

# CrossTalk



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## TORNADO SAFETY

Here in the USA, tornadoes have occurred in every month, so any time is a good time to review tornado safety procedures for home, for school, for work, in the car, and while out and about.

Each year about a thousand tornadoes touch down in the US. Only a small percentage actually strike occupied buildings, but every year a number of people are killed or injured. The chances that a tornado will strike a building that you are in are very small, however, and you can greatly reduce the chance of injury by doing a few simple things.

One of the most important things you can do to prevent being injured in a tornado is to be ALERT to the onset of severe weather. If you don't regularly watch or listen to the weather report, but strange clouds start moving in and the weather begins to look stormy, turn to the local radio or television station to get the weather forecast. Check The Weather Channel for additional information, or if you have trouble getting up-to-the-minute forecasts on a regular radio, then a NOAA weather radio is a wise investment.

If a tornado watch is issued for your area, it means that a tornado is possible.

If a tornado warning is issued, it means that a tornado has actually been spotted, or is strongly indicated on radar, and it is time to go to a safe shelter immediately.

In a basement, away from the west and south walls. Hiding under a heavy work-table or under the stairs will protect the family from crumbling walls, chimneys, and large airborne debris falling into the cellar. Old blankets, quilts and an unused mattress will protect against flying debris, but they should be stored in the shelter area. Precious time can be lost by trying to find these items at the last minute.

In a small, windowless, first floor, interior room like a closet or bathroom. The bathtub and commode are anchored directly into the ground, and sometimes are the only thing left in place after the tornado. Getting into the bathtub with a couch cushion over you gives you protection on all sides, as well as an extra anchor to the foundation. Plumbing pipes may or may not help hold the walls together, but all the extra framing that it takes to put a bathroom together may make a big difference. If there is no downstairs bathroom and the closets are all packed with stuff, a hall may be the best shelter. Put as many walls as you can between yourself and the tornado. In a pinch, put a metal trash over as much of you as you can. It will keep some flying debris from injuring you. Even that may make the difference between life and death.

The Red Cross suggests that you assemble a disaster supplies kit that you keep in your shelter area. It should contain:

A first aid kit with essential medication in addition to the usual items.

A battery powered radio, flashlight, and extra batteries.

Canned and other non-perishable food and a hand operated can opener.

Bottled water.

Sturdy shoes and work gloves.

Written instructions on how to turn off your home's utilities.

Leave auditoriums, gyms, and other free-span rooms, exiting in an orderly fashion. Go to interior rooms and halls on the lowest floor, but avoid halls that open to the outside in any direction. If there are no interior hallways, avoid those that open to the southwest, south, or west, since that is the usual direction the tornadoes will come. Stay away from glass, both in windows and doors. Crouch down, and make as small a target as possible. If you have something to cover your head, do so, otherwise, use your hands.

Peak time for tornadoes to strike varies from region to region. In some southeastern states, early morning tornadoes are almost as common as late afternoon ones. In western and northern states, peak hours are from 3 to 7 PM, just at the end of the school, but including the hours of after school activities.

Deaths and injuries from tornadoes have dropped dramatically in the past 50 years. Casualty numbers are holding steady as scientists learn more about tornadoes and develop the technologies that detect them sooner. Forecasters must continue to improve techniques because the population is increasing. The National Weather Service, Storm Prediction Center, and television and radio weather people have taken full advantage of the advancements in tornado prediction to improve warnings.

Is it likely that a tornado will strike your home or school? No. But being ready for the possibility will keep you safer!

# ANNOUNCEMENTS

EVP Gary Vater & AVPs Sandy Jacobs, Paul Hubbard, & Steve Cruse attended the CWA National Legislative & Political Conference on March 25 ñ 28 in Washington DC. Some of the featured speakers were Presidential Candidates Barack Obama, Hillary Clinton, & John Edwards among other legislators. They also had the opportunity to go to Capitol Hill & speak with Sherrod Brown & Aides from several other legislators. The topics that were discussed were not only important to labor, but to all working Americans. They included Retirement Security, Healthcare Reform, Stem Cell Research Funding, and The Employee Free Choice Act which allows employees to Unionize if they choose.

Fore!!!! The Don Morgan Easy Open, CWA4400's annual golf outing, will be Sunday June 24<sup>th</sup> at the Circling Hills Golf Course in Harrison, OH.

The cost is \$50.00 per player, and is limited to the 1<sup>st</sup> 20 foursomes. All players must be current CWA 4400 members or retirees.

Watch for flyers to be mailed out or contact the union hall (513-681-4400) and check the website (cwa4400.org) for sign up information.

The annual CWA4400 Picnic will be on Sunday July 29<sup>th</sup> at Stricker's Grove. Stricker's Grove is located at 11490 Hamilton-Cleves Road, which is also State Route 128, in Ross, Ohio, just north of Cincinnati, Ohio.

So mark your calendar, load up the kids, and come on out for a day of some family fun, great food, games, and just a pretty darn good time!!!!

Be sure to check the website (cwa4400.org) for more information as it becomes available.



## WORKERS MEMORIAL DAY

Decades of struggle by workers and their unions have resulted in significant improvements in working conditions. But the toll of workplace injuries, illnesses and deaths remains enormous. Each year, thousands of workers are killed and millions more are injured or diseased because of their jobs. The unions of the AFL-CIO remember these workers on April 28, Workers Memorial Day.

The first Workers Memorial Day was observed in 1989. April 28 was chosen because it is the anniversary of the Occupational Safety and Health Administration and the day of a similar remembrance in Canada. Every year, people in hundreds of communities and at worksites recognize workers who have been killed or injured on the job. Trade unionists around the world now mark April 28 as an International Day of Mourning.

Please take a moment to remember Charlie Woeste, who was lost in an on-the-job accident in 2003, and Rick Silver, who was lost in 1993.

## CONTRACT 2008

Y L A N E S S J C P  
 T J F W K S N R O R E  
 I R U O I E O E N E  
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| Agreement  | May          |
| Benefits   | Negotiations |
| Contract   | Pension      |
| Countdown  | Picket       |
| Deadline   | Prepared     |
| Fairness   | Retirement   |
| Future     | Save         |
| Healthcare | Security     |
| Informed   | Strike       |

**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 March  
 word search puzzle is  
 Jack Crawford  
 of Mason, OH**

## GET ON A BUDGET

Most people can tell you pretty much to the penny how much their mortgage or rent is every month. They can tell you how much they pay each month for their car loan. But ask them what percentage of their income should be allocated for housing or transportation and they hesitate. Many don't know.

Most consumers we counsel don't know how to create a realistic budget," said Tanisha Warner, spokesperson for Money Management International (MMI), a nonprofit consumer-counseling organization.

In 2006, MMI helped create personalized budgets during counseling sessions for more than 180,000 clients. Warner says 39 percent of the clients counseled in 2005 attributed lack of budgeting skills as their primary reason for experiencing financial hardships.

Budgeting using percentages as a guideline helps you increase savings, repay and reduce debt, prevent impulse spending, distinguish between a need and a want, and identify expenses that can be reduced," Warner said.

Here's what MMI recommends: Your rent or mortgage (including insurance and taxes) should be about 27 percent of your income, minus taxes. If yours doesn't fall at exactly 27 percent, don't worry. The range typically is 20 to 35 percent.

Mortgage lenders use your gross income to determine how much house you can afford, and you can also do that with budget percentages. But to make this simple, let's deal with your net. So let's say you bring home \$60,000 (round numbers are easier). Using the 27 percent figure, your mortgage should be about \$16,200 a year, or \$1,350 a month.

What about your transportation costs? Do you know how much of your budget should be devoted to those expenses (gas, insurance, maintenance)? It should be about 8 percent, Money Management tells its clients.

Here is a list of budget allocations MMI recommends, including comfortable or affordable ranges:

**Personal debt** (credit cards, personal loans), 14 percent, with a range of 10 to 20 percent.

**Housing**, 27 percent. Range: 20 to 35 percent

**Food**, 21 percent. Range: 15 to 30 percent.

**Transportation** (including car loan, insurance, gas, etc.), 8 percent. Range: 6 to 20 percent.

**Utilities**, 6 percent. Range: 4 to 7 percent.

**Clothing**, 4 percent. Range: 3 to 10 percent.

**Miscellaneous** (travel, child care, entertainment, gifts), 1 percent. Range: 1 to 4 percent.

**Savings**, 7 percent. Range: 5 to 9 percent.

**Insurance** (health, life, disability), 6 percent. Range: 4 to 6 percent.

**Personal care**, 3 percent. Range: 2 to 4 percent.

**Health** (prescriptions, eye care, dental), 3 percent. Range: 2 to 8 percent.

Keep in mind that these percentages and line items are just guidelines. They help you establish a barometer. The ranges and categories will depend on a lot of factors, including whether you're married, have children or live in a high-cost area. If 60 percent of your income is spent on housing, transportation and food, you've got to make the remaining 40 percent work by refiguring the percentages.

During a recent online discussion, dozens of readers asked questions that indicated that they hadn't figured out what percentage of their income should be spent on lifestyle expenses. Sure, some people say they budget. But then they fret and fuss and get off track because they don't have a baseline.

Budget is a bad word for many people. They hate to do it. It feels constraining. Or of those who do budget, many arbitrarily decide what they will spend.

If you like to have nice and expensive clothes, that's okay. What's not okay is shopping without a budget limit. Let's say you net about \$50,000 a year. The MMI guidelines allow for about 4 percent of your budget for clothing, or \$2,000 a year. Now you can split that up and buy dozens of items or splurge on one complete high-fashion designer outfit. It's your choice. But once you hit that \$2,000 mark, stop shopping. If halfway through the year you're off track with, say, health expenses, then you may have to cut your clothing allowance to 2 percent or even 1 percent to balance your budget.

Using a percentage method to budget helps you remember how much you can spend in any one-expense category and overall. If you budget this way, you will have financial freedom and peace of mind.

SOURCE - Washington Post



The Retirees Club will be meeting on Tuesday, May 15th at 1:00pm. There will be a social hour from 12:00 to 1:00.

## WILL IT HAPPEN?

Currently, Medicare is prohibited by law from directly bargaining with pharmaceutical companies for lower drug prices. Thanks to the efforts of AARP advocates, the House of Representatives passed a bill in January that would give Medicare this important right. Now it's the Senate's turn to act. But drug companies are doing all they can to stop this legislation.

It's simple: Medicare needs to harness the buying power of its 43 million beneficiaries to negotiate the best prices possible for us. The Senate can help make that happen by passing this legislation.

Now is the time to tell your Senators that you expect them to immediately pass legislation giving Medicare the right to negotiate for lower prescription drug prices. Nearly 9 in 10 voting-age Americans favor giving the Secretary of Health and Human Services this authority.

How can you help give Medicare the right to bargain for lower drug prices? Send an email to your Senators.

The Senate needs to act now. Send an e-mail to your Senators now. Let's make sure that legislation passes in April. Now is the time for common sense to prevail, not the drug companies' lobbying power and money.

SOURCE - AARP

## LET'S TALK

By- EVP Gary Vater

Right now the Area Vice Presidents and I are in the process of filing 20-25 grievances for violation of seniority rights. When I talk to some of the grievants, I have been told by them that their team leader told them that this union agreed to this.

Well let me advise you now," that whenever your management advises you that this union has agreed to something, call Tim or myself right away, and we'll set the record straight. I can assure you that they do not have our blessing when it comes to breaking this contract.

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# CrossTalk

## **PRESIDENT'S CORNER**

America's working people are struggling to make ends meet and our middle class is disappearing. The best opportunity working men and women have to get ahead is by uniting with coworkers to bargain with employers for better wages and benefits.

But the current labor law system is broken. Corporations routinely intimidate, harass, coerce, and even fire people who try to organize unions, and today's labor law is powerless to stop them. Everyday employers deny working people the freedom to make their own choice about whether or not to have a union.

The current system is not like any democratic election held anywhere else in our society. Employers have turned the NLRB election process into management controlled balloting. The employer has all the power, controls the information workers can receive, and routinely poisons the process by intimidating, harassing, coercing, and even firing people who try to organize a union. Even in the voting location workers do not have a free choice, by being browbeaten by supervisors to oppose the union and being told they may lose their jobs and their livelihoods if they vote for the union. Some politicians from both sides are saying this destroys the secret ballot. That is not true, if only 1/3 of the workers want a NLRB election at their workplace, they can still ask for the federal government to hold an election.

The Employee Free Choice Act simply gives them another option - majority sign up. If this were to become law even nonunion employees would benefit. Their employer would restrain from actions that would cause their workers to pursue joining the union. Everybody would enjoy better treatment and improved living standards with this law. CWA already enjoys this type of recognition with Cingular Wireless. It has worked well for both employer and employees.

The reason I'm pushing hard for this act and strongly encourage you to do the same is simple.

- 1) We all become stronger if labor grows.
- 2) Corporations will have to bargain on an even playing field, not what they have now.
- 3) If most of the contractors are union, we will compete against their knowledge and skill, not their lack of benefits and wages.
- 4) The threats of replacement workers, contractors, or selling the business would be replaced with fair negotiations, improved security, and joint resolution not one sided actions.
- 5) Retiree benefits being attacked with no strong response available to them.

In one year we will be at the bargaining table again. We have a chance to start strengthening our position now. Don't let this opportunity pass by, because if things don't change, 2008 could be a very ugly year.

Call your congressman and senator now. If they don't support us we better get them out of office. The Employee Free Choice Act has bipartisan backing in Congress and is supported by more than 2/3 of the American public including a majority of republicans and democrats.

Call today! Let's get started now! May of 2008 may be too late!

CWA4400 President  
Tim Donoghue

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