Dear Brothers and Sisters:

As the holiday season approaches, there is a great deal going on in Local 94. The new Administration was sworn in at the September membership meeting, and we are operating in high gear.

As of September 1st, Local 94’s medical provider was changed to Empire Blue Cross. Seminars to explain the new plan were held in each of the five boroughs, Nassau and Suffolk counties, Southern New Jersey and Upstate. If you were unable to attend or have any further questions, please contact either the Fund Office, Blue Cross using the “800” number on the back of your identification card or the internet at www.empireblue.com.

One of the new Administration’s priorities is to protect the members’ investments. The Union headquarters on 44th Street was in dire need of some repair. Under the direction of Tom Hart, the roof and facade of the building are being replaced and repaired; it should be completed by mid-November. As needs arise for maintaining the building, we will keep you informed.

We are still currently in negotiations with the Department of Education. As I stated in the last newsletter, negotiations are moving slowly. Although there is some movement, we hope to report progress in the near future. Negotiations in Co-op City are moving forward thanks to John Kramer and Tom Hart. Tom Costello is currently in negotiation with Rochdale Housing. We will let you know when an agreement has been reached.

Thanks to all of you who joined us at Local 94’s Friends Helping Friends Dinner at Cipriani’s, the event was a success. As previously stated, this event was originally set up for the Disaster Relief Fund in 2001. Currently, the fund helps members who are in financial need. Since its inception, sixty-four (64) members and their families have been helped with a total of $776,870.14 given. This is an accomplishment we can all be proud of and on behalf of those members helped, we thank you for your support.

Our next function is the Scholarship Dinner Dance at Russo’s on the Bay, Friday, January 14, 2005. This night is set aside for the ten members’ children who will be receiving scholarships from the Local 94 Scholarship Fund. The Scholarship Dinner Dance began in 1997 and has awarded sixty-six (66) scholarships totaling $504,000. It is a great night and seating is limited, so reserve your tickets as soon as possible.

We want to thank everyone who attended Mike Carney’s Retirement Party on September 8th. Mike had a great time and appreciated all of your good wishes.

With the holiday season approaching, I would like to remind you about the different drives we have at Local 94. First, is the Food Drive, which will start at the November membership meeting. Please bring any canned or packaged goods. The Coat Drive will also start that evening. Any coat donated would also be greatly appreciated for those in need. Please bring your food and coat donations to the meeting or see Jack Redden at the Union Office through December. Local 94 will be running its Toys for Tots Drive from now until the December membership meeting. Please bring all unwrapped toys to Eddie Garcia at the Union Office or to the December membership meeting.

Unfortunately, at times the holiday season can be hard to handle for people. If any member feels that they need help or someone to talk to, please do not hesitate to contact Eddie Garcia or Bobby Zimmer at the Member’s Assistance Program. If you feel you need help, call (212) 331-1848, as soon as possible. They will listen and support you in any way they can. All calls will be kept confidential.

Finally, I would like to wish all members and their families a healthy, happy and joyous holiday season!

Fraternally yours,

[Signature]
Editor’s Corner

First of all I would like to wish everyone a happy and healthy holiday season. In order to make this newsletter the best that it can be, we welcome participation from our members. If you have newsworthy articles relating to the industry that you wish to share, please forward them to Tom Costello.

All of us at Local 94 want to congratulate Business Manager Kuba Brown for his recent appointment as recording secretary and trustee for the Hotel Trades Council.

Image Life Without a Union

Facts
If there was no union, think how your life would be different. If you had to negotiate directly with your employer and rely on their discretion just think how little money you would be earning. According to the U.S. Government Bureau of Labor Statistics, without the strength of hundreds of workers bargaining for a union contract, your wages could be significantly less than you currently earn.

Health and Benefits
Over the past few years health and benefit costs have skyrocketed. If you had to pay for this coverage, it would cost you hundreds of dollars a month. Due to the fact that hundreds of employers contribute to a fund on your behalf because of a union contract, we are able to minimize the out of pocket expense for you and your family.

Training
Our training facility is one of the finest in the country. There are plans to expand and improve our facility in the future. The lessons you learn at this training facility will increase your value to your employer. Keep in mind most nonunion facilities offer little or no training.

Safety
It is proven that a union shop is a much safer work place than a nonunion shop. The byproduct of a safe workplace is less injury and illness to the employee.

Job Security
Having union representation and legal representation prevents employers from terminating employees without just cause. Unions are built on the principle of seniority which eliminates favoritism and indiscriminate layoffs.

Job Opportunities
Union members have access to more job opportunities and promotions than nonunion employees.

Community Outreach
Unions support many charitable events and community activities.

For the reasons listed above we need your help to not only maintain our membership, but to help it grow. A larger membership makes a stronger union.
I.U.O.E. Local 94 is doing everything possible to protect our jurisdiction. Please contact your business representative when you hear of any openings in the school system. At times, we are not made aware of vacancies until several months after the member is gone; we are trying to change that system. I.U.O.E. Local 94 should be the first phone call when a member is leaving for any reason. Please do your best to let us know if there are openings in the school system anywhere. We thank you in advance for your help.

Jack Redden - (212) 245-7935 or Ray Macco (212) 586-7633
Manhattan, Bronx, Richmond
Brooklyn, Queens

Mike Carney’s Retirement Bash

On Wednesday, September 8th, 2004 over 300 members and friends attended the retirement ceremony given by Local 94. Mike Carney expressed his gratitude to all who attended. Mike Carney has been a member of Local 94 for 34 years having served as Business Manager and President for the past ten years. He extended his best wishes to Kuba Brown, the current Business Manager/President of Local 94, and its entire executive board. Mike is looking forward to retirement as he heads into the next chapter of his life.

The Withdrawal Card

If you expect to be laid off or out of work for an extended period of time, freezing your union book is a good way to save money. As all Local 94 members should know, obtaining a withdrawal card is an option that is available during layoffs or when the closing of a shop occurs. Obtaining a withdrawal card frees you from any obligation to pay union dues while you are out of work. If you fail to obtain a withdrawal card while you are out of work, you remain responsible for your union dues. Failure to pay your union dues when you are out of work can result in being suspended from the union and having to pay back dues. Of course once you return to work you must submit your withdrawal card to the Local 94 Dues Department. If you have any questions, call Local 94 at (212) 245-7040.

By Michael Gadaleta

School Workers

I.U.O.E. Local 94 is doing everything possible to protect our jurisdiction. Please contact your business representative when you hear of any openings in the school system. At times, we are not made aware of vacancies until several months after the member is gone; we are trying to change that system. I.U.O.E. Local 94 should be the first phone call when a member is leaving for any reason. Please do your best to let us know if there are openings in the school system anywhere. We thank you in advance for your help.

By Ray Macco

M.A.P.

Local 94 has a Members Assistance Program (M.A.P.) to help anyone with questions about addiction. Meetings are conducted by Eddie Garcia and Bobby Zimmer from 4:30 p.m. to 5:30 p.m. in the Training Fund on the same days as the General Membership Meetings. All meetings are strictly confidential.

If you would like to speak to Eddie or Bobby outside of the meeting setting, you may call the M.A.P. confidential voicemail box which is monitored by Eddie and Bobby regularly at (212) 331-1848.
On Saturday, July 31, 2004, the Local 94 24th Annual Family Scholarship Picnic was held at the Platzl Brauhaus in Pomona, New York. As can be seen by the photos, it was a great day. The customary gifts and toys were distributed upon entering the park. Over $5,000 in door prizes were raffled and there were ten $500 winners in the 50/50 drawing. The day's activities included pony rides, miniature golf, amusement rides, petting zoo, races, swimming, volleyball and basketball. The Platzl Brauhaus did a wonderful job serving delicious food throughout the day.

A special thanks to the vendors and employers who donated bicycles, televisions, cameras, Mets tickets, DVD players and so much more. A special thanks to all those members and their spouses who volunteered their time and effort. In addition, a special thanks to all who contributed to our picnic journal. The proceeds of the journal go towards the gifts, prizes, entertainment and the Scholarship Fund.

We are looking forward to your participation next year as we celebrate Local 94's 25th Annual Family Picnic on July 30, 2005.
Picnic Photos
Picnic Photos
Picnic Photos
Picnic Photos
Friends Helping Friends at Cipriani

There were a little over 430 people in attendance at Friends Helping Friends our annual fund raiser.

At this time, we wish to thank all of our members, friends, vendors and brother locals who either purchased tickets or made donations. We would be remiss if we did not mention Joe Riggio and his engineering staff of Kevin Browne, Wes Casola and Mickey Fisher for all their time and work they gave towards this affair, at Cipriani 42nd Street. A special thank you to Brother Jim Mullen who donated back his share of the 50/50 prize.

The evening entertainment was supplied by our very own Marty Czajkowski and his band “PULSE 5”. We hope to see everyone again in 2005.

Jack Redden and Joe Riggio
Dinner Chairmen

LOCAL 94 PIPES AND DRUMS REPORT

The Pipes and Drums of Local 94 meet every Wednesday (except for the first Wednesday of each month) from 4pm till 7:30pm. Anyone wishing to join can contact Jack Redden at (212) 245-7935. Lessons are given for both piping and drumming. Anyone who already plays is also invited to join us.

The Pipes and Drums of Local 94 has been invited to participate in the St. Patrick Day Parade in Dublin Ireland, March 17, 2005. We also were asked to march in the Limerick Ireland International Competition Parade held on Sunday March 20th, 2005. We have graciously accepted both offers.

We wish to recognize the following buildings for their support in the 2004 Scholarship Fund Journal book. For one reason or another, these ads were not printed in our Journal book. We apologize for any inconvenience this may have caused and thank them for their support.

The Crew of 200 Park Ave
The Crew of 485 Lexington Ave / 750 3rd Ave

Fraternally,
Ray Macco
SUMMARY ANNUAL REPORT


BD OF TRUST HEALTH & BENEFIT TRUST FD OF IUOE LCL 94, 94A,94B, AFL-CIO has committed itself to pay certain claims incurred under the terms of the plan.

Basic Financial Statement

The value of plan assets, after subtracting liabilities of the plan, was $42,827,790 as of December 31, 2003, compared to $47,239,137 as of January 1, 2003. During the plan year the plan experienced a decrease in its net assets of $4,411,347. This decrease includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the plan year, the plan had total income of $48,063,314 including employer contributions of $46,012,125, employee contributions of $407,305, realized losses of $276,111 from the sale of assets, and earnings from investments of $1,919,995.

Plan expenses were $52,474,661. These expenses included $2,823,253 in administrative expenses and $49,651,408 in benefits paid to participants and beneficiaries.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment; and
4. insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write BD OF TRUST HEALTH & BENEFIT TRUST FD OF IUOE LCL 94, 94A,94B, AFL-CIO, 331-337 WEST 44TH STREET, NEW YORK, NY 10036, (212) 586-7276.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan (BD OF TRUST HEALTH & BENEFIT TRUST FD OF IUOE LCL 94, 94A,94B, AFL-CIO, 331-337 WEST 44TH STREET, NEW YORK, NY 10036) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.
This is a summary of the annual report for the ANNUITY FD OF THE IUOE LOCAL UNION 94, 94A, 94B AFL-CIO, EIN 13-6817367, Plan No. 001, for the period January 1, 2003 through December 31, 2003. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were $17,989,572. These expenses included $1,836,788 in administrative expenses, $13,908,888 in benefits paid to participants and beneficiaries, and $2,243,896 in other expenses. A total of 7,187 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $419,443,541 as of December 31, 2003, compared to $361,910,644 as of January 1, 2003. During the plan year the plan experienced an increase in its net assets of $57,532,897. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $75,522,469 including employer contributions of $30,871,949, realized gains of $9,830,464 from the sale of assets, and earnings from investments of $34,820,056.

Minimum Funding Standards

Enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information and information on payments to service providers;
3. assets held for investment;
4. transactions in excess of 5% of the plan assets; and
5. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call BD OF TRUSTEES ANNUITY FUND OF THE IUOE LCL UNION 94, 94A, 94B AFL-CIO, 331-337 WEST 44TH STREET, NEW YORK, NY 10036, (212) 541-9880.

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Upcoming Local 94 Events

**Clothing and Food Drive**
November 10th, 2004 meeting
&
December 8th 2004 meeting
For more information
Contact Jack Redden
at (212) 245-7935

**Scholarship Dinner Dance**
At Russo's on the Bay
Friday, January 14th 2004
For Tickets call
John Kramer at (212) 245-7041

**Toys For Tots Drive**
At the General Meeting
Wednesday, December 8th 2004
For more information
Contact
Jack Redden at (212) 245-7935

**11th Annual Spring 2005 Outing**
Golf Tournament
Monday, May 9th 2005 7:00am
Further Information regarding this outing will appear in the next newsletter

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