybal-
Allard
District 43: Maxine Waters
District 44: Nanette Barragan
District 47: Alan Lowenthal



Karen Bass

STATE SENATE

District 21: Scott Wilk
District 25: Anthony Portantino
District 27: Henry Stern
District 29: Josh Newman
District 33: Lena Gonzalez
District 35: Steven Bradford



Josh Newman

STATE ASSEMBLY

District 36: No endorsement
District 38: No endorsement
District 39: Luz Maria Rivas
District 41: Chris Holden
District 43: No endorsement

LOS ANGELES COUNTY

LA COUNTY SUPERVISOR

District 2: **Herb Wesson Jr.**



Herb Wesson

LA COUNTY DISTRICT ATTORNEY

Jackie Lacey

U.S. CONGRESS

District 25: Christy Smith
District 26: Julia Brownley
District 27: Judy Chu
District 28: Adam Schiff
District 29: Tony Cardenas
District 30: Brad Sherman



Christy Smith

.....★.....

BUILDING TRADES ENDORSEMENTS: NOV. 3 ELECTION

.....

District 45: Jesse Gabriel
District 46: Adrin Nazarian
District 48: Blanca Rubio
District 49: Ed Chau
District 50: No endorsement
District 51: Wendy Carrillo
District 52: Freddie Rodriguez
District 53: Miguel Santiago
District 54: Sydney Kamlager
District 55: Andrew Rodriguez
District 57: No endorsement
District 58: No endorsement
District 59: Reggie Jones-Sawyer
District 62: Autumn Burke
District 63: No endorsement
District 64: Mike Gipson
District 66: No endorsement
District 70: Patrick O'Donnell



Wendy Carrillo



Freddie Rodriguez



David Ryu



Al Austin



Jawane Hilton

CITY ELECTIONS

LOS ANGELES

CITY COUNCIL:

District 4: David Ryu
District 10: Mark Ridley-Thomas

LONG BEACH

CITY COUNCIL:

District 2: Cindy Allen
District 6: No endorsement
District 8: Al Austin

ALHAMBRA COUNCIL

Jeffrey Maloney*
Sasha Renee Perez

BALDWIN PARK COUNCIL

Monica Garcia

BELL GARDENS COUNCIL

Pedro Aceituno*
Maria Pulido*

BELLFLOWER COUNCIL

District 4: Tonia McMillian*

BURBANK COUNCIL

Konstantine Anthony
Nick Shultz

CARSON COUNCIL

District 1: Jawane Hilton
District 3: Brandi Williams-Murdock

CUDAHY COUNCIL

Jose Gonzalez
Daisy Lomeli

CULVER CITY COUNCIL

Yasmine McMorin*
Fred Puza*

DIAMOND BAR COUNCIL

William (Bill) Rawlings

DOWNEY COUNCIL

District 1: Alexandria Contreras
District 5: Mario Trujillo*

EL MONTE MAYOR

Andre Quintero

EL MONTE COUNCIL

Alma D. Puente*
Jerry Velasco

HAWAIIAN GARDENS COUNCIL

Frank Noyola*

HAWTHORNE MAYOR

No endorsement

HAWTHORNE COUNCIL

Angie Reyes English

INGLEWOOD COUNCIL

District 4: Dionne Faulk*

LYNWOOD COUNCIL

Oscar Flores*

LANCASTER MEASURE LC

Raising funds for local use
SUPPORT

MANHATTAN BEACH COUNCIL

Richard Montgomery

MAYWOOD TREASURER

Mary Mariscal*

MAYWOOD CLERK

Flor Aguiluz*

MAYWOOD COUNCIL

Frank Garcia
Jessica Torres

PALMDALE MEASURE AV

Raising funds for local use
SUPPORT

MONTEBELLO COUNCIL

Jack Hadjinian*
Joella Valdez*

PALMDALE MAYOR

PALMDALE COUNCIL

Austin Bishop
Richard Loa

PASADENA MAYOR

Victor Gordo

PICO RIVERA COUNCIL

Andrew Lara*
Monica Sanchez
Brent Tercero

POMONA MAYOR

POMONA COUNCIL

District 1: John Nolte
District 6: Debra Martin

SAN FERNANDO COUNCIL

David Bernal*
Joel Fajardo*
Cindy Montanez*

SANTA CLARITA COUNCIL

Kelvin Driscoll
Cameron Smyth

SANTA FE SPRINGS

Blake Carter

SANTA MONICA COUNCIL

Gleam Davis*
Ana Maria Jara*
Kristen McCowan*
Terry O'Day
Ted Winterer

WEST HOLLYWOOD COUNCIL

John Erickson
John Heilman

City elections are also taking place in the cities below. Check with your local for endorsements.

Agoura Hills
Artesia
Calabasas
Claremont
Duarte
Hidden Hills
Irwindale
La Puente
Lawndale
Lomita
Malibu
Manhattan Beach
Montebello
Monterey Park
Palos Verdes Estates
Rancho Palos Verdes
Rolling Hills
Rolling Hills Estates
Sierra Madre
Signal Hill
South El Monte
South Pasadena
Walnut
West Covina
Westlake Village

COMMUNITY COLLEGE DISTRICT BOARDS

ANTELOPE VALLEY

District 1: Michael Dutton
District 3: Rutger Parris

CERRITOS

District 2: Carmen Avalos
District 4: Marisa Perez
District 6: Dr. Sandra Salazar

CITRUS

District 2: Joseph Salas
District 5: Mary Ann Luntz

COMPTON

District 2: Barbara Calhoun

EL CAMINO

District 1: George Turner Jr.
District 3: Trisha Murakawa
District 4: Nicole A. Ryan



Miguel Santiago



Autumn Burke



Patrick O'Donnell



Victor Gordo



Kelvin Driscoll



Barbara Calhoun

BUILDING TRADES ENDORSEMENTS: NOV. 3 ELECTION

LONG BEACH
District 2: Vivian Malauulu
District 4: Herlinda Chico

LOS ANGELES
District 1: Andra Hoffman
District 3: David Vela
District 5: No endorsement
District 7: Mike Fong

MT. SAN ANTONIO
District 1: Peter Hidalgo*
District 5: Jay Chen
District 7: Manuel Baca

RIO HONDO
District 2: Vicky Santana*
District 4: Gary Mendez

SANTA CLARITA
District 3: Sebastian Cazares
District 4: Jerry Danielsen

SANTA MONICA
Margaret Quinones-Perez*
Rob Rader*

SCHOOL DISTRICT BOARDS
LOS ANGELES

District 3: Scott Schmerelson
District 7: Patricia Castellanos

LONG BEACH
District 2: Tonia Reyes Uranga

ABC UNIFIED
Area 1: Letty Mendoza

ALHAMBRA
Marcia Wilson
Ken Tang
Kaysa Moreno

ANTELOPE VALLEY JOINT
UNION HIGH SCHOOL
Area 2: Jill McGrady
Area 3: Donita Winn

AZUSA
Helen Jaramillo
Yolanda Rodriguez-Pena

BASSETT UNIFIED
Ivan Dominguez
Aaron Simental

BELLFLOWER UNIFIED
Mayra Garza*

BONITA
Greg Palatto*

BURBANK
Armond Aghakhanian
Steve Ferguson*
Emily Weisberg*

CHARTER OAK
Jeanette Flores
Kristen McGuire
Rosie Richardson



Scott Schmerelson



Patricia Castellanos



Tonia Reyes Uranga



Mayra Garza

CLAREMONT UNIFIED
Chris Naticchia*

COVINA-VALLEY
Trustee Area 3: Chris Harris*
Trustee Area 5: Maria Caceres*

CULVER CITY
Kely Kent*
Tiffany Spellman*

DOWNEY UNIFIED
Area 2: Jose Rodriguez
Area 3: Carlos Avalos

DUARTE
James Finlay

EL MONTE CITY
Jennifer Cobian

EL MONTE UNION HIGH SCHOOL
Maria V. Morgan*
Carlos Salcedo

EL RANCHO UNIFIED
Dr. Teresa Merino*
Arlene Perez*

HACIENDA LA PUENTE
Trustee Area 1: Taro
O'Sullivan
Trustee Area 3: No endorse-
ment

INGLEWOOD
D'Artagnan Scorza

LITTLE LAKE CITY
Trustee Area 5: Dora Sandoval

LYNWOOD UNIFIED
Alma Castro*
Gary Hardie Jr.*
Maria Lopez*

MONTEBELLO
Carlos Cerdan
Liliana Magana

NORWALK-LA MIRADA
Chris Staples
Jesse Urquidi

PALMDALE
Dennis Trujillo
Sharron Vega

PARAMOUNT UNIFIED
Linda Garcia*
Diane Janet Martinez

PASADENA
District 2: Wayne Hammack*
District 4: Scott Harden*
District 6: Milena Albert

POMONA UNIFIED
Area 3: Arturo Jimenez

SANTA MONICA-MALIBU
John Kean



Jennifer Cobian



D'Artagnan Scorza



Jesse Urquidi

Jennifer Smith
Maria Leon Vasquez

TORRANCE
Anil Muhammed

WHITTIER CITY SCHOOL
Trustee Area 1: Caro Jauregui
Trustee Area 2: Cecilia Perez

WHITTIER UNION HIGH
Jaime Lopez

School district elections are
also taking place in the dis-
tricts below. Check with your
local for endorsements.
Acton-Agua Dulce
Baldwin Park
Beverly Hills
Castaic Union
Centinela Valley Union High
East Whittier City School
Eastside Union
El Segundo Unified
Glendora
Gorman Joint
Hawthorne
Hermosa Beach
Hughes-Elizabeth Lakes Union
Keppel Union School
La Canada Unified
Lancaster
Las Virgenes
Lawndale
Lennox
Los Nietos
Manhattan Beach
Monrovia
Mountain View
Newhall School
Palos Verdes Peninsula
Rosemead
Rowland
San Gabriel
San Marino
Saugus
Snowline
South Pasadena
South Whittier
Sulphur Springs
Temple City
Valle Lindo
Walnut Valley
West Covina
Westside
William S. Hart Union High
Wilsona
Wiseburn

WATER/SPECIAL
DISTRICTS
PALMDALE

Division 3: Gloria Dizmang
Division 4: Kathy MacLaren

SANTA CLARITA WATER
Maria Gutzeit

THREE VALLEYS
Division 4: Joseph Meyers*



Caro Jauregui



Cecilia Perez



Maria Gutzeit

BUILDING TRADES ENDORSEMENTS: NOV. 3 ELECTION

UPPER SAN GABRIEL VALLEY

Division 2: **Charles Trevino**
Division 4: **No endorsement**

VALLEY COUNTY

Ralph Galvan*

WATER REPLENISHMENT DISTRICT

Division 2: **Rob Katherman**
Division 5: **Vera Robles DeWitt**

WEST BASIN

Division 5: **Don Dear**

ORANGE COUNTY



For more information on
Orange County voting,
go to
www.ocvote.com.

U.S. CONGRESS

District 38: **Linda Sanchez**
District 39: **Gil Cisneros**
District 45: **Katie Porter**
District 46: **Lou Correa**
District 47: **Alan Lowenthal**
District 48: **No endorsement**
District 49: **Mike Levin**



Gil Cisneros

STATE SENATE

District 29: **Josh Newman**
District 37: **Dave Min**



Katie Porter

STATE ASSEMBLY

District 55: **Andrew Rodriguez**
District 65: **No endorsement**
District 68: **Melissa Fox**
District 69: **Tom Daly**
District 72: **No endorsement**
District 73: **Laurie Davies**
District 74: **Cottie Petrie-Norris**



Melissa Fox

CITY ELECTIONS

ANAHEIM COUNCIL

District 4: **Avelino Valencia III**
District 5: **Steve Faessel**

BUENA PARK COUNCIL

District 3: **Susan Sonne**
District 4: **Art Brown**



Avelino Valencia III

COSTA MESA MAYOR

Katrina Foley

COSTA MESA COUNCIL

District 1: **John Stephens**
District 2: **Loren Gameros**
District 6: **Jeff Harlan**



Vera Robles DeWitt

FULLERTON COUNCIL

District 1: **Fred Jung**
District 2: **Charles (Chuck) Sargeant**
District 4: **Aaruni Thakur**

GARDEN GROVE MAYOR

Steve Jones

GARDEN GROVE COUNCIL

District 2: **John O'Neill**
District 5: **Stephanie Klopfenstein**
District 6: **Kim Nguyen**



John O'Neill



Kim Nguyen

HUNTINGTON BEACH COUNCIL

Dan Kalmick
Billy O'Connell



Thai Viet Phan

IRVINE MAYOR

Farrah Khan

IRVINE CITY COUNCIL

Tammy Kim
Lauren Johnson Norris



Letitia Clark

ORANGE MAYOR

Adrienne Gladson

ORANGE COUNCIL

District 1: **Arianna Barrios**

SANTA ANA MAYOR

Claudia Alvarez



Beckie Gomez

SANTA ANA COUNCIL

Ward 1: **Thai Viet Phan**
Ward 3: **Mark McLoughlin**

TUSTIN CITY COUNCIL

Letitia Clark
Lee Fink
Beckie Gomez

COMMUNITY COLLEGE DISTRICTS

NORTH ORANGE COUNTY

Trustee Area 4: **Miguel Alvarez**
Trustee Area 7: **Keri Kropke**

ORANGE COAST

Trustee Area 2: **Jerry Patterson**



Jerry Patterson

RANCHO SANTIAGO

Trustee Area 3: **Sal Tinajero**
Trustee Area 7: **Loretta Sanchez**

SCHOOL DISTRICT BOARDS

ANAHEIM ELEMENTARY

Trustee Area 1: **Jackie Filbeck**
Trustee Area 3: **Jose Paolo Macgalas**



Jackie Filbeck

CENTRALIA

Trustee Area 3: **Elizabeth Gonzalez**

GARDEN GROVE

Trustee Area 1: **Teri Rocco**
Trustee Area 3: **Walter Muneton**
Trustee Area 5: **Dina L. Nguyen**



Elizabeth Gonzalez

SANTA ANA

Trustee: **Rigoberto Rodriguez**
Trustee: **Alfonso Alvarez**

School district elections are also taking place in the districts below. Check with your local for endorsements.

Anaheim Union High School
Fullerton Joint Union High School
Huntington Beach Union High School

Brea Olinda

Buena Park

Capistrano

Cypress

Fountain Valley

Fullerton

Huntington Beach

Irvine

Laguna Beach

La Habra

Los Alamitos

Lowell

Magnolia

Newport-Mesa

Ocean View

Orange

Placentia-Yorba Linda

Saddleback Valley

Savanna

Tustin

Westminster



Keri Kropke



Tyler Diep

SANITATION AND WATER DISTRICTS

MIDWAY CITY SANITARY DISTRICT

Tyler Diep



Cathy Green

ORANGE COUNTY WATER DISTRICT

Division 4: **Tri Ta**
Division 6: **Cathy Green**

MUNICIPAL WATER DISTRICT OF ORANGE COUNTY

Division 3: **Tyler Diep**
Division 4: **Stacy Lynne Taylor**
Division 7: **Debbie Neev**

A Message From "Building Trades News"



Each year, we meet our union trustees and industry partners at the International Foundation conference. This year, the November conference is canceled due to the pandemic, and its speeches and seminars will be held online. We will miss seeing our brothers and sisters in person. This Finance Special Section will give you an update and continue our role at "Building Trades News" to be a bridge between unions and industry partners. Please contact me anytime if I can provide resources.

Thank you,
Barry Garfield

Washington Capital Management: Unions Work

Seattle-based Washington Capital Management was founded in 1977 to provide investment management services to Taft-Hartley plans. The firm initially focused on managing equity and fixed income. In the late 1980s, Washington Capital was approached by a pension fund client interested in financing a commercial mortgage in the Seattle area. That assignment served as the start of the firm's real estate investment strategies. It launched their first real estate invest-



The Residences at Wilshire Curson is under construction in mid-city LA.



Washington Capital investment mandates that projects are built all-union.

ment vehicle, and a real estate equity fund was added later. Given the firm's history with unions, Washington Capital established a union-build require-

ment for real estate investments. That same mandate remains today.

Washington Capital has two objec-
SEE WASHINGTON CAPITAL PAGE 19



Stronger together

Join forces with the financial group that's served Taft-Hartley clients for more than 60 years

Trust, efficiency and experience are essential when you choose a financial organization to service your plan. Which is why you should rely on the proven expertise of Union Bank®. Our clients in labor value our specialized collection and disbursement services, tailored to serve their specific needs — from a customized lockbox that improves the employer remittance process to state-of-the-art electronic disbursement origination and processing. We'll help you design a plan to streamline your banking experience, increase efficiency, and reduce costs. So when your organization needs a trusted resource, work with a partner that understands labor inside and out.

Let's talk strength: unionbank.com/labor

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Labor Industry Division Manager
213-236-4078

Armand Antonian, Director
Southern California, Southwest, Midwest
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Josh Christopher, Vice President
Northern California, Pacific Northwest,
East Coast
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THIS IS SHEET METAL



LABOR MANAGEMENT COOPERATION TRUST

Luther B. Medina, Business Manager,
SMART Local 105, www.local105.org

Kevin O'Dorisio, Executive Director,
SMACNA-So Cal, www.smacna-socal.org

Sheet Metal local union members and contractors are an essential part of any building. The Sheet Metal Trade includes architectural work, air balancing, and the fabrication and installation of ducts for HVAC. It's a range of specialties based on craftsmanship with metal and composite materials, and dedicated to high standards.

The Los Angeles Unified School District is the second-largest in the nation, and Sheet Metal signatory contractors and union members are constantly on the job for upgrades and renovation. Here, the crew from Sheldon Mechanical works safely at Crenshaw High School. The school, built in 1968, is nearing the end of a massive renovation and construction of a new arts building.

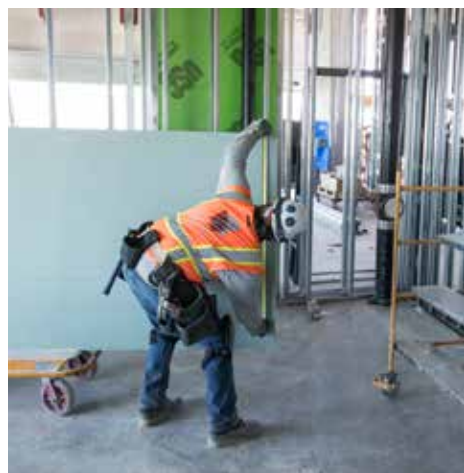
Each signatory contractor to SMART Local 105 follows the principles of excellence. This ensures that jobs are completed efficiently, helping save money for the client. Signatory contractors also utilize the most highly trained union workforce available which promotes safety and increases productivity.

With over 200 contractors signatory to SMART Local 105, and over 2000 nationwide in the Sheet Metal and Air Conditioning Contractors National Association, the partnership of labor and contractors works to grow the Sheet Metal Industry to the highest quality.

WASHINGTON CAPITAL

CONTINUED FROM PAGE 17

tives when investing union pension fund assets in projects. First, they seek to generate a return to benefit pension trust clients. In addition to serving as a source of pension returns, Washington Capital seeks to provide the incidental benefit of union jobs



Wilshire Curson will include 285 apartments.

through its real estate activities. The firm believes those union jobs are an important source of living wages for members while providing health and retirement benefits.

Furthermore, Washington Capital promotes the value of union labor to members of the real estate develop-

ment community. The firm believes that the men and women of the union Trades are better trained, work more efficiently than their non-union counterparts and show up ready to work. As a result, union-built projects are likely to be delivered on time and at or under budget.

"We use the phrase 'Unions Work' because we felt it highlights two important aspects of the union value proposition," said Cory Carlson, Washington Capital President and CEO. "It serves as a reminder that unions are responsible for creating opportunities for men and women in the workforce. The phrase also aligns with the value proposition we endorse with real estate develop-



Preparing the pool deck at the Wilshire Curson tower.

"Washington Capital established a union-build requirement for real estate investments. That same mandate remains today."

Fifteen years later, Washington Capital has helped finance a total of 10 union-built projects in Los Angeles and Orange Counties totaling more than \$1.5 billion in project hard costs. Washington Capital estimates that it has created 15 million union labor hours with those projects.

"Washington Capital is proud of its 40-year history of investing on behalf of union clients," Carlson said. "We are particularly proud to have supported the growth of union pensions and their participants in our investments. We look forward to further promoting the benefits of union labor through future investments."

ers—union labor benefits the whole project."

Consistent with their commitment that Unions Work, Washington Capital has been an active investor in the Southern California market since

2004. Their first investment was a condominium project in South Park in downtown LA. That development was one of the first new projects in that market and required significant vision to see the potential of the area.



Change a child's story.

HAVE YOU WANTED TO IMPACT A CHILD'S LIFE BUT DON'T KNOW HOW?

Over 3,100 youth are in Orange County's overburdened and underfunded foster care system.

Building Trades members can change a child's story by becoming a volunteer mentor & advocate.

LEARN MORE AT CASAOC.ORG



CASA

Court Appointed Special Advocates
FOR CHILDREN

ORANGE COUNTY



UA LOCAL UNION 250

A NEW LANDMARK

On Oct. 2, 2020, the Gerald Desmond Bridge Replacement held its official opening ceremony in Long Beach. It has been a long-term project for Building Trades local unions, including UA Local 250. Starting in 2013, Local 250 Steamfitters were involved in rerouting the underground piping of steam, gas, oil and air for the 350 foundation piles constructed in the ground at depths as far as 175 feet below the surface.

Seen above is the Local 250 crew with Assistant Business Manager Ben Clayton, Steamfitter business agent Herb Kleeman, foreman Louie White and job steward Nick Torsky.

“The Steamfitter training really came into play when it required them to work more than 200 feet above the ground, where safety was paramount for their task at hand,”

says Glenn Santa Cruz, Business Manager of UA Local 250.

The new bridge is now one of the tallest bridges of its kind in the United States. It has two 515-foot towers with a majestic cable-stayed design and is visible for miles. “Certainly it will become an icon for Long Beach and Southern California,” Santa Cruz says.

OFFICERS

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Fin. Secretary Treasurer
BEN CLAYTON,
Assistant Business Manager
PETE WOHLGEZOGEN,
President
JASON GUERRERO,
Vice President
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18355 S. Figueroa Street Los Angeles, CA 90248-4217

Milliman Helps Benefit Plans Navigate the Road Ahead



BY GRANT CAMP
PRINCIPAL AND CONSULTING ACTUARY

At Milliman, our mission is to serve our clients to protect the health and financial well-being of people everywhere. For over 60 years, we have executed on that by providing independent and unbiased actuarial and consulting services to hundreds of Taft-Hartley health and retirement plans. Organized labor has continued to recognize the value of providing meaningful health and retirement benefits to membership, and we take pride in helping our clients set up and maintain successful benefit plans.

Role of the consulting actuary

There is an old joke that defines an actuary as “the passenger in the car

More and more, planning for detours has become a central part of our work. Volatility in investment markets, changes in law, and economic uncertainty have all been major concerns for benefit plans over the past several decades. When working with plan trustees, I often remind them that the only thing I can guarantee is that our assumptions won't be exactly right. Because of that, it is important to look at projections of the financial health of a plan under a variety of scenarios. What if contributory hours decline? What if short-term investment returns are lower than expected? What if the cost of benefits increases faster than expected?

As those of us in Los Angeles and Orange Counties understand, it's important to know the alternate routes so you don't get stuck in traffic and miss your meeting. Although we always hope for good results with no traffic or accidents, the goal of a good consultant should be to keep the client from getting surprised. He or she makes sure clients know what actions they can take and how those actions may alter the time it takes to reach a plan's goals. At the end of the day, it's about making sure the benefits are there for the members when they need them, now and down the road.

“Let's make sure the benefits are there for the members when they need them.”

who is looking out the back window and telling you which way to steer.” While it is true that we do analyze historical data, looking out the back window to set assumptions about the future cost of benefits and which way to steer, that doesn't really address the consulting part of “consulting actuary” (although we do think it's a good joke).

To continue the driving metaphor—we live in Southern California after all—as consultants we also help clients set the destination, determine the best route, and plan for detours when it comes to managing their benefit plans.

COVID-19 response

Of course, sometimes we do get surprised. COVID-19 has introduced additional uncertainty and stress into our daily lives. The response by the Los Angeles/Orange Counties Building and Construction Trades Council and its member organizations to protect the health and safety, as well as the financial security, of the members has been commendable. At a time when simply showing up to work can feel like a risk to your personal health, members should not have to worry about the security of their benefits.

SEE MILLIMAN PAGE 23

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Financial Literacy Creates a Better Future



BY ZANE DALAL
BENEFIT PROGRAMS ADMINISTRATION
EXECUTIVE VICE PRESIDENT

The COVID-19 pandemic began earlier this year as a public health crisis, but quickly morphed into a mental health and economic crisis. Events caused by the pandemic—employees working from home, furloughed, laid off or forced to work on the front lines pulled back the curtain on the lack of financial preparedness many Americans are facing.

In April, unemployment rates reached the highest level since the Great Depression. As a result, claims for unemployment benefits rose dramatically. However, millions of people who lost their jobs were unable to apply for this benefit. Still, these figures do not reveal the extent to which American families are struggling financially as a result of a COVID-19-

related job loss.

A study by the Brookings Institute notes that job loss as a result of the pandemic is creating all types of economic hardship, such as difficulty paying for housing and other bills, putting off medical care and needed prescriptions, and experiencing food insecurity. Difficulty paying rent puts families at risk for eviction, especially when certain cities choose not to extend eviction moratoria and households struggle to pay back-due rent. Additionally, the negative effects of eviction are far-reaching: Disruptive school changes, loss of routine for children and mental health distress are just a few.

Young adults have experienced job or income losses nearly twice as much as older age groups. Additionally, though federal student loans have been placed in forbearance until the end of 2020, student loan debt sits at a whopping \$1.6 trillion, and forbearance applies only to federal loans. Additionally, Millennials make up the largest segment of the U.S. workforce and have lofty financial goals, but 43 percent have borrowed money from their parents in the last year, and 30 percent have skipped a meal to save money. More than 65 percent of this age group have little

to no savings. Only 22 percent of Millennials received formal financial literacy education from an employer or educational institution, and many find it too costly and low on their priority list to seek professional advice.

As with other crises in America's history, such as 9/11 and Hurricane Katrina, the need for financial education continues to be apparent. According to the 2020 Charles Schwab Financial Literacy Survey, half of all Americans would experience hardship if they had to cover an emergency expense of \$1,000 or less in the next 30 days. Additionally, the survey showed 89 percent of Americans agree that lack of financial education contributes to some of the biggest social issues our country faces, including poverty, lack of job opportunities, unemployment, and wealth inequality.

A majority of Americans are just one or two pay checks away from financial ruin or disaster. The lack of financial education, especially in regard to savings mechanisms for today's emerging younger workforce, are no longer just statistics that it would be pleasant to change. With the backdrop of COVID-19 and the likelihood that pandemics and other natural disasters are on the rise, financial literacy is now a matter of National Security.

The standing of the United States and its place among global competitors is at stake.

To address needs magnified by the pandemic, some employers are adjusting benefits to include access to telehealth and financial planning, instead of cold brew on tap and Ping-Pong tables. The most comprehensive financial programs include courses that teach saving for retirement, debt reduction, budgeting and goal setting, allowing employees to set themselves up for financial success outside of the office, and allowing them to use any employer resources available, such as 401(k)s, to their fullest potential. Even the smallest and most cost-effective actions by employers, such as adding a new list of free online financial planning resources to an intranet site or circulating via email, could have big impacts on financial literacy for employees.

At BPA, we understand that this can be a difficult time for employee and employer mental, physical, and financial wellness. We will continue to support our members and allies and stand with them as we navigate this new environment. Please feel free to reach out to us if there is any way we can be of assistance.

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BY **BLAKE LONGO,**
CIC

Insurance renewals, reviews and discussion are never on the top of anyone's list of things to do. However, this process is critical in order to make sure the portfolio in place adequately protects the local, trust or apprenticeship.

Far too many times, policies are renewed with the focus being mostly on consistent pricing. That doesn't allow time to discuss improvements in the current coverage or additional important coverages that may be added to the portfolio. With today's litigation-heavy environment, insurance is the biggest hedge against financial loss for locals, trusts and apprenticeships. Signing up for the correct coverage with the appropriate limit is the key to ironclad protection.

And it doesn't cost the insured cli-

ent any more money to obtain this analysis, comparison and conversation. The insurance broker does not work on a project basis or hourly basis. This is more reason for the insured to present as much information and analysis as possible during the insurance review and renewal process, in order to achieve the best result.

Over time at A. J. Longo Insurance Brokers, we have seen a steady rise in the size and frequency of litigation, particularly in these arenas: Fiduciary Liability, Union Legal Liability and Cyber Liability.

Not only are these lines of coverage critical but so is the appropriate coverage—in other words, using the carrier that is the best fit for the exposure. Fifteen years ago, Union Legal Liability was optional and Cyber Liability did not exist. Fiduciary Liability was being used on all trusts. Litigation was rare, but this has all changed over time.

Union Legal Liability and Cyber Liability were optional previously and now are required in order to be considered adequately protected. Fiduciary Liability has always been required but is more important now than ever.

The key trends fueling claims against fiduciaries of employee bene-

fit plans include increased regulatory enforcement; pronounced increase in Cyber Liability claims; increase in early retirement disability claims; increased use of voluntary compliance programs; direct provider claims under participant assignments, and a consistent increase in excessive fee and other high-stakes class action litigation against benefit plans.

Claims against union leaders included in the Union Legal Liability policy are coming from liability allegations related to employment practices including wrongful termination, hostile work environment, retaliation, wrongful dismissal from training programs and financial mismanagement.

Cyber Liability claims include ransomware, breach monitoring and notification costs, social engineering crimes and funds transfer fraud from information obtained in a hack.

All of these markets have many quality carriers that can provide the insurance necessary; however, we are currently seeing the market go through changes. Many carriers are reducing capacity with industry-wide exposure management, increasing pricing and performing more thorough account underwriting at renewal with the potential for higher retentions, which increase what the

policyholder is required to pay.

Cyber Liability policies are seeing computer fraud and social engineering schemes continue to be a significant exposure. The increased reliance on remote work access may result in additional exposure. Cyber coverage is currently available at low premiums.

All Union Legal Liability carriers are experiencing high losses as the market has been hit hard by employment practices liability claims. As a result, the Union Legal Liability premiums are increasing on almost all renewals. Retentions are increasing to reduce the carriers' exposure. Wage and hour coverage is being limited or removed, and fair share coverage is typically being removed, all in an effort to stabilize the high loss ratios. The good news is the coverage is still available.

Be thorough with the analysis and choice of your insurance protection so you have the tools in place to protect the entity should claim issues arise. Be sure to use a competent insurance person who has your best interests in mind. This is a critical time for locals, trusts and apprenticeships to obtain the correct coverage with the appropriate limit so they are adequately protected.

MILLIMAN

CONTINUED FROM PAGE 21

Some protection for members has come from mandatory benefit changes required by COVID-19 legislation. In addition to helping our health plan clients navigate these mandatory benefit changes, we have also worked to address the specific needs of membership. Examples include changes in benefit eligibility to prevent loss of coverage due to stay-at-home orders, increasing awareness of mental health and stress management benefits, and expanded access to telemedicine.

From our clients focusing on rapidly adapting to the changes required by COVID-19, to assessing how COVID-19 will impact projected health plan costs in 2021 and beyond, and how those projected costs may affect potential changes to future employer contribution rates or benefits, we are committed to providing exceptional service and equipping our clients with the knowledge and tools needed to be informed consumers in today's and tomorrow's health plan environment.

For retirement plans, COVID-19 response has mostly been about monitoring the financial status of the plan. Immediate impacts have varied depending on the Trade, but many of our Building Trades clients saw only temporary dips in contributory

hours due to stay-at-home orders before returning to pre-pandemic levels. This, coupled with a recovery in their investments, has eased fears from earlier this year.

For some plans, however, there is still some concern due to volatility in the investment markets, and upcoming jobs being put on hold or canceled due to economic uncertainty. We are stuck in traffic and waiting for it to clear. Once we know more, it will be time to reassess and update plan goals accordingly.

Looking forward

As we move forward with the reality of COVID-19 it will be important to be adaptable when it comes to benefit plans. Although we don't yet know the intermediate and long-term impacts of COVID-19, maintaining successful health and retirement programs will continue to require planning and thoughtful analysis. Even before the pandemic, volatility in the cost of benefits was a primary concern for clients, which Milliman has been addressing through innovative benefit designs and delivery strategies. Together we can work to protect the health and financial well-being of the Los Angeles/Orange Counties Building Trades membership.

If you would like to learn more about how Milliman can help, or if you want to hear some more actuary jokes, please contact me at grant.camp@milliman.com.

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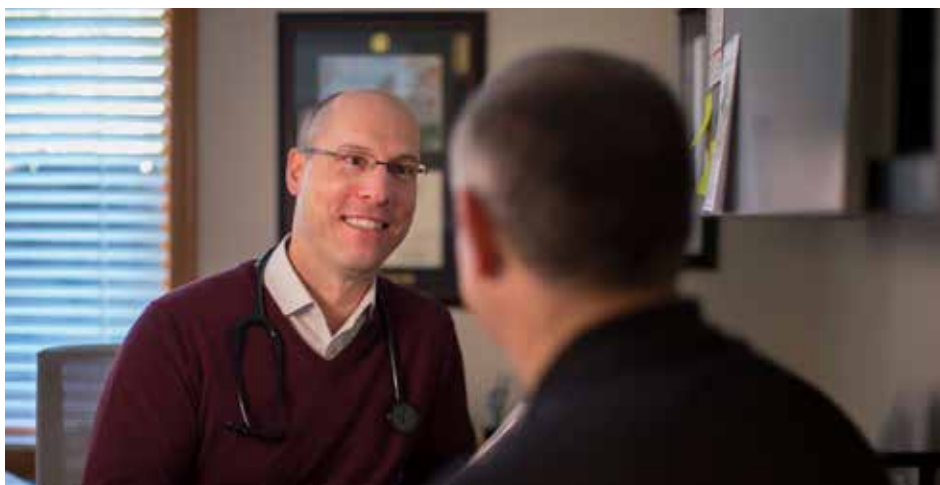
Direct Primary Care Cuts Pandemic's Financial Impact

As we continue to emerge from the ravaging impact of COVID-19, a few alarming effects of the pandemic on Health and Welfare Funds have become very clear. Access to primary care became increasingly difficult during the pandemic. Large segments of the population put off receiving primary care and utilized emergency rooms and urgent care centers as a last resort, out of fear of the virus.

For the 45 percent of Americans who suffer from at least one chronic condition, like arthritis, asthma, cancer, heart disease, depression or diabetes, the pandemic posed a medical and financial hardship. The experience of the average Health and Welfare Fund member was the same. The need for social spacing and isolation compounded the crisis. The long-term effect of this isn't fully known, but we do know stress and anxiety levels are at unprecedented levels.

Activate Healthcare is a leading provider of direct primary care services to Taft-Hartley groups. Despite all the challenges that the pandemic provided, every one of our more than 40 Taft-Hartley primary care centers remained open. Members had access to their medical providers throughout the ordeal.

Further, Activate's digital technology allowed members to have virtual



Activate Healthcare members have access to their medical providers.

appointments from their home or job-site, with no loss of productivity or fear of virus exposure. This resulted in members being able to remain compliant with care and enjoying a greater sense of well-being. At the same time, the financial health of the Health and Welfare Fund benefited from members who received proper care and avoided costly emergency or urgent care services.

To support essential workers, Activate implemented strategies to assist funds in helping members stay safe while working. These services included COVID testing that allowed members with symptoms to call from the clinic parking lot and have a medical

team member perform the test from the patient's automobile. In Las Vegas, where we have multiple primary care centers with the Building Trades, we established a clinic for all COVID testing and treatments. This limited exposure to the virus in the other clinic sites, and allowed them to remain

Please contact Chris Perkins,
our National Sales Leader
for Taft-Hartley Plans,
to learn more.
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open and serve the non-COVID needs of their members. This service became even more beneficial when there was an outbreak at the new Allegiant Stadium construction site, where so many members were working.

A comprehensive two-year study of Direct Primary Care, recently completed by Milliman on behalf of the Society of Actuaries, concluded that enrollment in Direct Primary Care (DPC) is associated with a reduction in overall member demand for health care services outside of primary care as follows:

- DPC members had 20 percent lower claim costs for organizations.
- DPC members experienced approximately 40 percent fewer ER visits than those in traditional plans.
- DPC members experienced a 54 percent reduction in ER claims cost.
- DPC members experienced 26 percent lower hospital admissions.

Activate Healthcare offers 32 individual local unions access to 42 union primary care centers throughout the country. Members who are traveling or vacationing have access to more than 300 clinics nationwide.

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WHAT WE DO:

Activate Healthcare helps patients take a proactive approach to their health and helps organizations take charge of their healthcare costs with on-site or near-site primary care clinics for members and their families.

We create a primary care team that suits your organization's unique needs. This team provides proactive integrated care with exceptional patient access.

Your team is led by a primary care physician complemented, as appropriate, by advanced practice providers and support staff, all empowered with the time and tools needed to practice medicine in a more personal way. Teams are designed to serve all sizes of organizations with convenient clinic hours.

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OUR RESULTS:

Activate Healthcare is proud to have been honored with the 2019 Best in KLAS award for Worksite Health Services, a milestone in our journey toward industry leadership. In addition, we can provide our partners with:

- + 10-20% cost reduction, compared to trend
- + Return of \$1.50 - \$1.60 for every dollar invested
- + 70% member participation & 50%+ spouse participation, on average
- + Over 90% provider retention

ON YOUR SIDE

Activate Healthcare is the leader in the Taft-Hartley world. We currently partner with 26 unions representing 86,000 eligible lives that access 42 Activate Health & Wellness Centers. This includes IBEW, Teamsters and UA members.

For more information, contact Chris Perkins at 317.459.2906.

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Risk Management Starts With Well-Rounded Insurance

The multitude of ongoing risks faced by Building Trades local unions is inherent to the nature of the organization. When it comes to risk management, evaluating the overall scope and effectiveness of the entity's business insurance program is one of the first steps to take.

Properly structured business insurance reduces and mitigates the financial impact of adverse events. During the current circumstances, it is more important than ever to ensure coverage is set up to provide the most comprehensive protection available.

Due to the economic downturn, some risks have recently burgeoned. More and more cyber attacks and data breaches are resulting in damaged computer systems and stolen funds and personal data. Cyber criminals are increasing their sophistication and complexity to increase their likelihood of getting through to wreak havoc or achieve financial gains. Ransomware and bricking (malware causing computer hardware damage) are just a couple of areas on the rise.

Fortunately, most cyber insurance

policies come with access to tools to help organizations get in front of cyber losses. Pre-incident risk advisories connect the organization with a cyber coach. Staff training modules address the key ways to identify potential cyber threats, protect sensitive data and escalate issues to the right people when necessary. Security

posture is enhanced by giving employees the knowledge they need to better protect valuable information assets through proactive, security-conscious behavior.

Online cyber-security training for

employees provides education on how to identify potential threats, protect sensitive data and escalate issues to the right people when necessary. Some cyber policies offer password management software that when deployed to employees, ensures they always use secure and complex passwords.

robust insurance options to address this exposure.

While labor organization bonds and ERISA bonds provide the necessary basic employee-theft coverage, there is plenty of room for additional and supplementary crime coverage to bridge coverage gaps in a cost-effective manner.

It is critically important for union leadership to understand exactly what their insurance covers and, equally significant, what it does not cover so there are no surprises when losses occur. There are common coverage misconceptions, which could result in expensive un-covered claims that only union insurance specialists can accurately address.

Union Insurance Group provides complimentary coverage audits for labor organizations to help identify coverage disparities. The audits provide coverage clarification in a concise, summary format conducive for sharing with board members. Building Trades locals gain peace of mind and a tangible resource to help guide their risk management decisions and strategies.

“Cyber criminals are increasing their sophistication.”



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Stay on top of breast and cervical cancer screenings. If you're pregnant, start prenatal care early. Share your family health history with your doctor. Most importantly, listen to your body — and get care when you need it.

Care for the whole you

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*American Heart Association.