

CrossTalk



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COMMUNICATIONS WORKERS OF AMERICA

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HOW GM-UAW DEAL AFFECTS EVERYONE

WASHINGTON — The settlement of a short strike by the United Auto Workers against General Motors underscores trends that affect all Americans and their health care.

The agreement to take \$51 billion in promised health benefits off GM's balance sheets and transfer it to a UAW-managed trust may become a model for other large unionized employers. It accelerates a trend of businesses shifting health-care burdens onto employees. Here's a closer look:

Q. Does the GM agreement directly affect my health plan?

A. Probably not, but it depends on where you work. GM and the UAW agreed to set up a Voluntary Employees' Beneficiary Association. That's a health-care trust fund that earns interest and puts responsibility for managing retiree health finance on the union.

News reports say GM will pay 70 cents into the fund for every dollar in promised health benefits to retirees; the rest will come from growth in investments. If other carmakers join the UAW-managed fund, it will contain tens of billions of dollars in assets.

Goodyear Tire & Rubber launched a VEBA last year. Many large employers with so-called legacy costs — retirement benefits guaranteed in past union settlements, often instead of higher wages — already have VEBA's.

But private-sector unions account for only about 7 percent of the work force, and only 13 percent of unionized companies still have retiree health obligations, according to the Employee Benefit Research Institute

Q. Are the health benefits of an employee or retiree safe under a VEBA?

A. History says not necessarily. A VEBA that the UAW ran on behalf of employees at Caterpillar Inc. went bust in 2005 and is the subject of a class-action lawsuit against Caterpillar by UAW workers. The VEBA's financial woes resulted in a near-doubling of health insurance premiums for employees and retirees, according to Labor Notes, a nonprofit labor-advocacy group. A similar VEBA with Detroit Diesel also went broke and is now in litigation, it said.

Q. Why does the GM-UAW deal reflect broader health-care trends?

A. Health-care costs are a top concern for employers and employees, and a top issue in the presidential race. Polls show that Americans tremble at the prospect of losing health-care coverage. Companies increasingly are passing on some of the escalating costs of coverage to employees. GM's shift of the management of health-care obligations to the UAW underscores how business is moving away from its traditional role as health care-benefits provider.

Q. Do statistics support this shift?

A. Yes. The Kaiser Family Foundation, a leading nonpartisan health-care research center, said this month that the percentage of employers who provided workers with health-care coverage had fallen from 69 percent in 2000 to 60 percent in 2006.

"Most of the loss of sponsorship has actually been among small employers," cautioned Gary Claxton, the vice president of the foundation.

Workers are paying more out of pocket even for employer-provided health insurance. In 2000, 14 percent of workers with employer-provided health plans had deductibles of \$500 or more; that number swelled to 38 percent last year, the foundation said. Family premiums have risen 78 percent since 2001, while wages grew 19 percent.

Q. What political significance does the GM-UAW deal carry?

A. Regardless of which candidate or political party wins next year's presidential election, workers will be expected to be more active participants in their health care.

The three leading Democratic candidates are pushing health plans that give consumers more choices and options but require more direct participation.

Many Republicans favor what they call consumer-driven health care, with tax credits and IRA-like individual health savings accounts that allow workers to set aside tax-free money to be used to manage costs and pay for health care.

Both parties promise that the days of leaving health-care decisions to your employer are numbered.

Still, some health-care veterans warn that change tends to come slowly.

"The data is very frustrating about actual pickup and actual action by individuals," said Dallas Salisbury, who heads the Employee Benefit Research Institute. He cautioned that many of today's ideas of flexible health benefits date three decades and have progressed very slowly.

OHIO AFL-CIO COMMUNITY SERVICE CONFERENCE

AUTUMN

E N R P E L I Z W T
 R D T U Y E S A O R
 H P V M A A N S R I
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 U H L K S E I U D K
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 H A L L O W E E N O

On Aug 8-10 the Ohio AFL-CIO (ohafclcio.org) held a community service conference in Columbus OH. I attended this conference that was organized by the Ohio Union Liaisons with the Red Cross and United Way. The conference was planned to be a very informative and interesting agenda about agencies that can help people make the best of their situation in life.

The first presentation from Union Privilege (unionprivilege.org) informed us on the many benefits, provided from a portion of our dues, available to all Union Members including up to \$5000.00 of free accident insurance, just sign up. There are surplus state and local funds from a Workforce Investment Board Grant for dislocated workers to be retrained in fields that are in demand and for companies to help prevent worker dislocation. Ohio Treasurer Richard Cordray spoke of his efforts to prevent further treasury scandals and secure state property management of the state of Ohio's 53,000 properties. Treasurer Cordray commented on the need for future presidential administrations to reduce deficits to prevent the potential bankruptcy of the federal government. Ohio Attorney General Marc Dann pledged increased law enforcement against predatory mortgage lenders which have caused increased foreclosure rates. Attorney General Dann is also investigating unlawful interference with voter's election rights.

The Red Cross and United Way explained the invaluable relationship with unions that allow us to help communities and the many union members, assisted by the Red Cross and United Way, after disasters.

Presentations from the Ohio Consumer Counsel (pickocc.org), Miami Valley Fair Housing (dontriskyourhome.com), Consumer Credit Counseling (cccservices.com), and Working America (workingamerica.org) rounded out the conference.

In the event of a strike, through our Community Service Committee, the information from this conference will assist our local to stand stronger in unity through our pay and benefit negotiations.

*Daman Turner
 Community Service Committee*

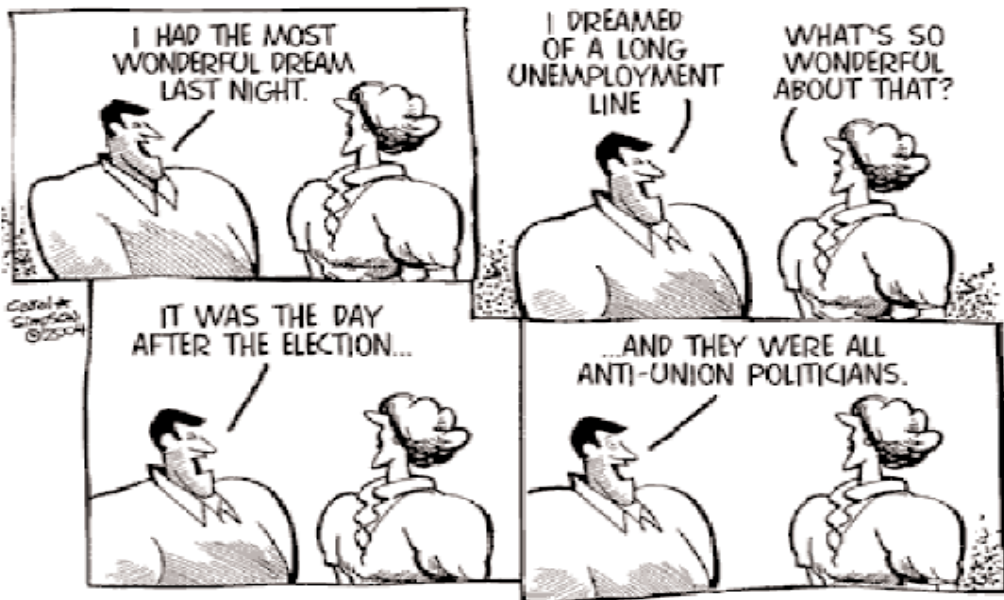
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| CANDY | LEAVES |
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| FOOTBALL | TREAT |
| GHOSTS | TRICK |
| GHOULS | VOTE |
| HALLOWEEN | WORLD SERIES |

ANNOUNCEMENTS

Members of the union who may be retired for any reason may continue to be active members. As a member you can run for any elected position. These members are not entitled to the health benefits of working members, according to the CWA constitution.

The union was notified that every bargained employee under Rodger Rosenberger will be getting the GPS tracking system installed on their company vehicle.

Don't forget that the time changes November 4th. Set your clocks back 1 hour.



CONTEST RULES: Words can be horizontal, vertical, diagonal, frontward or backward. Letters may be used in more than one word. Hidden words must be circled. Send completed entry to the local office, 2300 Montana Av. Suite 101 Cinti, OH 45211, or house mail to location 350. Randomly drawn, correct entry wins a \$50.00 U.S. Savings Bond. You must be a CWA Local 4400 active member or retiree.

Name _____
 Address _____
 City _____
 State _____
 Zip _____

**The winner of the August word search puzzle is
 Claude Vice of
 Okeana, OH**

KENTUCKY STATE AFL-CIO 27TH BIENNIAL CONVENTION REPORT

With the Ky. Governor's race coming down to about 5 weeks away, Tim and myself went to Owensboro, Ky. on September 23rd to attend the Ky. AFL-CIO convention. As CWA delegates for Ky. we represented the 432 people from our local that live in the northern Ky. area. We voted on resolutions, changes to the group's constitution, and the financial statement. We also had the opportunity to hear from some of the AFL-CIO endorsed candidates in this year's election that will be held November 6th. Those in attendance were candidate for Lt. Governor, Senator Daniel Mongiardo, M.D., candidate for Ky. Attorney General, Jack Conway, candidate for Ky. State Treasurer, Todd Hollenbach, candidate for Ky. State Auditor, Crit Luallen, and several other elected officials including United States House of Representative (KY-3) John Yarmuth and current Ky. Attorney General Greg Stumbo.

All were met with the support of the convention, and several guest speakers from the national labor scene, including the National AFL-CIO Sec Treas, Richard Trumka, National President of the American Federation of State, County and Municipal Employees (AFSCME), Gerald McEntree, and National President of the United Mine Workers of America (UMWA), Cecil Roberts. The guest speakers are very energized and motivated to get these candidates, along with the candidate for Ky. Governor Steve Beshear, elected on November 6th, so that working families will once again have a voice in Kentucky.

We as union brothers and sisters need to get out and vote on November 6th for the candidates that will stand up for working families and not big business. We need members to become active in the next several weeks, whether its calling a co-worker, walking at a labor walk, or just writing an article to be placed in the Mob Mail or Crosstalk. We need to stand united as one, for our families, our jobs, and our country by voting for our endorsed candidates. If you can help in any way please call the hall 513-681-4400 and let us know your availability. It's Our Time!



In Solidarity
Matt Skidmore
Local Area Coordinator AFL-CIO/CWA

STAND UP AND BE HEARD

We have some very important elections coming up in a couple weeks. The Governor's race in Kentucky is by far the biggest. This race will shape the future of the workplace for Northern Kentucky and the Cincinnati area for years to come. The nation has turned its spotlight on this race because it may well signal the direction of the presidential campaign. All working families must stand up and make their voices heard - that we won't tolerate these attacks any longer. Your vote must send a strong message to both parties.

First, we want Job Security – Right-To-Work destroys our security and must never become law in Kentucky. Second, Pension Security – we will vote against anybody who looks to destroy our retirement by stealing our pensions. Third, Health Care Security, if the elected officials or their opponents won't or can't come up with a plan to improve health care for workers they won't get our support.

This election in Kentucky is the place to start having our voices heard. Our current governor fails on all three of these positions miserably. He is not the only one on their ticket with these beliefs. His Attorney General candidate, Stan Lee has been called by many in his own party, an extremist not a conservative, and that's why they support Jack Conway for Attorney General.

This is one time that hoping our candidate wins isn't good enough you've got to talk to your friends, family and neighbors. If you live in Ohio your support is critical also. Communicate our message to anyone who resides in Kentucky. You need to become an active participant in these elections because the price of apathy is devastating.

BY - TIM DONOGHUE



The Retiree's Club will be meeting on Tuesday, October 16th. The meeting be at 1:00 PM, with social hour beginning at 12:00 PM.

AARP HELPING COMMUNITIES PREPARE FOR THE FUTURE

AARP is working to help communities plan ahead because 9 in 10 Ohioans say they want to remain living in their own homes and neighborhoods as they age. Our research also shows that almost all of us rate a "livable community" as essential to maintaining our independence and quality of life.

While each of us has our own image of a livable community, it's not surprising that most people agree on some common elements that make a community livable. Among key characteristics: safe neighborhoods, a pedestrian-friendly environment, easy access to grocery stores and other shops, a mix of housing types, nearby health centers and recreational facilities.

AARP features a new Livable Communities web area devoted to housing, mobility and living well. Here you can meet others, become part of this new online community and share ideas on how your town and others across America are working on housing and mobility issues to make their neighborhoods better places to live.

Post comments about your hometown online, what's great and what isn't. Here you can find demographic information by zip code and take the Rate Your Community survey.

AARP Ohio is working with leaders in Marietta, Clermont County and Delaware to plan to meet future demands as Baby Boomers redefine aging. You can help shape that future by volunteering with our AARP Livable Communities Speakers Bureau. You will receive training that prepares you to help others understand the issues impacting the quality of life for all community residents, identify priorities and find solutions.

To learn more, e-mail or contact Tamara James at AARP Ohio by calling toll-free 1-866-389-5653.

SOURCE - AARP

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CrossTalk

PRESIDENT'S CORNER

What has happened to this great nation of ours? When did the phrase, by the people, of the people, and for the people, get removed from the constitution?

These are questions that need to be answered even if we don't want to hear it. The answer is, when we the people allowed it to happen. We all sat back and watched corporations and big business lobbyist's take over. They started with the media and worked their way through schools, homes, and churches. I'm not talking about a particular political party, because I think they're both at fault to some degree. They have bombarded us with their rhetoric so long that it becomes believable. They preach one thing but what they deliver is far from the promise.



I refuse to accept their statements as truth: Social Security is bad; you need to save more to support yourself. Employees don't need defined pensions; a 401K is all that is needed. I should pay for my health care. I need to retrain myself and not have rights to job security. My kids shouldn't expect things to be as good as their parents.

You hear this so often that after awhile you wonder if you are the only person that thinks this is wrong.

Big business has their leaders tell us they can't compete with other companies because of health care costs. Then they tell you that the universal health care, those other countries provide their workforce, is bad. These groups feed us through the media, that they care for their own, and respect their workers. Then they use bankruptcy fears to steal pensions, dissolve contracts, raise management bonuses, and then they miraculously emerge from bankruptcy. In the meantime the government gives them tax breaks to build overseas and eliminate US jobs.

Let's quit having others tell us what's important. I know I want job security, pension security, and health care security. I don't want free trade I want fair trade. I'm not against tax breaks for the wealthy, I just believe that it shouldn't kick in until the 46 million people without health care have it, and social security funds are adequate. I want the men and women in military be treated with dignity and respect. These people volunteered to fight for freedom, not large profits for a few contractors. The conditions of these facilities that care for our soldiers is a disgrace. If they can't talk about these issues, then they better not dare call themselves patriots, at least not for this country.

Finally if a worker has a right to join the republican, democrat, or independent parties, why doesn't that worker have the right to join the union, like the Employee Free Choice Act? Answer, because they don't want you to. It upsets all the perks and takes away some of the power that big business has enjoyed by owning the process. At election time what we end up with is a choice that leaves us looking for the lesser of two evils and knowing that either way we lose.

It's time we demand all groups to support all common beliefs. If they can't, we should look elsewhere. They don't deserve our time, money, or allegiance.

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