## YOUR Business Manager's COLUMN By RONALD T. WEAKLEY

There is an item of great interest to the members of Local 1245 which is presently before the Congress. It involves Secretary Udall's Pacific Northwest - Pacific Southwest intertie proposal. This proposal involves 4 extra high voltage inter-connections as follows:

- 1. A 750 dc line from The Dalles, Oregon via Nevada to Sylmar Substation, Los Angeles, plus a 345 kv ac line from Hoover Dam to Phoenix, Arizona.
- 2. A 500 kv ac line from John Day Dam, Ore-gon, via the Central Valley to Vincent Substation, Los Angeles.
- 3. A 750 kv dc line from The Dalles, Oregon, via Nevada, to Hoover Dam and from Hoover Dam to Los Angeles, with an additional 345 ky ac line from Hoover Dam to Phoenix, Arizona.
- 4. A 500 kv ac line from the John Day Dam in Oregon to Table Mountain in the Central Valley in California, and then on to the Vincent Substation in Los Angeles.

Participants in the total program of construction include:

#### Federal-

The Bonneville Power Administration

#### The U.S. Bureau of Reclamation

#### **Public Power**

The City of Los Angeles Private Power-

Pacific Power and Light Company

Portland General Electric Company

Pacific Gas and Electric Company

Southern California Edison Company

San Diego Gas and Electric Company

The Arizona Public Service Company

The total cost involves some \$700 million, with the Federal investment being \$280 million and the private companies and the City of Los Angeles picking up the balance of the tab.

The first two lines require supplemental appropriation of 41.2 million dollars in the Bonneville Power Administration's 1965 fiscal budget. This item is presently being considered by the Senate Appropriations Committee and is the first step in adoption of Secretary Udall's intertie proposal by the Congress. The non-Federal participants are ready and willing to assume financial responsibility for their participation in the program. A remarkable accord among Federal and private power groups is involved in the Udall proposal and it seems to me and many others that Congress should take advantage of the present truce and get on with the business of tying together these great Federal and private power systems for the good of all concerned. Local 1245 and the I.B.E.W. are in the forefront of support for the Udall proposal. We are joined by many other groups in urging

Congressional approval of the proposal.

Those who are openly or more subtly urging the nationalization of the electric power industry are, of course, seeking to scuttle Udall's proposal and if suc-(Continued on Page 2)

# More Gains for PG&E Members

If July 1st seemed to pass this year without any fanfare about negotiations on the PG&E properties, you might take a closer look at your paycheck this month to see some of this year's results from last year's bargaining.

Right away you will be able to see a 3.25 per cent wage increase reflected in PG&E bargaining unit pay checks. This went into effect July 1st and will be repeated next year with a guaranteed 3.25 per cent increase, no matter what shape the economy is in then.

In the case of a Fitter, this year's wage increase will add \$8.80 per pay check. Actually this \$4.40 per week represents slightly more than 3.25 per cent because many years ago the Union convinced the Company that wage increases should be rounded up to the next highest nickel or dime, whichever is closer. Over the years, this rounding, and the



Pictured above are the graduates of the course in industrial atomic energy, uses, hazards and controls given by Wayne Munk at Watsonville. The participants, not necessarily in or-der, were Andrew E. Ausonio, C.O.; George L. Bailey, C.O.; Michael S. Connors, Shift Helper; James H. Craig, C.O.; John E. Gilham, Condenserman; Bob Cook, Sr. Plant Clerk; Dennis Holmes, ACO; James F. Klay, Shift Helper; Robert Knudson, Machinist; Robert C. Learn, ACO; Leo M. Martinez, Shift Helper; Orlen J. Moore, CO; Robert V. Rasmussen, Machinist; Howard L. Searby, Shift Helper; Peter VanWaardenberg, Condenserman; James D. Walters, Shift Helper; Norman E. Yednak, Instrument Helper; and Scott D. Cramer, Appr. Elect., Santa Cruz.

# **Back Pay in Industrial Case**

Mel Eaton, a Lineman in East Bay Division, is waiting to see how much his back pay check won as a result of a grievance filed by Local 1245 in his behalf, is going to total. He has estimated roughly that the total will be well over a thousand dollars.

The grievance involved the wage rate Mel should have continued to be paid while on light duty following an industrial injury. He was injured on a pole in 1961 when, while swinging to the right, his left hook "cut out"-smashing his right knee against a pole step, and injuring the kneecap.

The injury gave him frequent pain and caused his knee to buckle while attempting to climb-months after the injury. Therefore, under the provisions of Section 108.2 of the Physical Agreement, he was given temporary light duties within his ability to perform and was compensated at the rate of his regular classification while engaged in such temporary duties. All went as well as could be expected for a number of months, with surgery being performed in January of 1962 and his wages being paid at the Lineman's rate until May of 1963.

put in touch with Neyhart & Eaton's behalf asking for his Grodin, Union's attorneys who filed with the Industrial Accident Commission.

#### DEMOTED TO GROUNDMAN

Then in May, after the hearing date was set, the Company determined the injury was a permanent disability and announced Mr. Eaton would be demoted to Groundman, effective May 6th. Union's Business Representative for East Bay Division met with Company personnel and chided them for not waiting until the 10th when bids closed so Mel could bid on a job. This he did. An agreement under Section 205.17 was effected so he reinstatement as a Lineman, retroactive to May of 1963, including payment for all wages and benefits lost and correction of Lineman's classification seniority time from the date of demotion. This filing followed extended discussions with Company personnel, who finally indicated they would make no move to restore Eaton to his Lineman's classification.

The grievance was filed by the Business Representative without initial discussion between the Shop Steward and supervisor because the case involved the initial attempt to demote Mr. Eaton to Groundman. The case was then referred to the Local Investigating Committee which could reach no settlement.

compounding of it with percentage increases, has put extra thousands of dollars into bargaining unit pay checks.

#### COMPANY TO PAY **BIGGER SHARE OF** HOSPITALIZATION

Another bargaining gain that will be showing up on your pay check in the next couple of months is the increased portion of hospitalization and medical premiums the Company will be paying. If you, as a PG&E member of either Kaiser, CPS or the California Western States plans, have two or more dependents, an extra \$3.05 will be picked up by the Company. Next year, as a result of Union's negotiations in 1963 with the Company, another \$3.50 will be paid by the Company-bringing its total payments for an employee and two or more dependents to \$11.75, approximately 50 per cent of the premiums in effect at the time of negotiations. Similar percentages are paid by Company for single employees and those with one dependent.

This improvement not only provides the same medical benefits at reduced cost to you, but also frees additional spendable dollars when you cash your pay check. This, in addition to the income tax cut enacted earlier this year with Labor's support, improves the purchasing power of your family, and the economy.

Some of the gains made by Local 1245 in behalf of its members show up clearly on a pay check. Some are there but you have to look a little. Others do not show up on the pay check itself, but are gains nonetheless.

We have seen wages and hospitalization premiums as examples of gains which show up clearly on a pay check. Shift premiums, which the Union bargained to 10 cents an hour on the second shift and 15 cents an hour on the third shift, are another such example.

Gains you might have to look for include the guaranteed 8 holidays-you spent Saturday, July the 4th with your family but you may not connect that with the pay check which paid you for the holiday. Or the fourth week of vacation you got after 20 years instead of 25. Your pay check was the same even though you didn't have to go to work for a whole month.

#### LETTER WRITTEN

However, in February of that year, Company's Compensation Claims Supervisor wrote Mel a letter indicating that Company's doctor had reported Mel had made a complete recovery, and denying responsibility for purchase of an elastic knee support. Mel was could take a Street Light Maintenanceman's job.

All of this took place under the assumption that the medical determination so far made definitive. (California's was Workmen's Compensation law does not allow free choice of doctor; the diagnoses of additional doctors are usually not introduced until a case is being heard before an Industrial Accident Commission referee).

#### IAC REFEREE REPORTS

In June, however, the IAC referee reported, on the basis of medical testimony from both the Company's and the applicant's doctors, that it was too early to tell whether or not Mel's disability was permanent.

#### UNION FILES GRIEVANCE

Acting on this new evidence, **Business Representative Wild**er filed a grievance in Mel

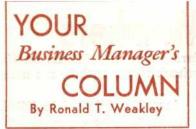
#### L.I.C. POSITIONS

Union's Local Investigating Committee Member took the position that Company had violated the intent and principles of Title 108-stating the Company must continue an industrially injured employee in his regular classification until his injury is declared a permanent disability by the Industrial Accident Commission. Company's Member believed Company had followed the intent of Title 108 and particularly Section 108.2 when it carried the employee as a Lineman on light duty for some 22 months and then awarded him a Street Light Maintenanceman vacancy in agreement with the Union when it appeared he would not climb again.

The case was referred to the (Continued on Page 4)

#### THE OTHER SIDE OF THE MOON

However, some gains do not really appear on the pay check at all. For instance, when you get a wage increase, the Company must put up additional money to match your contributions to the Pension and Savnigs Fund Plans. Because your contributions are a percentage of your straight time earnings, including shift premiums, and because the Company must match these contributions when your earnings go up because of a negotiated wage (Continued on Page 2)



(Continued from Page 1) cessful, they will seek all-

Federal construction and operation of the interties.

Thus, the question of the Pacific Northwest - Pacific Southwest intertie is smoking out those who place their nationalized power scheme above the best interests of the taxpayers and electric energy consumers of the West as well as the Nation as a whole.

Some responsible people on both sides of the public versus private power controversy have worked out their differences on the interties and are to be commended for putting common sense before conflict in the tradition of honorable compromise which is possible within the framework of the free American economic system.

Local 1245, which represents thousands of employees in both the public and private sectors of the electric power industry, views the Udall proposal as a great step toward reconciling extreme views on the power issue and providing public confidence in the ability of government and private enterprise to work together for the common good.

### PG&E'ers Gain (Continued from Page 1)

increase, the company's labor costs are again compounded. In the case of the Savings Fund Plan, the Company must match 50 cents for every dollar you save. The number of dollars you save is based on a percentage of your earnings. Higher earnings require a higher matching contribution from the Company.

In the case of the Pension Plan, the above holds true but there is an additional compounding cost the Company must undertake because the additional contributions resulting from a wage increase are made at the 5 per cent rate (these additional earnings far exceed the \$3,600 limit to which the 3 per cent rate applies). Therefore in matching approximately \$2 for every employee dollar, the Company is matching a number of dollars determined by the higher, 5 per cent rate.

MANY SHARE



The following new applications were received in this office June 8th through June 26th, 1964:

NEW -A- MEMBERS Jerry D. Jackson Raymond L. Blevins Lawrence R. Mullins James W. Tickel Bobby Donahue

**NEW -BA- MEMBERS** SAN JOAQUIN Ronald J. Iriart Fonatine W. Madkins, Jr. Larry Meredith Herman Moore Edward W. Parks, Jr. COAST VALLEYS William Ambrosini **Charles** Clark **Richard Pelucca** Thomas H. Ruiz CAL. PAC Harold J. Starr SAN JOSE John R. David Andy G. Gulermovich Arthur J. Housley William H. Kesner

Lucien B. Maccario James M. McElroy Esther R. Pena Mildred M. Routen Ronald L. Thomasen Dennis Westpahl EAST BAY

Frederick T. Alpers, Jr. James A. Crowley Roy L. Dunning Ronald Ehmke William G. Hosford Aubrey Hovda John R. Miller

we get letters...

Local Union 1245, IBEW 1918 Grove Street Oakland 12, Calif.

Gentlemen:

Ref: Card No. 987117

Enclosed is my check for three months dues. I have voluntarily terminated my employment at SMUD, effective 5 June 1964; and I am planning to settle in some other state, after perhaps a month's travel. Although temporary, my new address will be P.O. Box 6244, Coronado Station, Santa Fe, New Mexico.

I truly appreciate, and thank you for, the good service and representation you have given the membership. Sincerely,

/s/ Gail C. Austin

Participation in yet another benefit program modified in recent Union-Company negotiations-the Group Life Insurance Program-is also high. January figures indicate 83 per cent of the 18,681 eligible employees participate. Any cost of this group insurance over 50 cents per thousand dollars of coverage is borne by the Company. So here is another example of a benefit which does not actually show on your pay check (it is implied by the 50 cents per thousand you have deducted for a policy which is valued at approximately twice your annual wage)-but is a benefit nonetheless. Latest figures projected by Local 1245 for 1964 and 1965 estimate Company's subsidy of the group insurance carried by bargaining unit members to average 2 cents per man per hour.

Local 1245. Some of these show on your pay check, some do not.

Higher wage levels, shift premiums, Company-paid hospitalization premiums and overtime rates do show on your pay check. But there are other, so-called fringe benefits which might not be so appar-

# Welcome! Santa Je Saves the Bay



# But 9s This the Way?

Michael L. Hines Jack Thompson CITIZENS UTILITIES Karol M. Bussard Lawrence D. Donaldson Nancy C. Fowler Lewis E. Frazee **Blance I. Gonzales** Janet A, Nutter GENERAL CONSTRUCTION Arthur Atondo Warren L. Bell Brandt R. Bock Herbert C. Bowman Joe Cannon, Jr. Wayne G. Colgate Earlen G. Cooksey **Richard D. Cooper** David A. Dunbar **George Elsworth** Marvin L. Hurlburt John A. Jason Larry G. Harness Bert W. Kerr Alan L. Larson Donald M. Lessard Glen D, Madden Harold C. Moore Harold E. Myers

## IN MEMORIAM

#### DECEASED MEMBERS — JULY 7, 1964

THOMAS E. CONNELLY, a retired Warehouseman in Sacramento Division, died on April 3, 1964. Brother Connelly had been a member of the I.B.E.W. since his initiation on March 1, 1943.

JOSEPH R. MOY, a retired Lineman, in East Bay Division died on April 10, 1964. Brother Moy had been a member of the I.B.E.W. since his initiation on May 1, 1952.

Mike D. Parker **Raymond Perez** George M. Ramos John G. Riend David F. Ritchie R. H. Roney **Richard Snalam** Lloyd Standley Earl Surginer Larry West Louis T. White Michael P. Woodward Dale R. Young UTILITY TREE Gordon E. Williams DAVEY TREE John Edgemon **Bernardo Gonzales Carroll E. Sherrill** Gary D. Chadwick

## **Retired Members**

as of JULY 7, 1964

Prudence Kallgren retired July 1, 1964 from Stockton Clerical.

Fred E. Wiedeman retired July 1, 1964 from De Sabla.

Division, died on June 20, 1964. Brother Patt had been a member of the I.B.E.W. since his initiation on September 1, 1943.

FRED SHORT, a retired Senior Serviceman in San Joaquin Division, died on June 30, 1964. Brother Short had been a member of the I.B.E.W. since his initiation on February 2, 1942.

WILLIAM YANES, a Serviceman in San Francisco Division, died on June 23, 1964. Brother Yanes had been a member of the I.B.E.W. since his initiation on January 1, 1960.

7311 Sylvan Grove Way Citrus Heights, Calif. 3 June, 1964

Clyde W. Newman

**Richard D. Peoples** 

William A. Schuett

James D. Stokes SAN FRANCISCO

James E. Pierce

GENERAL OFFICE

STOCKTON

Margaret R. Frank

Donald R. Custer

**Richard A. Foster** 

**Daphne Neville** 

James R. Keel

**Froane Sinclair** 

Bennie E. Wilbon

Gene F. Graham

Norma L. Janish

**Robert G. Blair** 

Will A. Brock

**Melvyn Retslaff** 

David J. Flaming

Gene E. McLean

James L. Parrish

William Toepfer

SACRAMENTO

U.S. BUREAU

Philip E. Teaderman

Charles H. Hoffman

Lawrence L. Novelli

Edward C. Lenoir

**Daniel Rasmussen** 

**Donald Sarsfield** 

Hartley R. Amps

Dale R. Brainerd

Kermit D. Herrmann

**Rolan N. Marlin** 

Holbrook H. Magee, Jr.

Harry Glavin

NEVADA IRRIGATION

SIERRA PACIFIC

DE SABLA

COLGATE

NORTH BAY

TRANSIT AUTHORITY

It should not be assumed that these pension and savings fund plans benefit only a few. Latest figures indicate that 93.8 per cent of the employees eligible to participate in the pension plan (i.e., regular em-ployees under 641/2 years of age with one year of continuous service) do participate. These people not only receive the benefits of Company contributions described above, but also will receive the additional benefits recently negotiated by the Union and described in last month's issue.

Participation in the Savings Fund Plan is also high: 90.77 per cent of those eligible to participate in January of 1964 did participate. And with the extension of eligibility to members of the pension plan with three and four years' service (a result of recent benefit negotiations) the total group eligible will be expanded by about 1,600 people.

#### MANY GAINS OVER THE YEARS

In describing some of the gains enjoyed today because of past negotiations, we have touched mainly on the 1963 general negotiations and the recently completed benefit negotiations. However, going further back over the years, many benefits have been won by

ent.

Latest available figures place the value of vacations, holidays, sick leave, personal time off, workmen's compensation, supplemental benefits, and inclement weather payments in terms of cents per straight time hour worked by an average employee at more than 40 cents per hour. Therefore the approximately one dollar an hour fringe benefit value is comprised of the 40 cents above plus the cost of shift premiums; the retirement plan; social security; group life insurance; medical, hospital and surgical premiums; unemployment insurance; employee discounts; military training; and the savings fund plan. These figures were estimated before the increases from the recent negotiations mentioned above went into effect and have been compounded by Local 1245's recent bargaining results.

**ROBERT PATT**, a journeyman Lineman in San Francisco

	The UTILITY REPORTER
RONALD T. W BRUCE LOCKI L. L. MITCHE M. A. WALTE	LL Assistant Editor
B. Lucas, An	d: Leland Thomas, Jr., Marvin C. Brooks, Henry drew A. Clayton, Albert G. Callahan, Anthony nes M. Lydon, James H. Fountain.
Union 1245 of	hly at 1918 Grove Street, Oakland, Calif. 94612 by Local the International Brotherhood of Electrical Workers, d Class postage paid at Oakland, California
AFL-CIO. Second	i Glass postage pala at Gakland, Galilornia
Second	lease send Form 3579, Change of Address, to 1918 Grove

# Powerful Lobby Kills "Truth in Lending"

#### By SIDNEY MARGOLIUS Consumer Expert for The Utility Reporter

The "truth in lending" bill proposed by Senator Paul A. Douglas (D., Ill.) was killed by one of the most powerful assemblages of business organizations that ever set out to beat a bill intended to protect the living standards of moderateincome families.

The Douglas bill, as you know, would have required lenders and stores to tell the true annual interest rate they charge you on loans and installment purchases. Except on mortgages, no lenders or stores now state the true annual rates. They may state their charges as a monthly percentage on the declining balance; for example, 3 per cent a month on a small loan, or  $1\frac{1}{2}$  per cent a month on a department store revolving credit account. But they do not disclose that the 3 per cent a month is 36 per cent a year, or that the  $1\frac{1}{2}$  per cent a month is 18 per cent annual interest.

Or, they may state the rate as a dollar charge on the original amount. But a credit fee of, for example, \$10 per \$100 for financing household appliances or a used car, is really a true annual rate of close to 20 per cent.

The deceptive ways in which finance charges are stated have made a fertile ground for overcharges. Working people and the nation's economy itself, have been harmed in two ways: (1) by outright gouges, with many families induced to pay such true interest rates as 30 to 100 per cent and even more when buying on installments, and (2) the steady erosion of family purchasing power through constant use of installment credit even at relatively moderate charges of 12 per cent.

The Douglas bill to require disclosure of true annual rates was backed by labor unions, co-ops, credit unions, savings banks and consumer organizations. But it was bitterly —and successfully—fought by a massive array of business associations, including the National Retail Merchants Association, the U.S. Chamber of Commerce, the National Foundation for Consumer Credit, the National Finance Association (finance companies) and the American Bar Association.

The leading antagonist of the bill proved to be John Hazen, Washington lobbyist for the National Retail Merchants Association. The department stores that make up the association, in recent years have been heavily promoting revolving credit or "budget charge accounts," which often require true interest of 18 per cent a year.

The Bar Association is believed to have joined the fight against "truth in lending" because some lawyers on its credit committee have ties to finance companies.

After squeaking through a sub-committee vote by 5 to 4, the "truth in lending" bill finally was killed by the full Senate Banking Committee. The bill always had been opposed by the chairman, Senator A. Willis Robertson (D., Va.). He was joined in voting against it by several Democrats—John Sparkman (Ala.), Edward Long (Mo.), and Thomas McIntyre (N. Hamp.). Long himself has investments in Missouri banks and loan companies, and the **St. Louis Post Dispatch** had urged him to abstain from voting because of his self-interest in the outcome. But the surprises turned out to be Senator McIntyre who had been expected to favor "truth in lending," bill and Senator Harrison A. Williams (D., N.J) who did not appear for the final vote despite previous support in a sub-committee vote.

Republicans who voted against the bill were Senators Wallace Bennett (Utah), John Tower (Texas), Milward Simpson (Wyo.) and Peter Domnick (Colo.). Senator Bennett, one of the most vociferous fighters against the "truth in lending" bill, is the brother of a Salt Lake City department store executive who also is a leading official of the National Retail Merchants Association. Voting for the "truth in lending" bill were Douglas, Joseph Clark (D., Pa.), William Proxmire (D., Wisc.), Maurine Neuberger (D., Ore.) and Jacob Javits (R., N.Y.).



The Governor's wife, Mrs. Edmund Brown, sews in the first Union Label in an Ernst tie, worn by Mr. Ernst himself. The Amalgamated Clothing Workers of America scored a major victory with the unionization of Ernst Ties of San Francisco, the largest neckwear company in the west. Standing by are Governor Brown, who presided at the contract signing, and West Coast Union Label Director Anne Draper and Joint Board Manager Sam Krips. The contract covers some 70 workers and provides for wage increases, paid holidays and vacations, the Amalgamated's health, welfare, and retirement benefits, and the use of the Union Label.

## **New Stewards**

APPOINTED DURING JUNE PACIFIC GAS & ELECTRIC COMPANY:

James Edgar, Coast Valleys Division.

John W. Crawford, East Bay Division.

- Sherman L. Fox, East Bay Division.
- Raymond H. Troike, East Bay Division.
- Richard L. Bygum, General Construction.

Barbara Ginley, General Office.

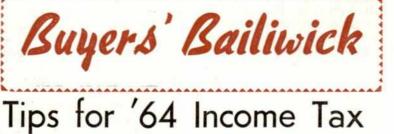
- Robert J. Knowles, North Bay Division.
- Charles Bertuccelli, San Jose Division.
- James R. Rodden, San Jose Division.

Marcus A. Mills, San Francisco Division.

SIERRA PACIFIC POWER COMPANY:

Roger G. Bushing

of \$17.28 would be received for 1963. However, for 1964, instead of a refund, he will owe \$46.60. This will have many asking, "Is this a tax cut?" This peculiar feature of the law will be almost fully corrected for the average taxpayer in 1965. The actual tax rate for the lowest bracket will drop to 14%, which is exactly the same as the withholding rate. The acceptable method of avoiding a payment at the end of this year is for the employee to reduce his dependents claimed. In other words, using the above employee once again, he would file a new Form W-4 instructing his employer to figure his income tax withholding using three exemptions rather than four. In most cases this will not only eliminate the end of the year payment but will entitle the employe to a refund. The decision to claim less exemptions is of course the employee's own personal consideration.



With the passage of the new Revenue Act in late February, the withholding rate on your taxable earnings has been reduced from 18% to 14%. While this resulted in an immediate increase in take-home pay, it is important that you recognize that the tax rates you will use to compute your tax liability for 1964 have not been reduced **proportionately**.

In the lowest tax bracket, the new bill calls for a reduction in Income Tax from the current 18% to 16% in 1964 and to 14% in 1965. This means that an employe would have withheld from his salary 14% of his taxable income during 1964, but when filing his tax return for that year he would be required to pay at a rate of 16% of his taxable income. A good possibility exists, therefore, that some of the withholding cut will have to be paid back by the taxpayer come April 15, 1965. How this will work is illustrated by the following examples. Let's take the case of an individual with a wife and two children (a total of four

deductions) making \$3.37½ an hour or \$135.00 a week. With the standard deduction and claiming four exemptions, the final tax on his 1963 income would be \$783.60. With all four exemptions listed for withholding purposes, \$31.00 would be withheld from his bi-weekly paycheck. The total amount withheld of \$806.00 would entitle the individual a refund of \$22.40.

This year under the first stage tax cut, the 1964 schedule of rate would reduce his annual tax liability to \$665.24 for a net tax cut of \$118.36. But, the tax cut will be received in a way that the employee may consider strange. Under the rates, which went into effect on March 5, 1964, the employe would have \$24.10 deducted from his bi-weekly check. His total withholding tax for the year would be \$626.60, whereas, the tax liability for the year is \$665.24, resulting in a tax due of \$38.64. Another example uses the same employee, but with a salary of \$4.24 an hour, or \$169.60 a week. In this case a refund

You still can have the last word:

1. Senator Douglas has announced he will reintroduce his bill. Consumer spokesmen are urging that families write to both the Senators who opposed (to urge them to reconsider), and to the Senators who favored the bill (to thank them and ask their continued support).

2. Learn the facts about how to shop for lowest cost credit, how to use credit judiciously, and tell these facts to other families.

You need to know two points particularly: First, if the finance charge is stated as a monthly percentage, the true annual rate is 12 times the monthly rate. Secondly, if the finance charge is a dollar amount on the original balance, the true annual rate is approximately double.

This happens because the dealer or lender figures the finance charge on the original balance you owe. But since you pay back each month, your average debt is only about half the original amount. On a debt of \$100 to be repaid in 12 months, the first month you owe \$100; the second, \$91.67, etc. If you add up the remaining balance each month and divide by the number of months you repay, you will find that your average debt (in this example), is \$54.16. Say the finance charge is \$6 per \$100. Divide the \$54 average balance into \$6. The true rate is 11.1 per cent. If the term of repaying is shorter or longer than one year, the rate has to be adjusted correspondingly. For example, if a dealer charges you \$6 on a debt of \$100 repaid in six months, the true annual rate would jump to 21 per cent.

Usually you can finance purchases at a lower rate by borrowing cash from a credit union or commercial bank than by using a department store installment account. The credit unions and banks nowadays charge from \$4.50 to \$6 per \$100 of balance, which is the equivalent of true rates of less than 9 to 12 per cent, in comparison to the 18 per cent and sometimes more usually charged by Mr. Hazen's department stores.

-from the U-25 System News

Utility Reporter-July, 1964-Page Three

# The Outdoor Scene

#### By FRED GOETZ

There are few fishermen over the nation's far flung acres that are more concerned over their area's sport-fishing resource than the western angler.

In the face of a 20-year, progressive decline of salmon and steelhead stocks in the Columbia river-that great river, natal to more anadromous fish than any waterway in the land-prevails an amazing paradox. Here, for some mysterious reason locked deep in the heart of nature, a sea-run fish thrives-in spite of inroads made by a fast-ad-vancing civilization. I refer to the migratory member of the herring clan, "Alosa sap-idissima," otherwise known as shad.

Reflectively, I'd be willing to bet my last fishing lure that the great pioneer fish culturist Seth Green, long since gone to meet his maker, is sittin' up there on a fleecy white cloud, looking down from high vantage, right now, and thanking his lucky stars for introducing shad to west coast waters on a memorable hot afternoon.

History relates that Seth left Mull's Fish Hatchery on the Hudson river, ten miles away from Albany, New York, with 12,000 newlyhatched shad fry on the 19th of June, 1871 and 9 days later dumped half of his surviving charges into the Sacramento river, Tehama, California, not a bad survival rate if one is to judge from Green's journal which told of re-occuring difficulties on the crosscountry junket over the uncertain rails of early America.

Poor, sensitive Seth, he winced with pain and mourned each time one or more of his silvery babes passed on to the great beyond from lack of oxygen or impure water. But he



Even Goetz can catch a shad as evidenced by the above pic snapped by Mrs. Jean Goetz at Tanner Creek below Hood River, Oregon.

proved to everyone's satisfaction that living fish could be transported across continent-in milk cans, no less.

Left to their own devices, Green's transplanted shad might have made it up to Oregon's coastal waters but the original plant was later aided by further introductions by the United States Fish Commission. When the commission's plants were made, the silvery meteors had already eased up coast from California to spawn in northwest coastal streams as far north as the Columbia.

Today it is estimated there are well over a million shad entering the Columbia, at least half of which have been noted passing over the white counting blocks at Bonneville dam, first dam to span the broad-bosomed river, an amazing migration when one realizes that less than 3,000 of them climbed the Bonneville dam fish ladder in 1953.

Last year, a modern counterpart of Seth Green-Robert "Bob" Bielo, assistant director of the Pennsylvania Fish Commission-was out on the Columbia. Aided by fishery men from the Oregon and Washington Fish Commission, Bielo gathered shad eggs, millions of them, which were transported by airway in one day back to the east coast to bolster dwindling stocks in Pennsylvania's Susquehanna, later - ironically - in waters from which they were originally taken and brought to the west by Green.

We're told that the upstream migration of shad in Pennsylvania's Susquehanna is inhibited by four power dams on the river, built since 1910. Comparatively, the west coast shad take several dams of the lower Columbia in their stride. East coast biologists reason that the west coast shad have developed an inherent resistance to dams and could conceivably, do likewise in east coast streams.

This writer, his family and fellow west coast anglers, have oft' enjoyed the varied merits of the anadromous herring and the accompanying photos bear out the foregoing.

That is the happy picture today of west coast shad and from here on out I shall, reluctantly "shad up." Ouch!

# safety roundup

by \_\_\_\_\_

#### \_ sam casalina \_\_\_\_

### SOUND ADVICE IN 1915---IT STILL IS!

The National Safety Council has dug up instructions to

"bosses" issued nearly fifty years ago. Do they still make sense? • "Foremen must show a sincere desire to prevent accidents. Remember, your attitude toward this work will be reflected by your men.'

• "Make it your business to talk safety to the men, both individually and collectively. If possible, have regular and frequent meetings, even if only of short duration, to talk safety.'

• "Survey a job carefully and consider whether it is being done in the safest way. Is an accident likely to occur?"

• "Keep safeguards in place and insist on safety devices being used."

• "Stop dangerous practices whenever you see them. Remember that two-thirds of all accidents are due directly to thoughtlessness, recklessness and ignorance."

• "Take time to keep the premises about your work orderly. See that proper light is provided."

• "Use accidents and near-accidents as a text, drawing lessons from them as to WHAT NOT TO DO."

• "Watch for loose sleeves, flopping blouses and flying neckties-anything which may catch in the machinery and draw the man in."

• "Take an interest in your men. Have every injury, no matter how trivial, attended to by the doctor."

• "Never overlook a careless act on the part of any workman -point out what such action may result in."

• "Ask your men for suggestions on how to make things safer."

• "If your duties sometimes take you away from your men, appoint one or more of the men as "Safety Overseers," who, in addition to their other duties, will watch for dangerous places and dangerous practices."

• "Always have enough men on a job to do it safely. Don't spread your men too thin."

#### FIREARM SAFETY

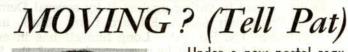
With the summer vacation upon us, and the fall hunting season following close behind, all of us who are interested in firearms and their use should review some basic safety rules.

It is interesting to note that 52 per cent of all fatal shooting accidents happen at home! This death toll of 1,200 per year could be reduced simply by following these precautions:

- 1. Keep firearms where children and adults can't get at them. A locked rack or cabinet is best. Store ammunition separately.
- 2. Treat a gun as if it's loaded every time you clean or handle it. Never point a gun at yourself or others-even with the safety lock on. Keep others out of the room while you clean firearms.
- 3. Check with a gunsmith before you fire war supplies, antique or collector firearms. Remove the firing pin from any unfit firearm.
- Use only a small-caliber or pellet gun for home shootingsingle shot for youngsters. Build and use a safe firing range.
- 5. Never load or unload a gun in the house, except under range rules or in an emergency.







Under a new postal regulation it will now cost the Local Union 10 cents rather than five cents to obtain corrected addresses from the post office for members who have moved. This means that if a member moves and does not notify the Union, the post office will charge the office 10 cents for the incorrectly addressed issues.

**Pat Oliver** 

## Back Pay in Compensation Case

#### (Continued from Page 1)

Joint Grievance Committee which indicated the Local Investigating Committee was unable to reach agreement. Union's Members of the Committee requested the case be referred to the Review Committe.

#### **REVIEW LEVEL**

After the referral to Review, Company's Claims and Safety Department informed the Review Committee that the grievant has been in a partial temporary status all along. Therefore, the Review Committee concluded that Eaton's work as a Groundman and Street Light Maintenanceman was light duty under Section 108.2 and he should be paid the difference between these rates and the Lineman's rate because he should have been considered a Lineman all the time. That's how Mel comes to be waiting for a healthy check for back pay.

Writer's son, John Murray, (above, right) totes first shad of his life, taken on light spin gear, topped off with three-pound test line.

Electrician (retired) Earl Osthoff (above, left) of Moab, Utah, displays a brace of shad he took from the Columbia river below Bonneville dam.

Members may notify the ling the form below to the La	Jnion by filling out and send- ocal Union:
Name	
New Address	
City	
Old Address	
	BEW Local 1245, Mail Room Ikland, Calif. 94612
Please continue to add DENCE AND DUES REM Street, Oakland, California Post Office Box 1289 i the Main Post Office in Oa ly for use in balloting on	is rented by Local 1245 at kland, California, exclusive- contract ratifications, elec- ers, and referendum voting

Utility Reporter-July, 1964-Page Four