



I UOE Local 98  
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April 2018

# I.U.O.E. LOCAL 98

International Union of Operating Engineers Local 98



## MONTHLY MEETING

The Regular Monthly Membership Meetings are  
held on the **4th Monday** of every month

at 7:00 pm at the

LOCAL 98 TRAINING SITE  
102 EAST PLUMTREE ROAD  
SUNDERLAND, MA

*This newsletter is created and  
printed by I.U.O.E. Local 98.*



Our Pride

Our Jobs



Our Future



BUSINESS MANAGER—PHILIP C. CHAFFEE

The start of another construction season is upon us. The 2018 season should find us with full employment as the work forecast continues to be promising. We will be wrapping up several projects this year such as the MGM casino and the I-91 Viaduct. The contract work that is coming out lies heavily in road reconstruction, bridge replacement, and continued upgrades with pipe and utility construction. Site projects currently are lagging slightly but we continue to utilize the Cooperative Trust Fund to stay competitive in that area.

Our presence in the prevailing rate work market remains strong but we are always looking to increase our market share. We have been successful in signing contracts with new companies and have been supplying operators to companies performing hydro excavation and utility sector work. To help in expanding our market share Brother Keith Hancock will now be responsible for negotiating contracts and organizing. Having an organizer will bring new opportunities for our members. Brother Leonard Delgatto has taken over the VT and NH Business Agent position and is training with Keith to maintain our presence in those areas.

The Local has also started a drive to maintain our jurisdiction with respect to the forklifts, skid steer loaders and rollers. We must never relinquish these seats and furthermore we must take the initiative to see that when these pieces of equipment are operated that an engineer is at the controls. Our General President has stated that **“It is the responsibility of each local union to enforce both of the classifications contained in your respective collective bargaining agreements and to protect the rightful jurisdictional claims of the I.U.O.E.”**.

Demonstrating that we are highly skilled and productive workers for our signatory contractors serves to increase work hours for our members and contributions to our funds. Please take full advantage of the equipment at the training school to upgrade and maintain your operating skills. These are Our Jobs, Our Pride, Our Future!

Please have a safe and productive year. I hope to see you at our monthly meetings and at our annual family clambake!

Respectfully,  
*Philip C. Chaffee*  
Philip C. Chaffee,  
Business Manager



Years of Service Pins

October 2017

- 5 Years**  
Todd Fillion
- 15 Years**  
David Cretella  
Robert Gervais
- 20 Years**  
Michael T. Berniche  
Allen J. Nareau
- 30 Years**  
Robert C. Barrett, Jr.  
Richard J. Johnson

- 35 Years**  
David P. Chaffee

- 45 Years**  
Ralph E. Minter

November 2017

- 5 Years**  
Kenneth Gray

- 10 Years**  
Amos Merrill, III  
Richard Pease

- 50 Years**  
Richard A. Barnaby

December 2017

- 5 Years**  
Jordan Blanchard  
John Panzetti

- 10 Years**  
Mary Bell  
Jacob Melville

- 15 Years**  
Steven Konieczny

- 20 Years**  
Robin Miller

January 2018

- 5 Years**  
Joseph Efantis  
Frederic Silliker

- 15 Years**  
Chester J. Sobieski

- 25 Years**  
Jay Pelley

- 30 Years**  
Michael R. Hastings

February 2018

- 10 Years**  
John Carvalho  
Jonathon Grossman  
Richard Johnson  
Scott Newton  
Kyle Przbyla

- 15 Years**  
Dane Stolgitis

- 30 Years**  
James R. Theroux

- 60 Years**  
Thomas F. Berniche

March 2018

- 5 Years**  
Scott Brouthers  
Michael Morin

- 10 Years**  
Patrick Finn  
Beau Manuel  
Jacob Morse

- 15 Years**  
Darin Braese  
Derek DeAngelis  
Denis Lessard  
Sean Madden  
Leo Peet

March 2018—Continued

- 30 Years**  
Mark Butcher  
Greg Caldwell  
Michael Ogoley

- 35 Years**  
Richard Lahey  
Michael R. Simard

- 50 Years**  
Edward J. Mieczkowski

April 2018

- 5 Years**  
Robert Sumner

- 10 Years**  
Andrew Bristol  
Vincent Madore  
William Morin  
Daniel Perry  
Chris Persons  
Jeffrey Schroder

- 15 Years**  
Murray R. Lewis, Jr.

- 20 Years**  
John H. Davis  
Donald M. Hanley  
Peter Higgins

- 25 Years**  
Thomas Christie

- 35 Years**  
Timothy Brazee  
Brian D. Martell  
David J. Minniear  
Alan R. Nuttall  
Domenico E. Pellegrini





# Years of Service Pins

## June 2017

### **5 Years**

Joe Czarnecki  
Dante Ristaino  
Daniel Saletnik  
Jack Wetherell

### **10 Years**

Ryan Dupree  
Aaron Perras  
Timothy Witham

### **15 Years**

David Allen  
Erik Carr  
Robert Letourneau  
Paul Petrin  
Gary Scott, Jr.  
Gerry Spaulding  
Brian Willis

### **20 Years**

Richard Cella  
Richard Granger  
Stephen Hart  
Mark Labier  
Jay Lisheness  
Jose Rua

### **30 Years**

Stephen Laroche

### **35 Years**

Frank Durocher  
Douglas Richards

## July 2017

### **5 Years**

Scott Bingham  
Timothy Chartrand  
Christopher Frenette  
Scott Horrigan  
Kody Inglis  
David Kent  
Walter Kenyon  
Kristopher Longtin  
James Morrison  
Kayvan Ortiz  
Richard Theriault

## July 2017 — Continued

### **10 Years**

Pedro Fernandes

### **15 Years**

Tomas Avery  
Sean O'Keefe  
Donald E. Vollinger

### **20 Years**

Patrick M. Gormley  
John R. Green  
Robert Mitchell  
Patrick Provost  
Kenneth R. Thurber

### **25 Years**

Stephen J. Winter

### **30 Years**

Paul J. Cormier  
Todd D. Downey  
Mark T. Mandell  
Michael T. McKenna  
Robert L. Parisi  
Michael P. Sexton  
Thomas D. Smart, Jr.

### **45 Years**

Bruce Lanpher

## August 2017

### **5 Years**

Michael Cormier  
Cody Griswold  
Jared Laroche  
Samantha Pelis

### **10 Years**

Doug Hanson  
Mark McCormick  
Joshua McKenna

### **15 Years**

Roger A. Witter

## August 2017—Continued

### **20 Years**

Joseph Albano  
James M. Fitzgibbon  
Mark Forkey  
Russel L. Magane  
Joseph P. Muzzy

### **25 Years**

Jason Lizardi

### **35 Years**

Bruce R. Hastie

## September 2017

### **5 Years**

Brad Czarnecki  
Michel Marquis

### **10 Years**

Francis Appleton  
Brian Driscoll

### **15 Years**

Alan Talamini

### **20 Years**

Joseph R. Bassett  
Michael J. Boesse  
James W. Burns, Jr.  
Walter Gwozdz  
Keith C. Hancock  
Richard Krutiak  
Michael Pereira  
Carl Pomietlarz  
Mark R. Raffa  
Wayne Tetreault

### **25 Years**

Michael F. Ackerman

### **30 Years**

Robert S. Fournier  
Richard Hatfield  
Cristin M. Polak

## Annual Clambake

Our 2017 Clambake was a huge success. Through ticket sales and the advertising journal, Local 98 was able to donate approximately \$3,000.00 to Toys for Tots and The Open Pantry Community Service, Inc. We want to thank our staff, our members, surrounding Locals and vendors who helped make this past holiday season better for struggling families in our community.



## **2018 Annual Clambake**

### **Save the Date**

**The Local 98 Family Clambake will be on September 23, 2018.**

**If you would like to donate a raffle prize please contact Heather Tetreault at 413-525-4291 ext.509.**

**A mailing to purchase tickets will be going out in early September.**



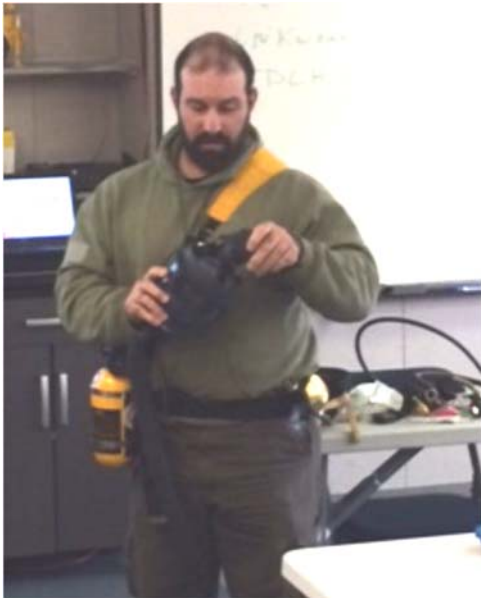
# HAZMAT TRAINING



## HAZMAT CLASS

Above Picture: Apprentices from the 2015, 2017 and a couple of journeyman take a group photo during the dress out section of the 40 hour Hazwoper. They got to experience the real challenges associated with wearing different levels of PPE, as well as the importance of the buddy system for properly donning and doffing this PPE.

Pictures to the right: First year apprentices Nate Croke (top) and Jack Fowler (below) use their real world experience working in supplied air respirators to demonstrate the proper inspection, as well as donning and doffing of an SCBA and SAR-E respirator.



# CDL TRAINING

After much studying and practicing in our Volvo Boom Truck, second year apprentice Amy Calandrella holds up her CDL B license. Amy not only got her CDL on her first attempt, she did it in a snowstorm!



## REMINDERS

- ◆ **MONTHLY DUES:** Your monthly dues are to be paid on or before the first of every month. Please keep in mind that if you are **30 days** in arrears of your dues, you will be **SUSPENDED**. In order to be reinstated, you must pay all dues owed, 3 months in advance and a \$5.00 reinstatement fee. Once your dues have become **6 months** in arrears, you will be **EXPELLED**. In order to be reinstated from expulsion you must pay all back dues, 6 months in advance and a \$5.00 reinstatement fee. If you have any questions regarding your dues status, call the Union Hall at 1-800-449-4241.
- ◆ **AUTOMATIC PAYMENT:** We encourage you to contact your bank and setup automatic payment for your monthly dues. When doing so, keep in mind that your dues are to be paid on or before the first of every month so schedule your payment accordingly.
- ◆ **WEBSITE:** You can check your dues status any time by logging into your membership account on our website. If you have lost or forgotten your login information call the office for assistance.
- ◆ **OUT OF WORK:** If for any reason you become unemployed, it is your responsibility to contact the Union Hall to put your name on the out of work list. If you return to work, it is also your responsibility to call the Union Hall and remove your name from the out of work list. This will help us know who is and who is not available for work.

## IN MEMORIAM

We would like to offer our condolences to all of the family and friends of our dearly departed Sisters and Brothers.

Ernest Desrochers – June 9, 2017

Clifford Judecki – June 17, 2017

David Clement – July 15, 2017

Roger Sherman – July 22, 2017

Jeffrey Lee – July 23, 2017

John Brill, Jr. – August 8, 2017

Henri Lapointe – August 8, 2017

Wayne Lacey – August 24, 2017

Frank Tatro – August 28, 2017

Mark Bradway – September 2, 2017

Richard Gates – September 16, 2017

Maurice Ingalls – October 25, 2017

Paul Lesure – November 2, 2017

Russell Evasius – November 4, 2017

Peter Nichols – November 22, 2017

William Paquette – December 5, 2017

John Flegert – December 15, 2017

Henry Poudrier – December 30, 2017

Ronald Widelo – January 11, 2018

George Robie – January 15, 2018

Angelo Bruschi – January 13, 2018

Giovanni Cattaneo – January 28, 2018

John Fitch – February 12, 2018

Michael Begos, Sr. – February 27, 2018

Cleland Stephens – February 20, 2018

George Lombard – March 19, 2018



# Recently Retired

Dennis Beauregard – July 1, 2017  
 Martin Sullivan – July 1, 2017  
 Charles Gardner, Jr. – July 1, 2017  
 Christopher Patterson – August 1, 2017  
 Mark Tidwell – November 1, 2017  
 Alan Thurber – November 1, 2017  
 Richard Docimo – November 1, 2017  
 Gary Matthess – December 1, 2017  
 Stanley Mitchkoski, Jr. – January 1, 2018

Paul Cormier – January 1, 2018  
 Kevin Taylor – January 1, 2018  
 Edward Welch – January 1, 2018  
 David Pincince – February 1, 2018  
 Kenneth Cote – February 1, 2018  
 James Keough – February 1, 2018  
 Frank O'Brien – April 1, 2018  
 Thomas Grasso – April 1, 2018  
 David Prats – April 1, 2018

## Retirees' Corner

After the long snowy, and icy winter, spring is coming, but not soon enough. A trip to Foxwoods on March 21, 2018 was canceled by the bus company due to a pending storm that never developed. Some retirees went to the casino on there own. The trip to Foxwoods is rescheduled for Wednesday, April 25, 2018, a notice was mailed to Retiree Club members. If anyone has any suggestions for functions come to a meeting. Check the union website for the dates.



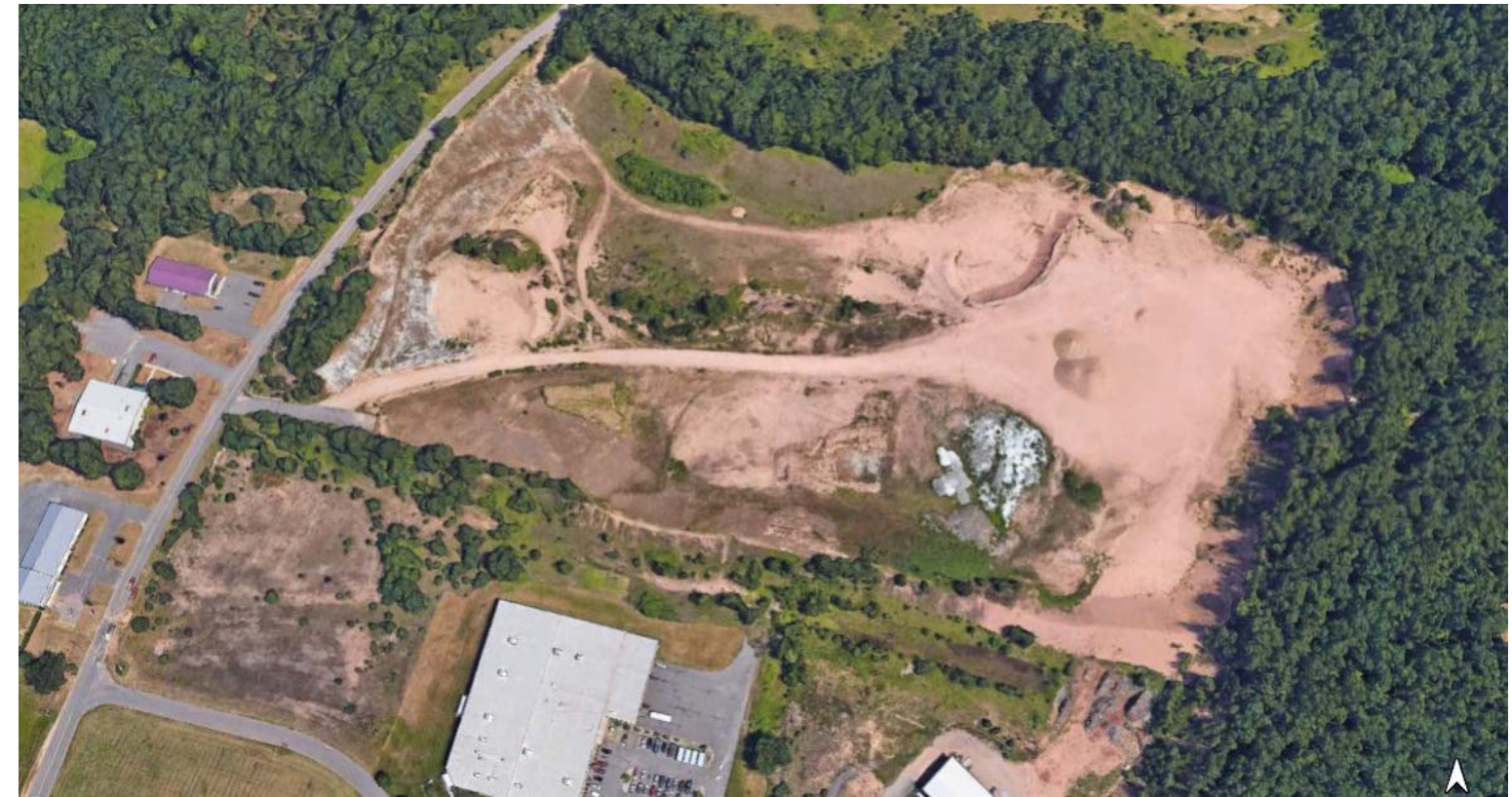
### Arthur Butler is presented with an Honorary Membership

Arthur Butler has been a lifelong dedicated advocate for union membership and the importance of fair labor standards for the construction industry for over 50 years. As a 17 year-old he joined the United States Navy and saw 4 years of active duty in Lebanon before returning stateside for 2 years of inactive duty “down in Dixie”. Having not already felt he’d done enough for his country, Art went on to serve another 10 years in the National Guard and over 10 more in the Army Reserve. A 30 year American service Veteran, Art is also a long-time member of the Veterans of Foreign Wars and the American Legion.

Alongside his service work, Art was an Inspector for the Massachusetts Department of Labor and Industries throughout the 1970s and 1980s, followed by another decade of service as an Inspector for the Office of the Attorney

General of Massachusetts in the 1990s. Ever since he’s been a Field Monitor for The Foundation for Fair Contracting of Massachusetts, surveying Western Massachusetts, interviewing workers at job sites and coffee shops, mining Certified Payroll Records for wage, hour and benefit violations, and filing allegations with the various powers-that-be in his career-long fight to eradicate employee wage and benefit abuses throughout the Commonwealth. Always quick with a short story, Irish limerick or push for sign-in/sign-out laws at jobsites, Art is truly a treasure of the fair labor movement.

## Future Training Center Location 5 Hudson Drive Southwick, Massachusetts



We are pleased to announce that on March 16, 2018 the Local 98 Training Fund purchased a 35-acre parcel of property at 5 Hudson Drive Southwick, MA. Negotiations are currently under way for the design of the new facility and we are excited to begin construction as soon as possible. The proposed design will allow for office space, classroom facilities and a maintenance shop.

This new facility will serve to train our apprentice operators, maintain and improve the machine skills, classroom training and licensing requirements of our members.

The security of Local 98, and the stability of your benefits, depend on us funding a Training Center that will provide a highly skilled workforce well into the future.







## FOUNDATION FOR FAIR CONTRACTING OF MASSACHUSETTS

### Program Statistics

April 2017 – March 2018

The Foundation for Fair Contracting of Massachusetts was created in 1992 to monitor prevailing wage compliance on public works projects in Massachusetts and to assist employees in collecting back pay and benefits in cases where wage law violations have occurred. Its activities include communication and interaction with public works construction workers, contractors, enforcement agencies, and public owners, according to their respective roles in achieving compliance. Its major accomplishments have been in providing information to workers about their rights under the prevailing wage laws and assistance to them in exercising those rights.

### AG's Office Moves on FFCM Transmittals

**Andover Electric Services, Inc.** and its owner, **Robert J. Branca**, were issued multiple civil citations in the amount of **\$1,900** and ordered to pay **\$8,682** in restitution (total of **\$10,582**) after failing to pay prevailing wages and failure to submit true and accurate certified payroll records on the following public works projects in Massachusetts: Emergency and As Needed Electrical Services for All Municipal and School Buildings public works projects in towns of North Andover, Haverhill and Methuen.

**C & Y Construction Co.** and its owner, **Carlos E. DeCarlo**, were issued a civil citation in the amount of **\$15,000** for failure to pay prevailing wages on various public works projects in MA. This citation was part of a formal settlement agreement which the company entered into, however this 11 years old case remains open pending receipt of final payment.

**New England Sports Floors, LLC** and its owner, **Dimitrios Zorbas**, were issued multiple civil citations in the amount of **\$3,050** and ordered to pay **\$2,705** in restitution (total of **\$5,755**) after failing to pay prevailing wages, proper overtime rate and failure to submit true and accurate certified payroll records on the following public works projects in Massachusetts: Town of Burlington -Marshall Simonds Middle School, Town of Maynard - Maynard High School, Town of Tewksbury - Tewksbury High School and UMass Boston - Clark Gymnasium.

**R & A Drywall, LLC** and its owner, **Alan S. Vitale**, were issued multiple civil citations in the amount of **\$40,400** and ordered to pay **\$21,952** in restitution (total of **\$62,352**) after failing to pay prevailing wages, proper overtime rate and failure to submit true and accurate certified payroll record on the

### Vermont and New Hampshire

With the time change and feel of spring in the air, the construction season is poised to take off. The Burlington Vermont town center project is underway, along with the power transmission line upgrades throughout the state of New Hampshire.

The 2018 season is showing signs of a promising start. We will see multiple projects starting in southern New Hampshire at the beginning of the second quarter. Our New Hampshire and Vermont members will have many employment opportunities this season. The northern territory shops are all busy and hiring to keep up with the workload presently on the books. It is the care and pride in the professional skill that you possess, putting us noticeably above the rest. So to you my brothers and sisters, who stand proudly and unified, I wish a safe and prosperous new season.

Leonard Del Gatto  
413-362-4313  
ldelgatto@local98.org



The garage crew for the Town of Springfield, Vermont.



The new elementary school in Templeton, Massachusetts. Our operators working with the footing crews.



### Members' Forum

Any one interested in participating in a Local 98 Bike Run please contact:

Nick Girolamo at 413-265-1781

or

Frank Fay at 413-441-4390



**Berkshire and Franklin Counties**

These recent snowstorms have put a damper on work in the Berkshires and surrounding areas. When the weather breaks there should be plenty of work. Taconic High School in Pittsfield and Mount Greylock Regional High School in Williamston have demo work and athletic fields that still need to be built. With several construction projects still in progress at Williams College we continue to employ operators. There are also a couple of good size paving jobs on Route 91 in Bernardston, Greenfield and Clarksburg, Massachusetts. The outlook looks good for the Berkshires.

Paul Wilk  
413-374-1053  
pwilk@local98.org



Bruce Forgea is loading matts at Williams College for Maxymillian.



James Quink hanging steel at Tanglewood for Hallamore.



Will Roberts at MGM for Northeast Contractors setting curb for final landscape package.



Bob Sieruta, working for Gerber Construction, is ripping rock for new soccer field in Springfield, Massachusetts.

**Hampden and Hampshire Counties**

The larger projects in the area have been completed or are winding down but there still will be a lot of activity in the area. Downtown Springfield will be busy due to the MGM streetscape projects, sidewalks and curbing along with repaving should keep our members busy. Pipe and road projects have been bid or are being released around the area. Business as usual for western Massachusetts.

Remember as an Operating Engineer we all have the responsibility to protect our work, do your best to keep the skid steers and forklifts ours.

Doug Fay  
413-271-0333  
dfay@local98.org

following public works projects in Massachusetts: Town of Lexington – Cary Memorial Building and City of Quincy - Old City Hall Renovation projects. Notification letters were sent to the awarding authorities involved.

**Southern Road and Bridge, LLC** was issued civil citations in the amount of **\$20,000** and has to pay **\$193,407** in restitution (total of **\$213,407**) after failure to pay prevailing wages and failure to submit true and accurate certified payroll records on the following public works projects in Massachusetts: Gloucester Bridge, Wrentham Five Bridges and Worcester Burns Bridge.

**S & R Construction Company** and its owner, **Stephen P. Early**, were issued a civil citation in the amount of **\$25,000** and ordered to pay restitution in the amount of **\$40,920** (total of **\$65,920**) for failure to pay prevailing wages on the following public works projects in Massachusetts: MBTA - Fitchburg Commuter Rail Line and MBTA - Assembly Row.

**The Ockers Company** and its owner, **John Joseph Houser**, were issued civil citations in the amount of **\$550** and ordered to pay **\$1,645** in restitution (total of **\$2,195**) after failing to pay proper overtime rate and failure to submit true and accurate certified payroll records on the City of Newton LED Street Light Changeover project.

**Total Home Services, Inc.** and its owner, Eugene J. Whitehead Jr., were issued civil citations in the amount of **\$6,000** and ordered to pay **\$37,111** in restitution (total of **\$43,111**) after failing to pay prevailing wages and failure to submit true and accurate certified payroll records on the West Boylston Solar Photovoltaic System Installation public works project.

**FFCM Project Targeting**

Since April 1, 2017, the Foundation has targeted **60** projects in Western Massachusetts worth an estimated **\$179M**. Of these, **57** have been awarded, with **\$94M** of the **\$152M** (or **62%**) awarded to contractors signatory to at least one of the unions contributing to the FFCM.

Since April 1, 2017, the FFCM Western Mass Office has transmitted **19** cases of prevailing wage and other violations on public jobs to the Office of Attorney General, Awarding Authorities and other agencies.

During this time, the FFCM Western Mass Office requested **66** and received **64** certified payrolls.

**Employee Communications**

Since April 1, 2017, the FFCM has sent personalized letters to the employees on **30** public works projects in Western Massachusetts.

## *Michelle P. Schweitzer, Administrator*

Spring has officially begun however the weather has not been cooperating with the Calendar! Hopefully, we've seen our last Nor'easter for this season and the nice weather will return soon, so we can get an early start to our employment season. I hope everyone had a nice holiday season and I wish you all a wonderful and productive 2018.

### **ANNUITY FUND DISTRIBUTIONS:**

In our June 2017 Newsletter, I detailed information regarding our Annuity Fund, and the criteria that must be met to be eligible for a distribution from that Fund. It has come to my attention that there are still questions as to why distributions are not allowed for reasons other than those that are defined by our Plan. The IUOE Local 98 Annuity Plan is regulated by the United States Department of Labor and the Internal Revenue Service. It is compliance with these regulations that permits pre-tax contributions to be made into the plan and earnings to grow tax free until distributed.

Under IRS regulations, defined contribution plans **may** permit a participant to withdraw retirement plan funds while actively employed if the participant experiences a financial hardship. The IUOE Local 98 Annuity Plan is designed and operated to allow hardship withdrawals for all the events specifically designated as permissible under the regulations (certain medical expenses, purchase of primary residence, certain educational expenses, certain funeral expenses, certain losses). Permitting distributions for any other type of hardship can result in the Plan's loss of tax exempt status.

As the United States Government re-writes the tax code for the recently approved Tax Cuts and Jobs Act, Plan Trustees will evaluate the impact on the Plan and, if necessary modify provisions accordingly.

Fund Office employees must follow the Plan Documents that are in place and we do not have the flexibility to "make exceptions" for any reason. This applies not only to the Annuity Fund, but to all of the Funds.

**The benefit funds are governed by a Board of Trustees which includes both Union and Employer Trustees. The Trustees have the authority to amend, modify or discontinue all or part of these Plans when conditions so warrant. The decisions that are made by the Funds' Board of Trustees regarding any plan modifications are only considered after legal, actuarial, investment and accounting professionals have reviewed and determined that the changes are appropriate, and are in accordance with ERISA, IRS and DOL regulations that ultimately govern how these plans operate.**

### **SHORT TERM DISABILITY:**

As you know, your Health & Welfare Plan provides disability benefits to active participants who become disabled while covered by the health plan. It is imperative that any participant collecting disability payments, or disability credit towards health coverage notify the Fund Office immediately upon return to work. The Fund Office has no way of knowing that you've returned to work unless you notify us. If benefits are paid and you've returned to work, you will be required to repay any benefits you were not entitled to.

### **MENTAL HEALTH & SUBSTANCE ABUSE:**

Your health plan covers services relating to mental health & substance abuse. There are providers locally that specialize in these services. Please contact Blue Cross/Blue Shield at the number on the back of your Blue Cross ID card or contact the Fund Office at (413) 525-4221 if you need assistance locating a provider.

### **ANNOUNCING TWO SCHOLARSHIPS IN ASSOCIATION WITH THE MASSACHUSETTS COALITION OF TAFT-HARTLEY TRUST FUNDS**

As a result of our affiliation with the MA Coalition of Taft-Hartley Trust Funds, any member, child, grandchild or spouse of a Local 98 member or employee of the Funds are eligible to apply for these annual scholarships:

**Colleen Sullivan Memorial Nursing Vocation Scholarship:** This \$4,000.00 (\$1,000.00 x 4 years) scholarship is available to applicants that are enrolled in or accepted as an undergraduate student by an accredited nursing program.

**Lou Sarno Memorial Scholarship:** This \$4,000.00 (\$1,000.00 x 4 years) is available to applicants that are enrolled in or accepted as an undergraduate student by an accredited college or university.

Applicants must provide an **official** copy of his or her current school transcript along with a 500-word (or more) essay. The essay topic for each scholarship will be sent to you along with the application. Applications must be postmarked or received by Monday, May 21, 2018. **For applications, please contact the Fund Office at (413) 525-4221 or print one from our website at [www.iuoeocal98.org/benefits](http://www.iuoeocal98.org/benefits).**

### **IMPORTANT REMINDERS:**

Please make sure you have a completed/updated Beneficiary Form on file with the Fund Office.

Participants approaching retirement age, please remember that our Plan requires a full 90-day notice prior to your retirement date. If you plan to retire, make sure to call at least 90 days prior to your anticipated retirement date to begin the application process.

**PLEASE SUBMIT YOUR CALENDAR CARDS TO OUR OFFICE MONTHLY.** This is the only way we will know if you are working and receiving the benefits you are entitled to.