



REPORT OF THE PRESIDENT B/A KEITH D. HILL NOVEMBER 2021

Below is my report for the month of November 2021, presented to the Executive Board on December 3, 2021 and the Members on December 7, 2021 during the Mass Membership Meeting.

CTA CONTRACT:

- The month of November Local 241 held four sessions of negotiations with CTA. There were two sessions with just Local 241 and two joint sessions with Local 308. Both sessions moved pretty well and we added two more TA (tentative agreements) bringing the Locals to a total of four. The Locals and CTA still have what they deem meaningful proposals left on the table.
- To dispel the rumors, we are not getting a bonus check at the end of the year. We have had conversations about wages and bonus but we are still in negotiations and on-going talks, whatever we shall receive will be voted on by the members at the end of negotiations once the contract is concluded. As a membership and as an administration remember, WE HAVE NOTHING TO LOSE OR NOTHING TO GIVE UP!!!

PACE WEST:

- First, I would like to thank everyone who took the time out to submit a contract proposal. The proposals will be put in order of importance and posted at your location. Also, we are looking for a member to join us at the table, so please reach out to my office either by phone or email to sign up to be on the contract committee and let your voice be heard. Our first meeting is scheduled in December to lay the ground rules so, let's get ready. Remember, WE HAVE NOTHING TO GIVE OR NOTHING TO LOSE!
- I would like to thank Union Steward Chris Chinn on working with me on handling a few grievances that also resulted in returning members back to work. I look forward to our labor management meeting to resolve more things for the members of PACE West.

<u>REPORT OF THE PRESIDENT B/A</u> <u>KEITH D. HILL</u> <u>NOVEMBER 2021 (CONT.)</u>

PACE NORTHSHORE:

PACE and Local 241 have a date in December and are ready to start negotiations. Local 241 is looking for a member to join us at the table to represent the members, please see the bulletin posted. Also, if you are interested in becoming a Union Steward for PACE Northshore and not afraid of the challenge, please reach out to the Union office.

PACE SOUTHWEST:

I would like to thank Executive Board Member Caesarie Montgomery and Union Steward Noe Garcia for having a successful labor management meeting. We discussed problems with the extra board and when operators have no relief. Also, we resolved some grievances either by getting a member paid or by agreeing to move the grievances to arbitration.

79TH AND COTTAGE GROVE and 103rd STREET RELIEF POINTS:

- Starting with the Winter Run Pick of 2021 the Brothers and Sisters of 77th Street garage will be making a relief on 71st and Cottage Grove for their safety. This has been a battle a few years in the making, the change has been made.
- The recommended way of travel is the Redline to 69th Street stop, at that point you can either take the #30/South Chicago or the #71st /South Shore routes, which will give the operators two buses to take to the new relief point.
- We have a few concerns with the relief point at 103rd Street garage, dealing with the #6/ Jackson Park Express. We are looking to see what we can do and our options so work with us.

PENSION:

- Also, I would like to inform the members of Local 241 they will not see a pension increase in 2022. The task of getting the pension fund to a level where we will not see any increases is challenging. I can proudly say this administration is moving in the right direction and as the fund now is over \$2 billion dollars plus for the first time ever in the history of the fund.
- The RHCT (Healthcare Trust) contribution will be reduced to 1% from 3% for both groups, we still have a long road ahead of us to fix many problems in some form, just work with this administration as we tackle these items.

EXPEDITED AND PRE-ARBITRATION & LABOR CHARGES:

- In the Month of November Local 241 held an Expedited Arbitration to address grievances. The Local submitted over (60) grievances winning (41) in some form by way of the arbitrator. This administration will keep addressing the grievances and keep working to reduce the amount of time members must wait to be heard.
- Labor charges in the month of November, we had two (2) cases dismissed and one (1) new case brought against the Local.

HOLIDAY SCHEDULE:

This year Christmas and New Year's Day are both on a Saturday, the CTA will be honoring both days on the eve of both holidays which is Friday, December 24, 2021 and Friday, December 31, 2021. We will be operating on a Sunday schedule on the 24th and the 31st; Saturday schedule on the 25th and the 1st; and a Sunday schedule on the 26th and the 2nd. Everyone please be safe and enjoy the holidays

MISC.:

This is to provide a summary of the Infrastructure Investment and Jobs Act (IIJA --H. R 3684), which was signed into law by President Biden (Public Law No: 117-58) on November 15, 2021.

Leading up to this bill, which replaces the FAST Act, ATU prioritized three main areas: 1)-Funding, 2)- Safety, 3)-Workforce Development. As you will see below, while this bill creates a few overall policy changes, ATU was highly successful in getting language in the legislation that will have a direct impact on the health and safety and job security of transit workers. Section 13(c) Labor Protections: The new bill reauthorizes Section 13(c) of the Federal Transit Act -- 49 USC 5333(b) -- which of course preserves the collective bargaining rights of transit workers. No changes are made whatsoever to this section. Section 13(c) application under existing programs will continue, requiring the active involvement of transit unions and the U.S. Departments of Labor and Transportation. FEDERAL TRANSIT FUNDING - The massive bill reauthorizes the federal transit program for the next five years and appropriates specific funding for certain categories. It provides significant increases in investment to put public transit agencies on a path to modernize their systems and meet the growing and evolving demands of our communities. The bill provides \$106.9 billion for public transit, an increase of \$41.1 billion (63%) from current levels. It increases each of the formula and competitive grant programs by 35-37 percent compared to current levels.

<u>REPORT OF THE PRESIDENT B/A</u> <u>KEITH D. HILL</u> NOVEMBER 2021 (CONT.<u>)</u>

OPERATING ASSISTANCE:

The bill maintains FAST Act policies regarding the use of federal transit funds, which generally speaking are to be used for capital purposes. However, expenditures for other than capital uses are authorized for specific programs. Some of these expenditures include:

- 49 USC 5307 (formula funds) apportionments for urbanized areas (UZA) with populations of less than 200,000 persons can be used for operating expenditures.
- 49 USC 5307 apportionments for transit systems that operate 100 or fewer buses in urbanized areas with populations of 200,000 or more persons and meet other criteria can be used for operating expenditures.
- > 49 USC 5311 apportionments for rural areas can be used for operating expenditures.
- Preventive maintenance provisions permit the expenditure of funds for maintenance costs, including labor, for transit vehicles, facilities, and rights-of-way, by agencies in any UZA regardless of population size. For matches to operating grants for small urbanized and rural areas the ratio is up to 50 percent federal and at least 50 percent state and local.

WORKFORCE DEVELOPMENT:

Zero Emission Bus Facilities Grants

- \$5.25 billion for \$5339 Low or No Emission (Lo-No) Bus Competitive grants.
- 5% of this funding must be used by transit systems to fund workforce development training, including registered apprenticeships and other labor-management training programs.
- \$500 million is set aside for training.
- In awarding competitive bus grants for projects related to zero-emission vehicles, the bill requires transit systems to submit a zero-emission transition plan that demonstrates a long-term fleet management plan with a strategy for how they intend to use their funds.
- Transit systems must examine the impact of the transition to zero emission buses on the current workforce and avoid the displacement of the existing workforce.

PUBLIC TRANSPORTATION SAFETY PROGRAM:

Background - The bill includes major changes to the Public Transportation Safety Program. A few years ago, the Federal Transit Administration (FTA) required all transit systems to develop and submit Public Transportation Agency Safety Plans (PTASPs) in order to qualify for FTA funding.

For background, see the video at the link here: <u>https://www.youtube.com/watch?v=9GUp6bdYySc&t=26s</u>

<u>REPORT OF THE PRESIDENT B/A</u> <u>KEITH D. HILL</u> NOVEMBER 2021 (CONT.<u>)</u>

PUBLIC TRANSPORTATION SAFETY PROGRAM (Cont.):

Failure to submit a safety plan results in the withholding of FTA funds. The PTASPs deal with all aspects of transit safety, including assaults on workers and other matters. However, the PTASPs are currently developed and submitted to FTA only by transit boards and general managers. Workers and unions have little role at all. Major Changes:

- The new bill fundamentally changes the PTASP process. Under the IIJA, before management submits their safety plan to FTA, a safety committee of the transit system must develop and approve the agency safety plan and any updates to the agency safety plan.
- Significantly, the safety committee must be convened by a joint labor-management process; and consist of an equal number of: o (I) frontline employee representatives, selected by a labor organization representing the plurality of the frontline workforce employed by the transit system or, if applicable, a contractor to the transit system and o (II) management representatives.

ASSAULT DEFINED:

For the first time, federal law now includes a definition of 'Assault on a transit worker.' It is defined to mean "Any circumstance in which an individual knowingly, without lawful authority or permission, and with intent to endanger the safety of any individual, or with a reckless disregard for the safety of human life, interferes with, disables, or incapacitates any transit worker while the transit worker is performing his or her duties." This means that any time there is "interference" with a transit worker, it is considered to be an "assault." This is a low threshold. Any spitting, shoving, verbal abuse, etc. that has been dismissed in past years by transit agency management or law enforcement can no longer be ignored. The bill requires:

- ✓ Transit systems to report all assaults (using the new definition) and pedestrian/bus collision incidents to the National Transit Database (NTD), which is maintained by FTA.
- ✓ Safety plans to include strategies to minimize exposure to infectious diseases; safety performance measures; a comprehensive safety training program for the operations and maintenance personnel; and a risk reduction program for transit operations to improve safety by reducing the number of accidents, injuries, and assaults on transit workers.
- Safety committees to establish performance targets for the risk reduction program using a 3-year average of NTD data.
- ✓ Transit systems to reduce vehicular and pedestrian accidents involving buses that includes measures to reduce visibility impairments for bus operators that contribute to accidents, including retrofits to buses in revenue service and specifications for future.

<u>REPORT OF THE PRESIDENT B/A</u> <u>KEITH D. HILL</u> NOVEMBER 2021 (CONT.)

- Mitigation of assaults on transit workers, including the deployment of assault mitigation infrastructure and technology on buses, including barriers to restrict the unwanted entry of individuals and objects into the workstations of bus operators when a risk analysis performed by the safety committee of the transit system determines that such barriers or other measures would reduce assaults on transit workers and injuries to transit workers.
- ✓ \$\$\$\$\$\$ Transit systems to set aside not less than 0.75 percent of their formula funds for safety-related projects.

In Solidarity,

Heitt Q. Hil

Keith D. Hill President / Business Agent



LOCAL UNION 241 • AMALGAMATED TRANSIT UNION

A.F.L. - C.I.O. - C.L.C. 1613 SOUTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60616 TELEPHONE: (312) 341-1733 • FAX: (312) 341-1471 A.T.U. website: <u>www.atu241chicago.org</u>

December 2, 2021

Dear Members of Local Union 241,

I would like to take this opportunity to wish the Members of Local 241 a happy and safe holiday season. I come before you today to address an incident that occurred last month. It was brought to my attention that information concerning a personal matter was intentionally posted on Facebook and other media outlets in an attempt to paint me in a bad light and to damage my reputation. Instead of rushing to judgement, I decided to delay my response until I had all the facts. Therefore, to the Members of Local 241, I want to go on record and state that these postings are gross misrepresentations of the private matter in which they attempt to address. Furthermore, these social media postings are void of facts and is not a clear depiction of the situation. The individuals who are responsible for these transmissions tried to unfairly characterize my values and beliefs. I want to take this time assure the Members of Local 241 that I was not charged in any court of law (State, County or Local). All charges were dropped and have no pending court cases.

To those individuals who chose to maliciously violate my privacy based upon assumptions, consider this notice that you did so illegally. I am actively exploring all options to determine how to proceed in that direction. Many of you have heard the old adage, "if it happened to me, it can happen to you." Local 241, *"we know what they did and we know why they did it!"* As the President/Business Agent, and a dues-paying member, I swore and oath to defend this Membership. I will be relentless in my resolve to protect this membership from those individuals that seek to do it harm.

We cannot serve as a safe haven to those who believe that there is nothing wrong with freely posting someone's personal information whenever they don't like that person or disagrees with them. We are professionals and this type of behavior is unacceptable. Therefore, it is necessary that we collectively stand up and stop these individuals. This is not about President Hill. This is about accountability for your actions. These individuals must be held accountable and the proper remedy sought.

On a different note, as we enter the Holiday Season, I would like to update the Membership on the state of contract negotiations. The Officers, Executive Board and Stewards have been diligently working to achieve a fair and equitable contract for the Members of Local 241. We have made great strides. I ask that you continue to perform your duties at the highest level of excellence. I would like to say thank you to all the Members who called or visited the Local office throughout the month of November. I continue to be humbled by your support.

Fraternally Submitted,

heitt S. Hil

Keith D. Hill President & Business Agent ATU Local 241

Financial & Recording Secretary Treasurer



2021 NOVEMBER REPORT

PHONE: 312-341-1733

FAX: 312-341-1471

OFFICE: ATU LOCAL 241 1613 S. MICHIGAN AVE. Chicago, IL 60616

EMAIL: TBOWERS®ATU241CHICAGO.ORG

www.atu241chicago.org

<u>BILLS</u>

All Bills are paid and current. The Per Capita Tax (or taxes paid by Local 241 to the ATU International in order to keep our Local in "good standing,") is paid and up to date as reflected in my treasury reports.

I have provided the Executive Board and the Membership access to Local 241's treasury reports for the month of November, which includes the Profit loss, Balance Sheets, Payroll Journal and Timesheets. They are always present and available for viewing at all Executive Board and Mass Membership Meetings.

I have issued Executive Board Minutes dated October 29, 2021. I have also issued Mass Membership Meeting Minutes dated November 2, 2021. Please make sure to check for announcements posted on the Union Boards at all locations.

<u>Open Grievances</u>

- The number of open grievances for the month November 2021 is 1611.
- Cases are being won with little to no lawyer involvement.
 This is a cost savings to the Membership.

Pension

- I attended our regularly scheduled addition to mandatory pension training on Tuesday November 23, 2021. The pension meeting was held earlier in the month of November due to the Thanksgiving holiday.
- Remember members, now is a good time to make sure that you update your beneficiary information.

Contract Negotiations

Contract negotiations are in progress between CTA and both Locals 241 and 308. I attended more contract negotiations meetings. Future dates are being established as we work toward improving our wages and working conditions. Let's continue to perform our jobs at the highest level of skill and integrity.

Local 241 Training

On November 13, 2021 I attended classes with various members of Local 241 at the University of Illinois School of Labor and Employment Relations. This was the second of seven classes which takes place one Saturday out the month through April 2022. I am also attended a separate training course as well. As I conclude my report, I want to wish all of our member a Happy Holiday Season. Let's stay vigilant in our safety on and off the Job. No fair disputes. As President Hill has stressed "COUNT EVERYONE." That goes for CTA and Pace.

In Solidarity,

Di W. Bon

Toi W. Bowers Financial Recording Secretary-Treasurer ATU Local 241

"TODAY AND TOMORROW, TOGETHER WE WILL MAKE A DIFFERENCE, TOGETHER WE WILL WIN!"

- TOI W. BOWERS





1st Vice President Woodrow Eiland November 2021 Report

For the month of November, I was assigned to North Park garage to do the discipline as well as the other northside and westside garages. In addition to doing various duties assigned by President Keith Hill as well as corresponding 1st Vice President duties.

ACCIDENTS

Please members, request to see the hard drive with the Union Reps, because management is wrongfully charging members with accidents. Examples:

- Illegal right turn in front of the bus
- Cars and trucks running into the back of the bus
- Accidents on the left side behind the rear tires

If this happens to you, PLEASE CALL YOUR REPS AND LET THEM KNOW!

BEREAVEMENT ANNOUNCEMENTS

Former Recording Secretary Michael Simmons lost his mother. From myself, the Officers Executive Board Members/Stewards and office staff would send our sincere condolences to him and his family.

EXPEDITED ARBITRATION

Myself, President Keith Hill and 2nd VP Tanno Muhammad presented 60 cases to CTA via ZOOM Conference call. 41 cases were "Allowed" or "Allowed-In-Part" with 19 cases denied by way of the arbitrator, with no attorney cost only arbitrator fees.



PENSION MEETING

The pension is solvent with 2.2 billion dollars in it. As of January 2022, the RHCT is going from 3% to 1% contribution from the members. We are making efforts slowly but surely, thanks to this Local.

PART-TIME PENSION

We are in what we think is our last round of the part-timer's pension that was paid and taken out wrongfully. CTA has thrown a road block in the terms, but we are positive that the outcome will be in our favor. We have a trustee meeting December 14, 2021 and we will update you if it happens.

EXTRA BOARD

Please mindful and watch the "Extra Board" for violations, it really happens around the holidays. No matter what the manpower is, the "Extra Board" shouldn't be violated. Clerks are being instructed to call their rep if management is forcing them too. So members, don't be scared to call your Executive Board Members/Stewards or any Officer, if you feel that the "Extra Board" has been violated. We will investigate it!

SUPERVISION

Congratulations to the last Supervisor Class. From the first class to the last class, "Pool Supervisors" will be put in seniority order from appointed Clerks to Pool Clerks to Bus Operator, in that order for Supervision appointment.

Thanks again to all. Congratulations to the Classes of 2021!!!!

RETIREMENTS

I would like to take this time to congratulate Recording Financial Secretary-Treasurer Toi Bowers for a job well done at CTA on her retirement, but her job is not done yet, LOL 🙄 *Congratulations!!!!*

I would like to congratulate all of the members of Local 241 who have retired this year. I wish them all a *Prosperous Retirement, Healthy and Safe Endeavors.*

Be safe during the holidays. Have a Merry Christmas and a Happy New Year to all, BYE, BYE 2021.

Humbly Submitted, Noolu

Woodrow Eiland 1st Vice President ATU-Local Union 241





2^ª Vice President Tanno Muhammad November 2021 Report

I would like to start off by saying, Peace and Blessings to Local 241 members, I hope you and your families are in good health and in the best of spirits. As the 2nd President, I have the responsibilities to represent the Local and its members assigned by the President.

I would like to say Happy Holidays to all 241 members, may 2022 be a better year. Let's practice unity and become a stronger Union. During this Covid-19 Pandemic we can truly say our membership has been working very hard to keep the City of Chicago moving. The members of Local 241, my condolences go out all that have lost love ones during this Pandemic stay strong, healthy and be wise.

CONTRACT NEGOTIATIONS

We have had several breakout sessions with CTA regarding the contract. Some good days, some bad days. In the end, I believe this Local will come out on top. I am continually helping and fighting against the disrespectful management team at CTA, that seek to harm our members and Local 241 families.

EXPEDITED ARBITRATION

In the month of November, I have been working very hard and resolving many Step II grievances. Also Expedited Arbitration approximately 60 cases 41 wins with reimbursement of money or removal of discipline and some "Moot" which means the discipline has already fallen off the employee work record.

DRUG HEARINGS

In the months November 2021, approximately 9 discipline hearing:

- 1-Discharged
- 3-Resigned
- 1-Sent back to work with pay
- 4-SAP (Substance Abuse Professional)

You can never be prosperous using drugs and or alcohol. It's a state law in regards to drug, drinking and driving and most of all it is detrimental to your health.

PLEASE SAY NO TO DRUGS/ALCOHOL!

PENSION MEETING

PENSION FUND: Membership contributed 13.324%. RHCT Membership contributed 3% as of January 1, 2022 the will contributed 1%.

I want to also thank the Executive Board Members/Stewards at all of CTA and PACE locations for their hard work this year during this Pandemic.

I leave you as I came in Peace and Paradise,

Tanno Muhammad 2nd Vice President



<u> Assistant Business Agent – Maintenance Report</u>

My Name is Marqueal L. Williams I am the Assistant Business Agent for Local Union 241, this is my report for the Month of November CTA, PACE, and FIRST TRANSIT.

PaceWest

Management and Union had several meetings about manually washing buses, back in October of 2021 Management added the task of washing the back of buses by hand, so imange this, you sweep the bus, fuel the bus, check all fluids, then go to the back and manually scrub the back then go through the wash rack and park the bus. This was to be done 20 time a night, if you are in your 50's and 60's this is a strain to your body. Management had previous knowledge that the wash rack was broken but never addressed the issue, and now that heads had to roll Management decided to discipline employees, this is unacceptable.

Marqueal Williams and Keith Hill addressed this with Pace West and the conclusions was that the employees would not be scrubbing the backs of 20 buses a night, instead the employees have to go slow through the wash racks, on Tuesday November 16, 2021 the Maintenance Crew will come out and fix the wash racks.

I spent several hours at PaceWest addressing complaints about the Winter Pick, this is currently being addressed and next month I will report the outcome.

Complaints and Harassments'

If you feel you are being harassed, that's because you are! There are a few things you need to know and do. Carry a note pad, this way when you are being harassed you can note it. Write down the time and date of the incident. Be very clear and detail about the facts. In most cases it's your word against Management, so build your case against them, get statements from other members (on a report to manager preferably), the more information you can provide the better.

When you have established some harassment fill out a Report to Manager or a Speed Letter, this will start the paper trail and show you brought it to the attention of the management staff. Thru inhouse mail send copies to the General Manager. If you get no results or not happy with the results, give a copy to me. Please remember you can never refuse a direct order, <u>unless you think it is unsafe to do</u>. If you do not agree with the order, ask for a Speed Letter or a Report to Manager, write a statement in regards to why you disagree with the direct order, or that you feel you're being harassed and ask them to sign it. If they refuse note that, and send it to the General Manager thru in-house mail. Remember to

keep your cool at all times, all your actions will be securitized, just like manager build cases against members, we can build cases against mangers harassing our members.

Pension and RHCT

As of January 23, 2020, the Pension Plan funding was exactly \$1,900,197,154.09. As of November 23, 2021 the Pension Plan Funding is Exactly 2,130,395,542.61 within 33 months the plan has multiplied by \$230,198,388.52. The Multiplier Factor for retirement is .0215%. The Pension contribution increased from 12.010 to 13.324%, during the 2018-year investment returns fell below 8.25%.

December of 2019 the plan did meet the 8.25%. For more Pension contribution information of funding, you can follow this link <u>40ILCS5/22-101e</u>. The Authority contribution is 20.647%.

As of January 23, 2020, the Retiree Health Care Trust Plan funding was \$945,862,202.75. As of November 23, 2021 the RHCT funding is \$1,156,655,788.95 this is a \$210,793,586.02, as this administration has been reporting that as of January of 2022, we will be receiving 2% of our pay going on our checks thanks to President Keith Hill, this will decrease from 3% to 1% this plan is well over 100% funded. To check every penny that you put into the Health Care Trust from your paycheck go to www.groupadministrators.com, then enter your Social Security Number as your ID. And then enter your Badge Number for your Password, it will show you the Year-to-Date amount that you contributed into this fund. You should then check all your end of the year check stubs dating back from 2008 until present to make sure the total amount is accurate. This concludes my Assistant Business Maintenance Report

Vaccination Termination

The Chicago Transit Authority has started the termination process in the Maintenance Department if you're not vaccinated, if you received one of the shots you will remain in service. If you filled out a Medical or Religious Accommodation you will remain in service until you hear back from the ARC or EEO.

It is your responsibility to upload the vaccination information into the Self-Service Portal, if you are having problems loading it you have to do a Report to Manager, if you don't it will be a behavior violation, this violation is a **non-point** violation it acts as a verbal warning. Please don't go into your discharge interview high-off your emotions, even if you're not planning to ever get the vaccination be professional and let the Authority know you need time to talk it over with your family, what you write in the employee comments will reflect on your grievance.

Contact Numbers You May Need

Reed-Group	(877) 282-2019
Control	(312) 432-8041
EPA	(888) 371-1125
Safety	(888) 968- 7782

In Solidarity, Marqueal L. Williams Assistant Business Agent – Maintenance Keith D. Hill President - Business Agent

Toi W. Bowers *Financial Recording Secretary -Treasurer*



Woodrow Eiland 1st Vice President

Tanno Muhammad 2nd Vice President

Marqueal Williams Assistant Business Agent - Maintenance

LOCAL UNION 241 • AMALGAMATED TRANSIT UNION A.F.L. - C.I.O. - C.L.C. 1613 SOUTH MICHIGAN AVENUE • CHICAGO, ILLINOIS 60616 TELEPHONE: (312) 341-1733 • FAX: (312) 341-1471

A.T.U. website: <u>www.atu241chicago.org</u>

November 1, 2021

MEETING NOTICE

Our next Mass Membership Meeting will be held December 7, 2021, the first Tuesday of the month. <u>Meetings will be held at: 10:00am, 2:00pm (CANCELLED due</u>

to cleaning for COVID), 4:00pm & 7:00pm

- Call to Order by President
- Roll Call of Officers and Executive Board
- President's Report
- Financial Report
- Report of the Officers
- Old Business
- New Business
- Adjournment

****LOCATION****

ATU Local 241 1613 S. Michigan Ave Chicago, IL 60616

Keith D. Hill

President/Business Agent

.Toi Bowers

Financial Recording Secretary-Treasurer

CTA-74th St. Depot Federal Credit Union

The Services We Offer

Savings

Financial Literacy Training Personal Loans Auto / Motorcycle Loans - New and Used Loans for Trailers Loans for RVs Christmas Loans

> Summer Loans Gift Cards Reloadable Debit Cards

Free Services

Notary Public Time Books Payroll Deposits Direct Deposits Invite to Annual Meeting

Fee Services

Copying and Fax Services Laminated Time Books Laminating Services

10053-57 South Western Ave Chicago, IL. 60643

Phone: (773) 476-4822 Fax: (773) 476-4273 Email: <u>Cta74thdfcu@yahoo.com</u>

Website: www.74thstdfcu.com

HOURS

Monday, Tuesday, Thurs, 10:00 a.m - 3:00 p.m Friday 12:00 p.m - 5:00 p.m

Executive Board:

Willie Means - Chairman Leonard Morris - Vice Chairman Robert Davis- Secretary Charles H. Peterson - Treasurer Michael Booth- -Board Member Ruth Ewing- Board Member Jay Thompson - Board Member

Staff:

Charles H.Peterson - Treasurer Michael Booth - Manager Ruth Ewing - Assistant Manager Ronney Hunter Jr. Aaron McCray Vern Hodges

Volunteers:

Venita Jones Yavaughn Triplett Tanno Muhammed Camela Parnell

77TH Street Depot Federal Credit Union

5401 South Wentworth Union #26 Chicago II 60653

Branch Office: 11049 South Fairfield Chicago II 60655

Main Office Hours: 9a.m to 3p.m- Mon/Wed/Thurs/Fri. Phone#773-846-7137

Branch Office: 10a.m to 3p.m- Mon/Thurs/Fri. Phone#708-422-3900

E/mail: 77thstreet210@sbcglobal.net web page: 77thstreetdepotfcu.org

ACCESS YOUR ACCOUNT 24/7, WITH ONLINE BANKING AND OUR DEBIT CARD

We offer:

New and Used Auto Loans	Debit Cards
On Line access	ACH deduction options
Personal Loans	Payroll Deductions
Motorcycle Loans	Holiday Loans
Property Tax Loans	Payday Loans

Free Checking Account

We encourage you to join our credit union, we are here to help.

MANAGER/CEO

AL O. TOWNS

CHICAGO AVENUE GARAGE FEDERAL CREDIT UNION

Savings Accounts

- Competitive interest rate on savings
- Each savings account insured to \$250,000 by NCUA (National Credit Union Administration)

Loans

- Unsecured loans
- Christmas loans
- Short-term emergency loans

Quick turn-around on loan applications.

CHICAGO AVENUE GARAGE FEDERAL CREDIT UNION 4909 W. Division Street, Suite #403 CHICAGO, ILLINOIS 60651 Telephone: (773) 626-1100 Fax: (773) 626-2210 E-mail: cagfcu4283@att.net



Attention: CTA Employees

- A federal credit union is a not-forprofit financial institution cooperative that provides a place for members to save and obtain loans at reasonable rates.
- Call or stop by the office for more information.

Hours

Monday through Friday: 10:00 A.M. to 2:30 P.M.

Closed on major holidays

IMPORTANT, TIMELY TIPS

for members of

Chicago Avenue Garage Federal Credit Union

If you have a loan with the Chicago Avenue Garage Federal Credit Union, and

you are planning to change jobs, or retire from CTA,

or

you experience any major changes in your finances, and plan to file bankruptcy,

please contact the credit union to discuss your financial situation, and possible adjustments to your loan repayment schedule. The credit union wants to help you avoid late payments, late fees, and negative reporting on your credit report.

Telephone: 773-626-1100

(best time to call – Monday through Friday 10:30 A.M. to 2:00 P.M.) E-mail: <u>cagfcu4283@att.net</u>

Holy Bible: Ecclesiastes 10:19 "...money answers everything." Credit Union members, let's talk about it.

CHICAGO AVENUE GARAGE FEDERAL CREDIT UNION

4909 West Division Street, Suite 403, Chicago, IL 60651

(CAGFCU)

MEMBERSHIP PROMOTION

Did you know that certain family members of Chicago Avenue Garage employees are eligible to join the CAGFCU?

Contact the office to obtain a "Family Member Eligibility Statement".

Phone: 773-626-1100

Office Hours: 10:00 AM to 2:30 PM (Monday through Friday)

E-mail: cagfcu4283@att.net

CTA SOUTH FEDERAL CREDIT UNION

8050 S. KING DRIVE

CHICAGO, IL 60619

PHONE: (773) 783-5693

FAX: (773) 783-6095

EMAIL: ctasouthfederalcu@yahoo.com

HOURS:

MONDAY, THURSDAY & FRIDAY

10:00AM – 2:00PM

(Closed Tuesday & Wednesday)

SERVICES:

SAVINGS ACCOUNT

SIGNATURE LOANS

SHARE TO SHARE LOANS

AUTO/MOTORCYCLE LOANS (NEW & USED)

CHRISTMAS LOANS

CHRISTMAS CLUB SAVINGS ACCOUNT

RELOADABLE DEBIT CARDS

EXECUTIVE BOARD:

KENNETH MIXON – PRESIDENT VERA J. BECKLEY – VICE-PRESIDENT MARY WILSON – SECRETARY AQUANETTE THOMPSON – TREASURER DONNA WATKINS – CREDIT COMMITTEE CHAIRPERSON MARVIN ALEXIS – BOARD MEMBER ALBERT TOMPKINS – BOARD MEMBER

STAFF:

AQUANETTE THOMPSON – MANAGER/TREASURER DEBORAH BROOKS – CLERK MILDRED ADDISON - TELLER

HAF	PPY BIRTHDA	у то	OUR LOCAL 241	MEMBERS	CELEB	RATING IN NOV	EMBER	
Bell	Debra	1101		Matthew	1103		Latrice	110 <mark>4</mark>
Byrd	Milton	1101	Buford	Leon	1103	Adams	Charles	1105
Calhoun	Denise	1101	Callahan	Alisha	1103	Bekteshi	Meriton	1105
Chesher	Philip	1101	Craig	Lawrence	1103	Caldwell	William	1105
Davis	Constance	1101	Duckworth	TaTiana	1103	Camacho	Joseph	1105
Dunbar	Richard	1101	Dye	Lamont	1103	Carr	Lasalle	1105
Harrison	Kenneth	1101	Ellis	Tony	1103	Dettlaff	Eugene	1105
Hemingway	Lester	1101	Foster	Patricia	1103	Ellison	Carliss	1105
Kidd	John	1101	Haggins	David	1103	Favis	Mario	1105
Kotarba	Marcin	1101	Jenkins	Jerry	1103	Figueroa	Martin	1105
McMillan	Richard	1101	Jones	Derrick	1103	Finley	William	1105
Morataya Diaz	Oscar	1101	Luna	Julio	1103	Garcia	Ricardo	1105
Nash	Willie	1101	Miller	John	1103	Harper	Tekeyia	1105
Payton	Aaron	1101	Peoples	Benjamin	1103	Hobbs	Dekeitivan	1105
Ratcliff	Sheila	1101	Pirtle	Albert	1103	Hunter	Lichelle	1105
Rodriguez	Miguel	1101	Quinlan	Leonard	1103	Janicki	Richard	1105
Scott	Terrill	1101	Roach	Herbert	1103	King	Michael	1105
Smith	Ronald	1101	Rucker	David	1103	Luckies	Danita	1105
Tillman	Katrina	1101	Smith-Luelen	Penelope	1103	Nellum	Maurice	1105
Vancleave	Mitchell	1101	Sutherlin	Charles	1103	Perez	Jorge	1105
Weatherspoon	Ricky	1101	Williams	Arthur	1103	Roach	Michelle	1105
White	Candice	1101	Young	Diamond	1103	Schreiber	Daniel	1105
Williams	Taurean	1101	Zahran	Hasan	1103	Shah	Syed	1105
Boakye	Brain	1102	Clinton	Byron	1104	Smith	Alvin	1105
Bowman	Michael	1102	Dillard	Kevin	1104	Talbert	Walter	1105
Davis	Alonzo	1102	Doyle	Demetrius	1104	Ward	Darnell	1105
Evans	Ciera	1102	Espinosa	Carlos	1104	Weston	Dennis	1105
Feliciano	Carlos	1102	Gandy	Fred	1104	Zegarra	Oscar	1105
Freeman	Edward		Green	Erick	1104	Andrews	Tasha	1106
Gallardo	Julian	1102	Gress	James	1104	Brown	Wayne	1106
Gallegos	Rafael	1102	Inis	Gail	1104	Brown	Willie	1106
Hill	Nathan	1102	Jaquinde	Elisa	1104	Bruce	Ella	1106
Johnson	Eddie	1102	Jimenez	Carlos	1104	Davis	Vincent	1106
Long	Brian	1102	Kemp	Lucinda	1104	DeFrance	Michael	1106
Miranda	Josefa	1102	King	Jarvis	1104	DePalma	Dominic	1106
Patino	Jorge	1102	Lakic	Zdravko	1104	Ester	Barbara	1106
Robinson	Tony	1102	Leatherwood	Vera	1104	Foster	Billy	1106
Rose	Tosha	1102	Lewis	Horace	1104	Gatewood	Devontae	1106
Sapara	<u>Olasein</u> de	1102	Mance	Kinya	1104	Gonzalez	Manuel	1106
Townsend	Jimmy	1102	Mazalewski	John	1 10 4	Graham	Darrell	1106
Washington-Johns	Denise	1102	Medina	Carlos	1 <mark>104</mark>	Haney	Chance	1106
Williams	James	1102	Moskovitz	Robert	11 <mark>04</mark>	Harrington	Carl	1106
Wilson	James	1102	Nelson	Emanuel	110 <mark>4</mark>	Hence	Amelia	1106
Arringto <mark>n</mark>	Michael	1103	Ortega	Manuel	1104	Hernandez	Moises	1106
Brionez	Joseph	1103	Solis	Isidro	1104	Hudson	Edward	1106

HAI	PPY BIRTHD	ΑΥ ΤΟ	OUR LOCAL 241	MEMBERS	CELEB	RATING IN NOV	EMBER	
Jackson	Joseph	1106	Mitchell	Albert	1108	Miller	Herman	111 <mark>0</mark>
Jupiter	Glen	1106	Neeley	Christopher	1108	Moxley	Richard	1110
Leon	Josue	1106	, Orozco	Eriberto	1108	Priest	Dion	1110
McFarlane	Brian	1106	Paikattumaylil	Thomas	1108	Romac	Michael	1110
Mickles	Chantai	1106	Pettiford	Sean	1108	Shelton	Michael	1110
Pradin	Garry	1106	Ramos	Emilio	1108	Taylor	Peter	1110
Sada	Nelson	1106	Sanchez	Jorge	1108	Valentin	Juan	1110
Santiago	Luis	1106	Starks	Verna	1108	Ward	Ebony	1110
Smith	Kyle	1106	Strickland	Tanesia	1108	Watson	Early	1110
Springfield	Valeda	1106	Thompson	Andrew	1108	Williams	Charlotte	1110
Stafford	Robert	1106	Thompson	Jennifer	1108	Winkelman	Terrance	1110
Stewart-Brugess	Linda	1106	White	Eddie	1108	Wright	George	1110
Taylor	Robert	1106	Woodberry	Kevin	1108	Baker	Cornelius	1111
Whitlock	Serita	1106	Aschoff	Lee	1109	Carr	Witherspoon	1111
Whittington	Mark	1106	Bautista	David	1109	Eghbali	Tooraj	1111
Alexander	Dorothy	1107	Bronaugh	Deborah	1109	Enriquez	Virginia	1111
Burton	Glenn	1107	Buchanan	Casandra	1109	Green	Sa'air	1111
Cole	Herbert	1107	Callahan	Patrick	1109	Jefferies	Cozine	1111
Dawson	Jermoun	1107	Choi	Yoon	1109	Jones	Harry	1111
Elmore	Gregory	1107	Davis	Robert	1109	Kidd	Margaret	1111
Gonzalez	Carmelo	1107	Foster	Giles	1109	Lindor	Bellanger	1111
Grijalva	Laura	1107	Giner	Clavorn	1109	Lucente	Jerry	1111
Норе	Thomas	1107	Holloman	Nicole	1109	Marshall	Cornelius	1111
Lewis	Tina	1107	Jones	Darrick	1109	Mickle	Kevin	1111
Pitts	Richard	1107	Lewis	Richard	1109	Mitchell	Jade	1111
Raven	Christopher	1107	McCarty	Lester	1109	Reyes	Margarita	1111
Rios	Ramon	1107	Perdue-Woods	Kimberly	1109	Sandoval	Jaime	1111
Robinzine	Patric	1107	Richmond	Tamika	1109	Schomer	Herbert	1111
Roman	Steven	1107	Sherrod	Pamela	1109	Stevens	Gus	1111
Samaniega	Manuel	1107	Singer	Richard	1109	Thomas	Vincent	1111
Shamsuddin	Fareed	1107	Townsend	Anthony	1109	Townsend	Michelle	1111
Wallace	Lutha	1107	Trotter	Tiffany	1109	Walker	Angelo	1111
Watson	Wilson	1107	Vazquez	Jose	1109	Washington	Paul	1111
Whitaker	Daniel	1107	Velez	Sonia	1109	Williams	Harold	1111
Williams	Derrick	1107	Williams	Maurice	1109	Winston	Janez	1111
Williams	Robert	1107	Bradford-Young	Tara	1110	Bland	Theodis	1112
Colbert	Vasper	1107	Broadnax	Sylvia	1110	Brugess	John	1112
Contrino	James	1108	Brown	Shannon	1110	Castillo	Joaquin	1112
England	Loretta	1108	Crane	Kevin	1110	Centeno	Miguel	1112
Goin <mark>es</mark>	Barry	1108	Dixon	Paul	1110	Clausell	David	1112
Gross	Oscar	1108	Fields	Katrina	1110	Cooper	Melvin	1112
Love	Dwayne	1108	Haynes	Douglas	1110	Davis	Minnie	1112
Lovette	Matricia	1108	Hummel	Thomas	1110	Dunigan	William	1112
Martinez	Christina	1108	Luevano	Marcos	1110	Edwards	DonJuan	1112
	Rickie			Alfredo				
McGee	RICKIE	1108	Mascorro	Anredo	1110	Flanagan	Angela	1112

НА	PPY BIRTHD	ΑΥ ΤΟ	OUR LOCAL 241	MEMBERS	CELEB	RATING IN NOV	EMBER	
George	Alex		Fairfax	Marie		Duncan	Mario	1116
Harris	Michele	1112	Flynn	John	1114		Chariti	1116
Herring	lvra	1112		Michael	1114	Harper	Henry	1116
Horner	Chantel	1112	Gurley	Andre	1114	Haygood	Lisa	1116
Hurst	Anthony	1112	Hicks	Marvin	1114	Hickman	Joseph	1116
Johnson	James	1112	Hiner	William	1114		Ralph	1110
Jones	Phillip	1112	Iheme	Ikechukwu	1114	Jefferson	Camille	1110
		1112		Robert	1114	Johnson	Reuben	1116
Mackey McSmith	Samara Michael		January Kilburn					
		1112		David	1114	Kearney	Paul	1116
Mix	Lillie	1112	Mayfield	Pearl	1114	Lewis	Raymond	1116
Nathan	Harold	1112	Mixon	Larry	1114	Martin	James	1116
Opiola	Melinda	1112	Moore	Derrick	1114	Martinov	Michael	1116
Perez	Oscar	1112	Moser	James	1114	Molina	Jose	1116
Porter	Lashawn	1112	Myers	Sam	1114		Rashun	1116
Pruett	James	1112	Nicholson	Brad	1114	Starnes	Pernell	1116
Reese	Pequita	1112	Pacheco	Seferino	1114		Michael	1116
Riouse	Johnny	1112	Schwamb	Douglas	1114		Marvin	1116
Rodgers	Ronnie	1112	Talton	Rodney	1114	Travis	George	1116
Sisson	Louis	1112	Talton	Rodney	1114	Watkins	Arthur	1116
Sledge	James	1112	Williams	Albert	1114	Wright	Mariah	1116
Timms	Sylvia	1112	Bernstein	Joel	1115	Alley	Prebel	1117
Torres	Jose	1112	Brown	Erik	1115	Bell	Jimmy	1117
White	Aisha	1112	Carter	Leroy	1115	Bragg	William	1117
Blackwell	Bernard	1113	Dunn	Thomas	1115	Buitron Loor	Groover	1117
Bogan	James	1113	Franks	Terrence	11 <mark>15</mark>	Capps	Brian	1117
Cain	Joe	1113	Graves	Cornelius	1115	Caratachea	Pablo	1117
Cotto	Joseph	1113	Hayes-Gee	Teresa	1115	Correa	Angel	1117
Harper	Simone	1113	Holdens	Jerome	1115	Davis	Angelic	1117
Johnson	Anthony	1113	Kelly	Fred	1115	Deal	Leavy	1117
Leavell	Reuben	1113	Lawrence	Phillip	1115	Feliciano	Luis	1117
Maravilla	Louis	1113	Lawson	Eugene	1115	Herrera	Juan	1117
Maravilla	Louis	1113	Martin	Everett	1115	Hill	Franklin	1117
Obayomi	Mumina	1113	Mistrata	Thomas	1115	Hillman	Thaddeus	1117
Parker	John	1113	Richardson	Tony	1115	Hosch	Raymond	1117
Parker	Milton	1113	Rivers	Dorian	1115	Jones	Robert	1117
Peterson	Angela	1113	Robles	Celia	1115	Jones	Serine	1117
Peterson	Charles	1113	Smith	George	1115	King	Vanessa	1117
Preite	Vincenzo	1113	Walker	Ricky	1115	Lucas	Willie	1117
Schroeder	Daniel	1113		Nathan	1115	Mansker	Roy	1117
Barnes	Donald	1114	Wheeler	Clarence	1115	Medina	Egorl	1117
Bonadurer	Donald	1114	Woods	Sammie	1115	Montgomery	Caesarie	1117
Brown	T Aurchie	1114	Wynn	Sherman	1115	Morrison	Victoria	1117
Calderon	Eudes	1114		Probie	1116	Mullins	Marlo	1117
Cooks	Charles	1114	Carrasquillo	Oscar	1116		Melvin	1117
Davila	Victor	1114		Harold		Perez	Jesse	1117
Davila	VICTOR	1114	Coleman	naroiu	1110	I CICZ	16336	111/

НА	PPY BIRTHD	ау то	OUR LOCAL 241		CELEB	RATING IN NOVI	EMBER	
Quezada	Janice	1117	Mirallegro	James	1119		Marcus	112 <mark>1</mark>
Sharkey	Angela	1117	Ortiz	Danielle	1119	Capers	Curtis	1121
Smith	Robert	1117	Perry	Irvin	1119	Cowan	David	1121
Stapleton	Myron	1117	Pinkins	Anita	1119	Guzman	Juan	1121
Stepney	Corey	1117	Reed	James	1119	Hopkins	Luther	1121
Stuart	Tatiana	1117	Rich	Anthony	1119	Howard	Tony	1121
Thompson	Aundra	1117	Russell-Hughes	Sheri	1119	Hutnick	Stephen	1121
Vargas	Antonio	1117	Scott	Geoffrey	1119	Isaac	Tyrone	1121
Williams	Alanda	1117	Smith	Thomas	1119	Jacobs	Joey	1121
Williams	David	1117	Stokes	JoAnn	1119	Jarrett	Otis	1121
Williams	Ronald	1117	Valentine	Benny	1119	Jones	Elvee	1121
Word	Michael	1117	Warren	Calvin	1119	Kasman	Michael	1121
Anderson	Dwone	1118	Washington	Levette	1119	Lee	Joseph	1121
Bowers	Тоі	1118	Whitehead	Donell	1119	Malone-Guise	Diane	1121
Bryant	Richard	1118	Williams	Angelique	1119	Martinez	Miguel	1121
Clark	Leon	1118	Adeyemo	Sulaimon	1120	Mcneese	Rodney	1121
Cowan	Michael	1118	Aguirre	Dolores	1120	Ortiz	Miguel	1121
Crawford-Napier	Marnie	1118	Allen	Gregory	1120	Smith	Talore	1121
Escamilla	Jose	1118	Ariel	James	1120	Sturgis	Tyrone	1121
Gillis	Belinda	1118	Bannister	Andrea	1120	Trevino	Juan	1121
Griggs	Henry	1118	Barnes	Davina	1120	Van Middlesworth	Clarence	1121
Hart	Natarius	1118	Claudio	Fermin	1120	Velazquez	Jose	1121
Kellum	Lakiji	1118	Collins	Abelard	1120	Wardlow	Willie	1121
Lewis	Joanne	1118	Feliciano	Fernando	1120	Welbel	Adam	1121
Lyles	Lonzo	1118	Granton	Odell	1120	Wren	Douglas	1121
Moore	De Andre	1118	Jackson	Brandie	1120	York	David	1121
Nunez	Roberto	1118	Jackson	Lena	1120	Adams	Brenda	1122
Prowell	Jeremy	1118	Lewis	Denita	1120	Anderson	Robert	1122
Rowell	Jerry	1118	МасКау	Louis	1120	Beal	Margaret	1122
Smith	Gail	1118	May	Yolanda	1120	Briscoe	Charles	1122
Smith	John	1118	McCord-	Christine	1120	Brooks	Danny	1122
Taylor	Brandon	1118	Meerstein			Brown	Johnny	1122
Torres	Eduardo	1118	McDonald	Oscar	1120	Driver	Hyacintha	1122
Turner	Kenrick	1118		Oscar	1120	Dunn	Dominique	1122
Vargas	Orlando	1118	Moore	Frederick	1120	Eggerson	Octavia	1122
Broadnax	David	1119	Morris	Natasha	1120	Estrada	Domingo	1122
Chapski	Gregory	1119	Rodgers-Dale	Yolanda	1120	Figueroa	Noel	1122
Favis	Matthew	1119	Small	Billy	1120	Gardner	Jessie	1122
Fleming	Erick	1119	Thomas	Mark	1120	Grubisic	John	1122
Fuzz <mark>ell</mark>	Curt	1119	Thomas-Gardner	Bertha	1120	Harper	Dewey	1122
Grigg <mark>ley</mark>	Marlan	1119	Williams	Kevin	1120	Harvey	Korun	1122
Hollo <mark>way</mark>	Melvin	1119	Ambrose	George	11 <mark>21</mark>	Holloway	John	1122
Jacks	David	1119	Barnes	Quinten	112 <mark>1</mark>	Jighlov	Nicolae	1122
Johnson	Gilbert	1119	Baxter	Curtis	1121	Johnson	Byron	1122
Mendez	Alberto	1119	Bond	Gerren	1121	Johnson	Donnie	1122

НА	PPY BIRTHD	ΑΥ ΤΟ	OUR LOCAL 241	MEMBERS	CELEB	RATING IN NOV	EMBER	
Jones	Angelique		Slaski	Geraldine	1123		1	1125
Kellie	Traci	1122		David	1123	Brooks	Terrence	1125
Korun	Rashid	1122		James	1123	Coats	Charles	1125
Leigh	Christopher	1122	Taglia	Anthony	1123	Colapietro	Alpachino	1125
Matthews	Cedric	1122	Thompson	Derrick	1123	Cooper	Alan	1125
Mrzena	Guido	1122	Thornton	Maurice	1123	Corbett	Kim	1125
Nash	Timothy	1122	White-Cowan	Tracy	1123	Cox	Delores	1125
Neubia	Tamara	1122	Wilson	Scott	1123	Doss	Kenneth	1125
Odonnell	Neal	1122	Yarbrough	Harvey	1123	Flowers	Alice	1125
Pearson	Herman	1122	Ziemba	Richard	1123	Galvan	Manuel	1125
Perry	Ross	1122	Baines	Maurice	1124	Gamboa	Rolando	1125
Powell	Gina	1122	Caccitolo	Sam	1124	Ghogha	Soyab	1125
Reese-Miller	Ayana	1122	Ellis	Terence	1124	Green	Cory	1125
Roach	Miracle	1122	Evins	James	1124	Hall	Lee	1125
Velasquez	Donald	1122	Freeman	Darlene	1124	Harris	LaTiffany	1125
Velasquez	Luis	1122	Green	Roosevelt	1124	Hill	Camille	1125
Washington	Troy	1122	Greenwood	William	1124	Horton	Phillip	1125
Woods	Antonio	1122	Greer	Jamie	1124	Jackson	Dexter	1125
Adams	Derrick	1123	Harding	Cordell	1124	Johnson	Charlotte	1125
Allen	Chris	1123	Hawkins	Paul	1124	Kenny	Charles	1125
Catherine	Beverly	1123	Hernandez-	Lupe	1124	Lewis	Alan	1125
Collins	Cordell	1123	Truhlar	Lape		Mimms	Debra	1125
Duncan	Yolanda	1123	Howard	Irene	1124	Murray	Keith	1125
Ellis	Andre	1123	Jackson	Tyrie	1124	Pierce	Bernard	1125
Finister	Lekeisha	1123	Johnson	Gregory	1124	Scafidi	Salvatore	1125
Gardner	Jerry	1123	Johnson	Shatoya	1124	Sims	Thomas	1125
Gidley	Cole	1123	Long	Robert	1124	Thomas	Michael	1125
Graham	Edward	1123	Montgomery	Jerome	1124	Waites	Michelle	1125
Hill	Phylicia	1123	Morgan	Reginald	1124	Waldron	Deena	1125
Hill	Van	1123	Morris	Leonard	1124	Weeks	Dorothy	1125
Jackson	Darryl	1123	Price	Marshall	1124	Williams	Anthony	1125
Jamerson	Lloyd	1123	Renkal	Mark	1124	Williams	Gerald	1125
Kimble	Tammea	1123	Reynolds	James	1124	Williams	Minerva	1125
Kurian	Kurian	1123	Rhodes	James	1124	Anderson	Anthony	1126
Lee	Alfred	1123	Rosales	Porfirio	1124	Ayers	Frank	1126
Levy	Levoyd	1123	Rowe	Brigitte	1124	Brown	Farrell	1126
Lincoln	Matthew	1123	Scott	Cecil	1124	Burton	Renata	1126
Lukose	Cyriac	1123	Simmons	Barnett	1124	Childs	Rosalind	1126
Maynard	Alfonso	1123	Smith	Terra	1124	Clay	Brian	1126
McTaggart	George	1123	Terrell	Darrell	1124	Collins	Shelia	1126
Miles	Earl	1123	Thurman	Donald	1 <mark>124</mark>	Davis	Mark	1126
Reno	Robert	1123	Williams	Jerry	11 <mark>24</mark>	Hardeman	Paulette	1126
Rivera	Gilberto	1123	Abundis	Francisco	112 <mark>5</mark>	Harper	Robert	1126
Robbins	Jade	1123	Arroyo	Victor	112 <mark>5</mark>	Hetherington	Marie	1126
Self	Tommie	1123	Austin	Sidney	1125	Jackson	Cheryl	1126
		_125					0	

НАР	PPY BIRTHD	ΑΥ ΤΟ	OUR LOCAL 241	MEMBERS	CELEB	RATING IN NOVI	EMBER	
Jones	Michael	1126	Little	Stephon	<mark>11</mark> 28	Jasutis	Ray	113 <mark>0</mark>
Keys	Richard	1126	Madison	Sectoria	<mark>11</mark> 28	Lacey	Alex	1130
Lugo	Imelda	1126	Majors	Kevin	1128	Majewski	Benjamin	1130
Maynard	David	1126	Maloney	Joseph	1128	Martin	William	1130
McCloud-Stewart	Mia	1126	Martinez	Narda	1128	Odom	John	1130
Paradise	Jackie	1126	Martinez	Rogelio	1128	Ortiz	Joel	1130
Ross	Ronald	1126	Morman	Michael	1128	Phillips	Brenda	1130
Royston	Eric	1126	Okrzesik	Joseph	1128	Riley	Charles	1130
Tuff	Ina	1126	Redding	Barbara	1128	Ruiz	Rebeca	1130
Waller	Michelle	1126	Redding	Stephan	1128	Scott	George	1130
Warren	Dashawn	1126	Stamps	Maurice	1128	Stojkovic	Miroljub	1130
Weatherspoon	John	1126	Stevenson	Portia	1128	Taylor	Louis	1130
Westbrook	Larry	1126	Stone	Linda	1128	Velazquez	Vicente	1130
Williams	Sylvia	1126	Stuckey	Annie	1128	Washington	Dawayne	1130
Wilson	Cassandra	1126	Velez	Julio	1128	Whitehead	Patrick	1130
Abdullah-Drinkard	Bahseemah	1127	Alvarado	Daniel	1129	Winfrey	Geraldine	1130
Carter	Tierra	1127	Fleet	Roosevelt	1129	Yaworski	Bruce	1130
Cormier	Carlos	1127	Johnson	Latonya	1129	Young	Keisha	1130
Hill	Dwayne	1127	McIntyre	David	1129			
Humphrey	Robert	1127	Navarro	Ramon	1129			
Jackson	Kevin	1127	Norwood	Michael	1129			
Laura	Phyllis	1127	Person	Darold	1129			
Levon	Darelle	1127	Reese	William	1129			
Martin	Kwame	1127	Sanders	James	1129			
McClellan	Juan	1127	Simmons	Sylvia	1129			
McElroy	Eunice	1127	Smith	Antia	1129			
Moore	Lugerald	1127	Smith	Ericka	1129			
Warnell	Gaavalaya		Thames	Brandon	1129			
Williams	Juanita	1127		Flynnard	1129			
Aguilar	Manuel	1128	Wangara	Anthony	1129			
Akins	Michael	1128	Ward	Bernice	1129			
Beaulieu	Tanika	1128	Wheeler	Tramone	1129			
Bradley	Cynthia	1128	Wolfe	Melvin	1129			
Brown	Anthony	1128	Wright	Cynthia	1129			
Bullock	Phillip	1128	Arellano	John John	1130			
Fuentes	Eulojio	1128	Baughn	Kimberly	1130			
Graves	Kelly	1128	Billups	Suquita	1130			
Haywood	Michael	1128	Brooks	Marcy	1130			
Henry	Willie	1128	Cavazos	Maria	1130			
Hylton	Gladstone	1128	Coleman	Delilah	1130			
Jackson	Audrey	1128	Cyze	Elaine	1130			
Jacobs	Emma	1128	Davis	Arthur	1130			
	Catonas		Gibson	Walter	1130			
Jones		1128		Velma	1130			
King	Kay	1128	Hayes					
Kostakis	John	1128	Hill	Arnold	1130			