



LOCAL 3 NEWS

Winter 2017

From the Desk of **PRESIDENT DAVE JACKSON**

IUBAC Secretary Treasurer Henry Kramer retired at the end of 2016. Henry became Business Manager of local 74 Illinois in 1988. Henry was a hardworking and dedicated International Union Officer for over 8 years, including nearly 7 as Secretary Treasurer. I wish Henry a long, healthy, and well deserved retirement.

Effective January 1, 2017, Executive Vice President Timothy Driscoll was appointed as Secretary Treasurer by President Boland to fulfill the remainder of Henry Kramer's term. Tim has served at various IU positions since 1995. Tim has served on the IU Executive Board as Vice President for 6 years.

Effective January 1, 2017, Carlos Aquin was appointed to the IU Executive Board as Executive Vice President to fulfill the remainder of Timothy Driscoll's term. Prior to joining the IU Executive Board, Carlos was Director of the BAC Mountain West Administrative District Council, and President of BAC Local 13 Nevada. In his current position Carlos has oversight responsibilities for the Organizing and Trade Jurisdiction Departments, and serves on the National Maintenance Agreement Policy Committee, the General Presidents Project Maintenance Committee, and the Building Trades Project Review Committee.

Best wishes to Tim and Carlos for success at their new positions.

There will also be changes at the International Masonry Institute soon; CEO and President Joan Calambokidis will be retiring sometime this Spring. Joan has served the unionized masonry industry at IMI since 1995. Joan has worked hard to make IMI recognizable in the industry and across the nation for what it is; a strategic alliance between the IUBAC and the Contractors who employ those BAC members. I understand that current IUBAC Attorney Caryn Halifax will succeed Joan as IMI CEO and President.

Locally, IMI continues to search for a suitable replacement to fill our vacant Marketing and Promotion position in Northern California. The market for Architects is competitive, and the position requires many hard to find attributes. IMI has committed to hiring a recruiter to speed up the ongoing search for our replacement.

I would like to personally thank all the members who took the time to review the amended Constitution and By Laws, and vote.

(continued on page 3)



With the Bratton Masonry crew at Trans Bay Center

LOCAL 3 NEWS

published by

Bricklayers and Allied
Craftworkers Local 3 CA

www.bac3-ca.org

10806 Bigge Street
San Leandro, CA 94577
1-800-281-8781

Sacramento
916-376-9101

President

Dave Jackson

Secretary-Treasurer

Troy Garland

Management Committee

Dave Jackson

Troy Garland

Gary Peifer

Steve Kantoniemi

Darin Compton

Field Representatives

Darin Compton

Troy Garland

Steve Kantoniemi

Gary Peifer

Randy Smith

Organizer

David Tafoya

Office Staff

Bev Callaway

Lani Chen

Carmen Garcia

Apprenticeship Office

Joe Sunquist

BAC 3 JATEC Coordinator

Olga Hurtado, *Secretary*

25347 S. Schulte Road

Tracy, CA 95377

209-830-7200

Jose "Lupe" Ortiz, *No. CA Tile
Industry JATC Coordinator*

Monique Sanchez, *Secretary*

15091 Wicks Blvd.

San Leandro CA 94577

510-632-8453

LOCAL #3 NEWS invites written comments, ideas, pictures or questions. Send yours to the Editor, Secretary/Treasurer Troy Garland, Local 3 News at the address above or leave a message on extension 18.

NOTES FROM THE FIELD

From Field Representative **RANDY SMITH**

ANTONINO "NINO" GENNARO



Antonino "Nino" Gennaro was born January 4, 1935 in Augusta, Sicily and passed away Christmas Day December 25, 2016. Nino was the oldest of six siblings including his brother Giuseppe "Pepe" Gennaro who is currently a 50 plus-year member of Bricklayers and Allied Craftworkers Local 3.

Nino moved to Monterey in 1955 and then was conscripted into the US Army in 1957; he met his wife Anna Maria while stationed in Germany. He was married to Anna Maria for 56 years. They have

four children and five grandchildren. He is survived by five siblings and numerous cousins, nephews and nieces. He was preceded in death by his parents.

He began his career as a brick mason at age 9 learning the trade from his father. The masonry trade supported he and his family for over 60 years. Nino was a 59-year member of BAC and a top foreman for Rossi Masonry and other BAC masonry companies in the Monterey area for several decades. He served as President, Pension Trustee and Health and Welfare Trustee for BAC Local 16 for many years before the merger with BAC Local 3. After the merger in 1992 Nino served as the Chapter Chair and continued as a Pension Trustee until his passing.

Nino was an avid fisherman, family man, Union member and a great story and joke teller. After every Chapter or Trust meeting he would close with a joke, bringing smiles to all.

When Nino was asked about his greatest accomplishment, he would always respond without hesitation, that it was the legacy he will leave behind-his children and grandchildren. His love of family, contributions to the community and our Union will be missed immensely.

SAVE THE DATE

BAC LOCAL #3 FAMILY PICNIC DAY

at

Six Flags Discovery Kingdom

Saturday, September 23, 2017

Watch your mail in late July for more details and a reservation form.



NOTES FROM THE FIELD

PRESIDENT'S MESSAGE *(continued)*

(continued from page 1)

The election was held on December 15, 2016, and the amended Constitution was adopted by a vote of 270 for adoption and 90 against. This surpasses the two-thirds margin needed to pass an amendment. I would like to thank the Election Committee of Tyler Simpson, Laurie Harris, and Bill Grieco for their service and a job well done.

I am sad to report we lost a respected and longtime Officer of Local 3, Antonino "Nino" Gennaro, who passed away Christmas morning, 2016. Nino was Chapter Chairman of Monterey since the inception of Local 3. Nino served as President and Labor Trustee of Local 16 for several terms prior to our merger. Everyone who had the pleasure of knowing Nino, knew he was a Master Mason, and Fisherman. You didn't have to wonder where you stood with Nino, he would always let you know. He was serious about his work and BAC business, but he always had a smile and a joke, at least one joke, for everyone he was introduced to. Nino served the BAC membership well for decades, and our Union is better off because of him. Please read more about Nino in Randy Smith's article in this Newsletter.

The Union sent out a letter regarding Tile Journeyman upgrade training on November 18, 2016. This letter explained the requirements for Tile Layer and Finisher Journeyman Training. I am glad to see that many members have already completed a training course. We also have some registered for upcoming courses, including online OSHA. When you make the commitment to take a course, please make sure and follow through. Many courses have a limited amount of room for participants, and once the online OSHA course has started, the apprenticeship is charged for the course whether it is completed or not. The best trained

workforce is more competitive and can continue to command fair wages and benefits. Please continue to register for these Journeyman upgrade courses and follow through to completion. The original letter to members is posted on our website, and a follow up letter will be going out soon.

We will be presenting BAC 3 BAC PACT awards on February 9, 2017 at the Oakland Chapter meeting. There will be cash prizes for those who qualified, and those members will be entered into a raffle for a large screen television.

The volunteer member program will take on some changes in 2017. As we are nearing our goal of providing stipends for Journeyman Training for all trades, those upgrade courses that include a stipend will not be given credit for BAC PACT. We will also be getting a new style jacket that will be given only to members who attend at least 4 Chapter and General meetings in 2017.

Please read the article on 2017 BAC PACT rules in this newsletter and participate whenever you get a chance. Each and every act of solidarity among our members makes this union stronger.

Our 18th Annual BAC 3 Scholarship Fund Crab Feed fundraiser was a success. We hope we continue our streak of increasing total contributions to the fund each year. Late Mason Contractor Don Sullivan started the fund with a \$50,000 donation. The Crab Feed and Raffle is the only annual fundraiser. The Scholarship fund has awarded 244 scholarships totaling \$226,600, of which \$214,745 was raised from Crab Feeds. Thank you to all of you who have attended and contributed to this worthwhile program.

Work Safe and Honor All Pickets!
Dave



S.F. CLC Exec. Dir. Tim Paulson, Dave Tafoya, Troy Garland, Darin Compton, Dave Jackson, Steve Vogel, S.F. Building Trades Sec./Treas. Mike Theriault, and Bob Keeles

NOTES FROM THE FIELD

From Field Representative **GARY PEIFER**

WORKING SAFELY IN WINTER WEATHER

Brothers and Sisters,

As we returned to a more traditional number of work hours in 2016, a more traditional winter with much needed rainfall and snow has now returned to us. While we strive to maintain a living in this inclimate weather, we also need to remain safe while doing so. Both in traveling and on the jobsite, we must remain vigilante to the dangers that live in our presence.

As teenagers, most of us had drivers training and subsequently earned a license and the responsibility to safely operate a motor vehicle. As masonry craftworkers, our safety training has been acquired over many years and as such we may have become complacent. The apprentices don't have the experience, nor have most of them received the training necessary to avoid the unexpected hazards we face during winter work. Both Federal and California OSHA have developed winter work advisories for the construction industry. As always, all of us will be well served if we learn, review and practice the following guidelines;

AVIOD DAMAGING YOUR MUSCLES: Do a five minute warm up and then a few light stretches. Pulled muscles are more likely to occur in cold weather because your muscles tighten up and contract in the cold. Don't stretch a cold muscle without warming up! A warm muscle contracts more forcefully and relaxes more quickly. Therefore both speed and strength can be enhanced, and the likelihood of muscles being forcefully overstretched and causing injury is reduced.

DRINK PLENTY OF WATER: You can become dehydrated in cold weather if you don't replace fluids. Dehydration reduces blood flow to the skin, which can lead to a cold injury. Limit your intake of alcohol. Alcohol contributes to dehydration and widens blood vessels, causing heat loss. Alcohol also impairs judgement and reduces sensitivity to cold.

WATCH YOUR FOOTING: Serious injuries can result from trip and fall incidents. Watch for areas that may become slick when wet. Watch for patches of ice on the ground, and pay attention when getting on and off equipment. Many cold weather injuries result from falls on slippery wet or ice-covered scaffolding, ladders, sidewalks, steps and slabs. Move cautiously and deliberately. Wear proper footwear with a deep tread to prevent slipping.

USE CAUTION WHEN DRIVING: With a combination of water, oil and ice, the roadway isn't the safest place to be, so use caution when driving. Drive at speeds appropriate for the weather, roadway and traffic conditions. Don't tailgate. Lack of tire traction may send you into the rear of the vehicle in front of you!

FOG DRIVING TIPS:

- 1) Drive with lights on LOW beam. High beams will reflect off the fog, creating a "white wall" effect.

- 2) Reduce your speed and watch your speedometer. Fog creates a visual illusion of slow motion when you may actually be speeding.
- 3) Travel with the driver's window partially open. Listen for traffic.

DRESS WARMLY AND STAY DRY: Keep hands, feet and head covered, and wear several layers of loose fitting clothing. If your clothing becomes wet, immediately change to avoid cold weather injuries like hypothermia and frostbite.

ADDITIONAL EFFECTS OF COLD WEATHER ON YOUR BODY CAN INCLUDE:

- 1) **Numbness** – It's usually in your extremities (fingers, toes, ears, nose tip and cheeks).
- 2) **Shivering** – This is the body's way of trying to warm you up.
- 3) **Frostbite** – Parts of your body freeze, especially your extremities. The first warning sign may be a sharp, prickly sensation – but if the affected body parts are already numb, you won't feel anything so there won't be any warning.
- 4) **Immersion Foot (Trenchfoot)** – This is damage you get if your skin is exposed to cold and dampness too long. The skin doesn't actually freeze, but you can get swelling, tingling, itching, loss of skin, or skin ulcers.

USE THE BUDDY SYSTEM: Make sure to use the buddy system when working in cold weather. Signs that people are being affected by the cold include a change in behavior pattern, a change in skin, lip color (blue, purple or gray), or shaking. When these symptoms are present, affected people should be taken indoors as soon as possible.

FLOODING: In the aftermath of a flood, workers maybe involved in accessing and/or cleaning up the damage to their worksites and should be aware of the hazards they may encounter. However some operations, such as utility restoration and cleaning up spills of hazardous materials should only be conducted by workers who have the proper training, equipment and experience. Caution should be taken to protect against the following hazards;

- 1) **Electrical Hazards** - If water is or has been present anywhere near electrical circuits and electrical equipment, turn off the power at the main breaker or fuse on the service panel. Never enter flooded areas or touch electrical equipment if the ground is wet.
- 2) **Carbon Monoxide** – Gasoline and diesel powered generators, pumps and pressure washers all release carbon monoxide, a deadly, colorless, odorless gas. These devices must be operated out of doors and never inside a confined space.

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NOTES FROM THE FIELD

GARY PEIFER *(continued)*

(continued from page 4)

- 3) **Rodents, Snakes and Insects** – Watch where you place your hands and feet when removing debris. If possible don't place your fingers under debris you are moving. Wear heavy gloves. Wear boots at least 10" high and if you see a snake, step back and allow it to proceed. Dead and live animals can spread diseases such as plague and rabies. Avoid contact with wild or stray animals. Avoid contact with rats or rat contaminated buildings. Get rid of dead animals asap. If bitten/scratched, get medical attention immediately.
- 4) **Mold** – Mold can often be recognized by sight or smell. It may appear as colored woolly mats or it may produce a foul, musty, earthy smell. Mold exposure can cause sneezing, runny nose, eye irritation, cough and congestion, aggravation of asthma, sinusitis or other lung diseases. In cleaning up mold, hand, eye, and respiratory protection must be used. A N-95

respirator is recommended. Discard mold damaged materials in plastic bags.

- 5) **Chemical and Biological Hazards** – Liquefied Petroleum Gases (LPG) and underground storage tanks and other chemical containers may break away and float downstream causing hazards from their released contents. Floodwaters may also contain biohazards due to direct contamination by untreated sewage, dead animals, rotting food, etc. Avoiding contact and good hygiene practices with medical surveillance if exposed should avert any long term issues.

In closing, I would remind all members that we are always our best defense against accidents and illness at work or at home. Be aware, be alert and remain safe. Remember, **Safety is truly "NO ACCIDENT"**.

Be Well. Gary.

WHAT TO DO IF YOU GET INJURED ON THE JOB.

REPORT THE INJURY: Immediately report an injury to a person of authority such as your Foreman or Superintendent. You should also notify the Union Hall or Field Representative.

Failure or delay in reporting the injury may delay benefits until the insurance company has had an opportunity to investigate the matter.

Within one working day of knowledge of the injury, the employer shall provide a "DWC-1" claim form to the employee who is required to file it with the employer. After the accident is reported and medical treatment requested, the employer will either tell the injured employee which doctor to see by advising him/her on how to access the employer doctor network or advise him/her to see their own doctor.

Since you are union and covered by a Collective Bargaining Agreement, **you may pre-designate a treating physician in case of an injury beforehand.** Pre-designation forms are available for all members on our web-site. You must put your pre-designation in writing and the doctor you pre-designate must be your primary care physician. If you have Kaiser, it will be necessary to choose Kaiser "on the job" Occupational Health Centers. Kaiser has numerous facilities throughout Northern California.

An injured worker has the right to consult with an attorney and has the right to be represented by one in connection with an industrial or construction injury. You have the right to be represented even if your employer or insurance carrier tries to talk you out of having a lawyer.

BAC Local 3 does not have any legal expertise or legal right to interfere in members Workers Compensation claims or disputes. However; BAC Local 3 does refer our members to Boxer & Gerson, L.L.P. or Arns Law Firm who have been a longtime friends of labor and can assist you with workers compensation actions or any personal injury or wrongful death accidents. Boxer & Gerson can be reached at 510-835-8870. Be sure to tell them that you are a member of BAC Local 3. More information for workers compensation, attorneys and pre-designation forms are available on our web-site.





THE BEST HANDS





IN THE BUSINESS!



NOTES FROM THE FIELD

From Field Representative/Organizer **DARIN COMPTON**

Through Organizing, our Union Can Thrive in the 21st Century

Organizing builds, through growth, powerful effective unions. This increased strength enables unions to be strong negotiators and representatives for members both in the work place and politically: **Growth = Strength**. The fact is, a union with a growing member base will have more market share, and a louder voice; which translates into more power at the bargaining table and at the ballot box.

Greater market share is more crucial for us today than ever before. Technology, more effective work methods, and advanced products, have reduced the number of work hours per project compared to just a decade or so ago. All of this means: although we are in the midst of a building boom here in Silicon Valley, and California in general, our collective on the job working hours have not returned to the pre-recession highs, even though work is plentiful!

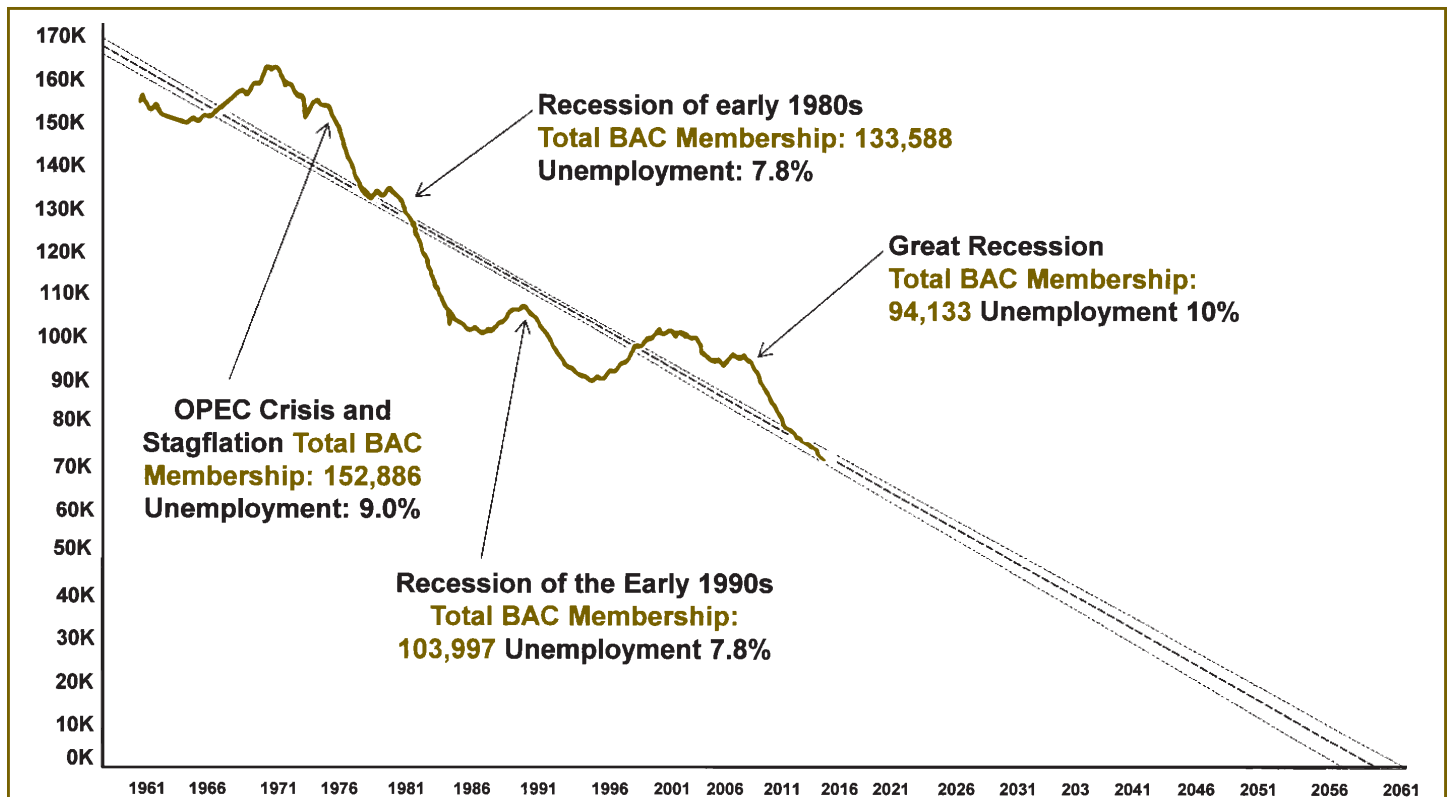
Of course, we must welcome these advances in training techniques, products, and technology which together with our craftsworker's experience help make BAC members the most efficient, cost effective, quality assured craftsworkers in their respective crafts. These qualities enable us collectively to bargain a superior wage package, but we must not forget to focus on recapturing the hours lost to innovation and efficiency through *organizing*. By organizing both workers to meet the labor needs of our signatory contractors, and organizing new contractors, we can and will gain a larger piece of the pie called market share; replacing those hours lost to

advances in products, and more expedient means and methods.

Increasing our member numbers through organizing can give us clout at the ballot box too. By voting together in larger numbers and passing Bond Measures and speaking out in favor of Project Labor Agreements which assure work for our members on large projects, we can increase BAC 3's footprint. A strong growing union that is politically active through voting, and attending important local political meetings can sway politicians and policy, to become labor friendly and secure more work for its members.

The International Union of Bricklayers and Allied Craftworkers recognizes the urgency of organizing to expand our union during this upswing in the economy. The IU has mandated each local to create an organizing plan, and work to attain goals of growth set forth by the IU. Our Local, BAC #3 has responded by allocating both resources, and time to meet this important challenge. BAC #3 has brought on board Dave Tafoya as a full-time organizer for tile. Dave is working hard and with his help BAC #3's organizing staff has met the goal for the increased membership numbers for 2016 handed down by the IU, and created an organizing plan to follow going forward.

We at BAC #3 will continue to work hard, through organizing, to expand and strengthen our union to better serve its members, and look forward to a stronger BAC #3 with greater gains in 2017! Live proud, there is no substitute for a skilled craftsworker.



NOTES FROM THE FIELD

From Field Representative **STEVE KANTONIEMI**

Members,

On January 17th, 2017 the ground breaking ceremony commenced for the Golden State Warriors new 18,000 plus seat Arena Sport Center/ Event Center, dubbed the CHASE CENTER. The Chase Center is located at 300 South St. in Mission Bay (3rd and 16th) and is scheduled to open for the 2019-2020 season. Chase Center and the surrounding area will serve as a destination for the entire community and everyone coming to experience and enjoy the very best in NBA Basketball, concerts, family shows, conventions and much more.

Chase Center Arena plans are substantial, encompassing not just the court and stadium, but an 11 acre site with 2 office towers, a five-acre waterfront park, a massive plaza surround by shops, restaurants, cafes and more.

The \$1.2 billion Warriors Arena project is under a very strong PLA and will be put many of our BAC skilled union Craftworkers to WORK!! Work safe and continue to represent the Best Hands in the Business.

Steve Kantoniemi



ATTENTION BAC 3 MEMBERS BAC LOCAL 3 AND APPRENTICESHIP AUTOMATED PHONE MESSAGES



The Union and Apprenticeship offices send out automated phone messages on a regular basis. These include notifications for Chapter Meetings, Special Called Meetings, Pickets and other topics. The apprenticeship sends out notifications for upcoming classes, blue book reminders and special notices.

We ask that all BAC Journeyman and Apprentices listen to voicemails before calling the Union or Training Centers as the volume of these calls ties up our phone lines. If you still have questions or need to respond after listening to the voicemail, please contact the appropriate party.

NOTES FROM THE FIELD

From the Desk of Organizer **DAVE TAFOYA**

For the members who had have not met me; please allow me to introduce myself. My name is Dave Tafoya, I am the full-time Tile Organizer for BAC Local 3. I am honored to work for the Union with the mission of increasing our membership and contractor base. After working as a journeyman tile setter for many years, organizing workers and contractors has given me a totally different challenge as my responsibilities have completely changed. Since I have been on staff, I continue to visit job sites and contact workers who would like to join and become union members to fill our labor needs; developing relationships with non-union workers and spending time calling applicants to discuss membership, when the demand for labor increases. Organizing contractors is another critical piece to increase membership and work opportunities. Contractors are educated about what the union can offer. For contractors who take work away from our contractors and members, they become targets. These targeted contractors are prime targets for actively stripping workers for our local as they continue to expand into the commercial market. These targets and other non-union contractors are identified on projects with a high percentage of union workers where picketing will be effective.

Former and current employees of our prime targets continue to provide us with information and updates on current and future projects for stripping and other concerted activities.

Since May of 2016 we have stripped and signed a total of 69 new tile members. The number of these members still active and working is 50 or approximately 72%. Retention of new members is imperative to our organizing goals. We have also signed Frost Tile and Set in Stone. Darin Compton and I are continuing to attend training in organizing; we have started a series of four (1) week classes through the Building Trades Academy.

I personally like the challenge of being an organizer and am glad to be in this position. I worked non-union and was organized myself; I know working Union is better for workers and their families. I can communicate that message to non-union workers that deserve better wages and benefits. We have a lot of work to do to meet our organizing goals for 2017. Please support our organizing efforts by helping us picket, banner and leaflet when you have an opportunity.

Dave Tafoya

2017 CRAB FEED – BIGGEST EVER!!

On January 28th, BAC 3 held its 18th annual Crab Feed. This year was our biggest year ever with almost 400 attendees. The crab was delicious and there were great raffle prizes. The Crab Feed is the only event that funds our BAC Local 3 Scholarship Fund for our members. We raised over \$6,000 dollars in raffle sales and over \$14,000 in attendance. We will be donating over \$20,000 to the scholarship fund this year, our biggest contribution yet.

We wish all of this year's recipients the best of luck in furthering their education. Please join us next year for great prizes, food and fun.



**Dave Tafoya and grand prize winners
Kelly and David Venuti.**

NOTES FROM THE FIELD

BAC P.A.C.T. PROGRAM PICKETS—ACTIONS—COMMUNITY

The BAC PACT program is a reward based voluntary program for members who participate in BAC actions and attend meetings. Members who participate are rewarded based on the amount of participation. The program will recognize the following and award the following points;

- **NEW FOR 2017 ATTEND A TOTAL OF 4 CHAPTER AND/OR GENERAL MEETINGS AND RECEIVE NEW BAC LOCAL 3 JACKET.**

(Members must sign in and signatures must be legible)

The following actions count as points toward a gift card and raffle:

- 10 points BAC pickets and job-site actions.
- 10 points Political actions approved by BAC 3 (Planning commission, phone banks, precinct walks etc.)
- 20 points BAC Community / donation projects and job fairs (Please contact the local if you have a community project in your area)

- Other activities approved by the Management Committee.

Participating in Union actions will help BAC increase market share and create more job opportunities for our members.

In 2017, members who achieve the following points will receive the following;

- 30 Points—\$100.00 gift card
- 40 Points—\$150.00 gift card
- 50 Points—\$200.00 gift card
- Members who have 40 points or more will be entered into a raffle for a big screen TV!!

BAC P.A.C.T. RULES OF ELIGIBILITY

- Participant must be a member in good standing at the time of awards
- BAC Local 3 Retirees are eligible

This year BAC awarded \$7,000 in gift cards and raffled off a TV to one of our 20 finalists.

THANK YOU TO THE 2016 BAC PACT PARTICIPANTS

Adam Wakeham	Daniel Rodriguez	Gene Statler	Jorge Romero	Mencimino Castillo	Ron Estell
Adrian Zukic	Daniel Santos	Gerald Freitas	Jose Maldonado	Michael Morin	Ron Woodsford Jr.
Agostino Digrazia	Daniel Jaquez	Gerardo Gonzalez	Jose Martinez	Michael Adams	Ronald Bernal III
Al Knauer	Daniel Ochoa	Gerry Martin	Jose D Cortez	Miguel Sanchez	Ruben Audelo
Alejandro Lomeli	Dave Alexander	Gilbert Gomez	Jose D Ramirez	Miguel Matias	Ruben Ramirez
Alex Cobb	Dave Gutierrez	Greg Miranda	Joseph Bordan	Miguel Carranza	Ryan Harrison
Alfonso Cardoso	David Orlandi	Greg Harrison	Joseph Navarro	Mike Ross	Salvador Landa
Alfredo Cholico	David Ferriera	Guillermo Ramirez	Joshua Pudlak	Mike Reynolds	Salvador Hernandez
Alvin Mann	David Salas	Guillermo Herrera	Juan Ruiz	Monte Krake	Sam DeVargas
Anatoli Gerchberg	David Orlandi	Han He	Juan Bernal	Nick De Anda	Saul Patino
Andrea Atteberry	David Calderon	Hector Benitez	Juan Ledesma	Nikola Minic	Scott Gillies
Andres Bernal	David Martinez	Hector Rodriguez	Juan Ochoa	Orlando Ortiz	Serafin Salas
Angel Casillas	David Salas	Hector Calvillo	Juan Paniagua	Oscar A Bulnes Sr.	Sergio Casillas
Anna Rodriguez	David A Marriott	Hermes Miranda	Juan "Gpe" Hernandez	Oscar E Bulnes Jr.	Sergio Moreno
Ansel Casillas	Dennis Goodwin	Hilario Flores Ruelas	Juan M Contreras	Oswaldo Sanchez Guerrero	Sergio "Tony" Zertuche
Anthony Ocasio	Devon Donahue	Hugo Marquez	Justin Adkinson	Pablo Rodriguez	Steve Marriott
Armando O. Merino	Dorsey Hellums	Isaac David Deocampos	Ken Kearns	Paul Guerrero	Steve Franckiewicz
Art Reinke	Doug Pritchett	Ismael Soto	Kent Doman	Paul Camaliche	Steve Vogel
Arthur Aguilar	Edgar Mora	Jack Smart Foster	Kristen Trotter	Paul Stevenson	Steven Gamboa
Arturo Monarrez	Ed Parker	James Grabill	Larry Barragan Jr.	Pedro Cervantes	Steven Schmuhl
Arvel Nelson	Eddie Heredia Jr.	James Manfredo	Laurie Harris	Pete Kruckewit	Stuart Dando
Ascencio Lomeli Villa	Edgar Rodriguez	James Nash	Leovegildo Fortes	Petro Saucedo	Suad Selmanovic
Asher "Don" Hurley	Efrain Landeros	Jason Fua	Lincoln Williams	Philip Calloway	Tim Corbin
Ben Brown	Elidio Sandoval	Jaun Ochoa	Lino A. Vazquez	Rafael Calvillo	Tim J Rigney
Bobby Keeles	Eligio Ramos	Javier Casillas	Lorenzo Carbajal	Ramiro Lopez	Toby Veyna
Brent Kirkes	Eric Bloom	Jedidiah Beck	Luis Martinez	Ramon Quezada	Todd Freitas
Brian Sunquist	Eric Nunez	Jerry Ray	Luis Rivas	Randy Fleming	Tom Lessard
Brian Lindskog	Eric Monriquez	Jesse Reynoso	Luis Alvarez-Lopez	Raul Ramos	Tomas Alonso
Candelario Perez	Ernest Romero	Jesus Perez	Manny Sears	Reiner Haessler	Tony Santos
Carl Brogger	Ernesto Gonzalez	Jesus E Perez	Manuel Lopez Pineda	Reyes Noriega	Tyler Simpson
Carlos Lujan	Ernesto Franco	Jim Hansen	Manuel Cazarez	Richard Ramirez	Vicente Garzon
Carlos Lara	Ernesto Meza	Jimmie Evans	Marco Franco	Richard Avalos	Victor Garcia
Carlos Ochoa	Ezequiel Saurez A	Joe Bartlow	Marco Cortez	Rigoberto Ramirez	Victor Paiz
Cesar J Espinoza	Fancisco Valle	Joe Gallagher	Mario Federico	Robert Maldonado	Victor Christian
Chris Tello	Fernando Barajas	Joe Sunquist	Marius Szabo	Robert McEntire	Kerlegand-Martinez
Chris Lagos	Fernando Roman	John Williams	Mark Cantrell	Robert Gugerty	Vince Schneider
Clint Ronsse	Francisco Valle	John Affeldt	Mark Sylvester	Robert Candelas	Vince Kregar
Cody Eberly	Frank Graziano	John Tays	Martha McFarland	Robert Martin	Virgilio Garcia
Cole Blackwell	Gary Freude	John Ferry Jr.	Matt Kirkes	Roberto Saldana Padilla	Walter Medieros
Connie Ocasio	Guillermo Diaz	Johnathon Harrison	Max Gaxiola	Rock McKinley	William Lopez Pineda
Dan Stanchina			Mazil Mann	Ron Woodsford	Zhong Mei Zheng
Dan Gilmore					

BRICKLAYERS AND ALLIED
CRAFTWORKERS
Local No. 3 CA, AFL-CIO

10806 Bigge Street
San Leandro, CA 94577



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(locate your nearest branch at oefcu.org)



Or, apply online at oefcu.org
(log in to Online Banking and apply)

*APR - Annual Percentage Rate. Auto rate of 1.74% APR is for terms up to 48 months. Rate reflects a 0.50% APR discount for 20% down payment and a 0.25% APR discount for Member Rewards. Must meet the following requirements to qualify for Member Rewards: must be signed up for eStatements, make at least 10 checking account ATM/debit transactions per month, and have direct deposit or automatic bill pay. Minimum auto loan amount is \$2,500 for refinanced vehicles. Refinance not valid on current OE Federal Auto Loans. Rate is for vehicles 7 model years or newer. Up to 115% or up to 125% (for well qualified borrowers) LTV of MSRP or KBB retail value, not to exceed purchase price. Includes sales tax, license fee, GAP, and MBI. Refinance Cash-Out loans up to 90% LTV maximum. Rates and terms are subject to change without notice. Payment example: \$21.58 per month for each \$1,000 borrowed at 1.74% for 48 months.

