

Official Publication of I.B.E.W Local Union 1245, AFL-CIO, P.O. Box 4790, Walnut Creek, Ca. 94596



REMINDER

The June, 1973 Unit meetings are the deadline dates of proposals for the negotiations with P.G.&E.



Shown above and below are participants of the Feb. Ad. Council meeting.



Advisory Council Meets

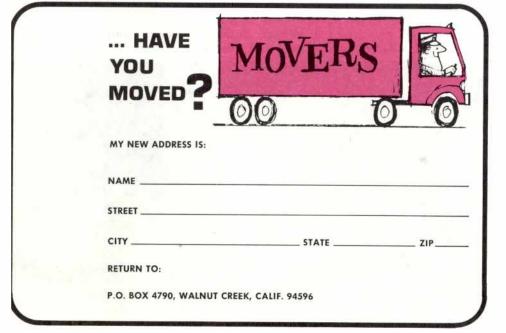
Local 1245's Advisory Council met on Feb. 24 & 25th in Concord, Calif. The members of the Council, the Officers and Executive Board, the staff, members of the negotiating committees and guests were present at the meeting.

The normal business of the council, reports, etc., raised some interesting discussions. Some of the council members and Bus. Mgr. Mitchell raised the issue of Safety and at least 3 hours were spent discussing the issue of job safety. Two million, six hundred and twenty-three thousand, three hundred and fifteen.

There were several highlights of the meeting, one being the appearance of Richard K. Miller, Vice-President of P.G.&E., who discussed the Company's compliance with the Civil Rights Act.

Another highlight occurred when Bus. Mgr. Mitchell presented an I.B.E.W. Life Saving award to Brother John Chambers. We reported the incident in a previous issue of the Utility Reporter when Chambers attempted to save the life of a parachutist who landed in the Antioch Reservior.

Many questions regarding the forthcoming negotiations with P.G.&E. were discussed.



Pension Benefits

PART III

Last month we discussed benefit provisions of pension plans, which is part of plan design. Another part of plan design is vesting rights to a pension benefit.

Vesting has been defined as "the attainment by a participant of a benefit right, attributable to **employer** contribution, that is not contingent upon a participant's continuation in specified employment." An example would be where an employee after 10 years of service with his employer would have 100% vested rights in his employer's contribution. This usually means that if an employee terminates his employment with at least 10 years service he would still receive a pension when he reached retirment age.

Vesting rights have been a subject of considerable discussion in the last few years. At the present there are a number of bills in Congress dealing with this subject. The Internal Revenue Code does not specifically require vesting as a condition for favorable tax qualification of a pension plan, although there has been a noticeable trend in recent years for the I.R.S. to require some degree of vesting.

There are many varieties of vesting provisions in pension plans. The ideal provision would provide full and immediate vesting so that an employee, upon termination of employment at any time, is entitled to all benefits which have then accrued on his behalf. The worst provision would be no provision at all—your right to a pension is **only** when you are allowed to retire. Most pension plans in the utility industry, however, provide — 1) specified length of service (example—15 years of credited service—100% vesting), 2) specified length of service and a certain age (example—15 years of credited service and at least 40 years of age—100% vesting), 3) specified age requirement (example—55 years of age—100% vesting). These provisions may also be varied by a graded vesting schedule. For example, a graded vesting schedule might provide for no vesting during the first three years of participation; 30% vesting after the completion of 3 full years of participation, increasing by 10% for each full year of participation thereafter, so that 100% vesting is achieved after the employee has been a participant for 10 full years.

(Continued on Page Two)

YOUR Business Manager's COLUMN

A Review of 1972

L. L. MITCHELL

1972 was a busy but productive year for Local 1245. Based on December 1972 dues payments, our membership count at that time stood at 15,507 active paid up members. This is a gain of 943 members for the year. To make this gain, 2,455 applications were processed during the year. Turnover due to retirements, deaths, terminations from employment, etc., required 1,512 applications or an average of 126 per month just to maintain our last year-end total. This is a never ending process.

We added eight new groups to our jurisdiction in 1972, which include the Electric Utility Department of the City of Roseville, the clerical employees of Teleprompter in Reno (we already represent the physical employees), the physical and clerical employees of Teleprompter of Ukiah, Willits, and Fort Bragg, the physical employees of Teleprompter of Los Gatos, and the physical employees of Bay Cablevision Inc. and Western T.V. Cable in San Francisco.

While the newly organized groups have been brought into our Union primarily through Staff activity, many of the applications on the previously organized groups are the result of the excellent work done daily on the job by the Stewards. We gratefully acknowledge the dedication and cooperation of these faithful members which greatly contributed to our ability to make this growth.

Recent organizing activity since the first of the year has resulted in our gaining certifications for employees of Mt. Wheeler Power Inc. and Teleprompter of Santa Cruz. We are now awaiting formal recognition from Thermolito Irrigation District and the Placer County Water Agency (Power Division) where we have obtained the required applications for filing. We have also been given jurisdiction over both telephone and cable T.V. construction work, with a transfer of 108 members from Local 543 which previously held this jurisdiction.

During 1972, negotiations with 48 of the employee groups represented by Local 1245 were conducted (24 public bodies and 24 private employers). Eleven agreements had wage adjustments made in 1972 which had been prenego-

(Continued on Page Two)

Local 1245 and O.W.I.D. Settle

The members of Local 1245 employed by the Oroville-Wyandotte Irrigation District voted to accept the results of negotiations with the District.

The two-year settlement provided for a general wage increase of 6% effective Jan. 1, 1973, and Jan. 1, 1974.

Other improvements were as follows:

- 1973 1. One-week bonus vacation every fifth year on anniversary of employment.
 - Ditchtenders to receive one-third differential—Utilityman rate on Jan. 1 and one-half of remaining inequity on July 1, 1973.
 - 3. Other miscellaneous provisions effective this year.
- 1974 1. Ditchtenders to receive remainder of inequity and be reclassified to Utilityman.
 - 2. Increase sick leave accumulation to 120 days.
 - 3. One additional hour's pay for standby.
 - 4. Vacation-15 days after 7 years seniority; 20 days after 17 years seniority.

Members of Union's negotiating committee: Robert E. Buckallew, Power Division; James Higgins, Water Division; and Dean Cofer, Business Representative.

YOUR Business Manager's COLUMN

A Review of 1972

L. L. MITCHELL

(Continued from Page One)

tiated in a prior year. Of those wage adjustments negotiated in 1972, 10 required either I.R.S. or Pay Board approval. On all but one we were required to file for an exception to the 5.5% Pay Board wage formula. The national weighted average settlement for utilities was 5.5% by Pay Board computations. Local 1245 settlements averaged 5.7% by Pay Board formula and resulted in a weighted average of 6.2% money increase when applied to the actual wage rates. A number of contracts were open for both wages and conditions. Substantial gains were made in the areas of dental coverage, hospital and medical and increased paid vacations and holidays in many of these contracts.

Safety matters involved numerous hours in researching the Federal Register and other documents for changed provisions under O.S. H.A. and A.E.C. rules. Formal written comments on these were prepared and submitted to our International Office for presentation to the proper bodies in Washington, D.C. Direct testimony and presentations were made at the State levels on various codes, particularly the California State Hi Voltage Safety Orders which were finally adopted this year on February 23 after almost eight years of hearings, studies and revisions. Local 1245 has been involved in this project since its beginning.

Apprenticeship and training also involved much of our time last year

with some 80 or more meetings with employers, Bureau of Apprenticeship Training, Division of Apprenticeship Standards, etc. Many of these meetings were to gain approval of certain programs under the California Plan. We were successful in establishing a number of new programs in various employer groups, and these will provide new opportunities for many of our members to advance through learning while earning.

Legislatively we are continuing to work on improving the bargaining rights of our members employed in public agencies. A study committee was formed last year and is to report to the Legislature shortly. It is our hope that we can make more progress this year on this real inequity between the public and private sectors. We will continue our efforts until we do get adequate legislation in this field.

This month finds us starting a new round of bargaining. In Sierra Pacific Power we are now discussing wages and we have opened the agreement with California Pacific Utilities—Needles Division.

The 6% wage increase on P.G.-&E. which was negotiated last June will become effective April 1, 1973.

So, all in all, our efforts in 1972 provided many pluses for our members. We've started this year as a healthy and solvent organization. Our efforts will be to better our position in 1973. Local 1245's record is one to be proud of, and we are confident that our membership is aware of it.

Telephone (415) 933-6060 L. L. MITCHELL KENNETH O. LOHRE M. A. WALTERS JOHN J. WILDER LAWRENCE N. FOSS Executive Board: Leland Thomas Jr., Mickey D. Harrington, Guy E. Marley, William Jack Graves, Thomas C. Conwell, Jr., C. P. "Red" Henneberry, James Lydon. Published monthly at 1918 Grove Street, Oakland, California 94612. Official publication of Local Union 1245, International Brotherhood of Electrical Workers, AFL-CIO, P.O. Box 4790, Walnut Creek, Ca. 94596. Second Class postage paid at Oakland, California. POSTMASTER: Please send Form 3579, Change of Address, and all correspondence to the Utility Reporter, to P.O. Box 4790, Walnut Creek, Calif. 94596. Subscription price \$1.20 per year Single copies, 10 cents

Pension Benefits

(Continued from Page One)

Apart from the general level of vested benefits, some plans include a feature which provides that an employee automatically forfeits his rights to any employer contributions if his employment is terminated due to an act of fraud, dishonesty, etc., or if an employee resigns to take employment with a competitor.

In a recent Senate hearing one man who had quit his job after 18 years to go with another company testified that he had been denied a pension. He was confident he was entitled to his pension because he had completed 15 years with the company and was over age 45, as the vesting provision stipulated. But after he left, his former employer pointed out the fine print and cancelled his pension rights because he had gone to work for a company that was considered a competitor. Incidentally, this man had been his company's personnel manager, the person in charge of explaining the pension plan to other employees!

The vested benefit is generally made available as a deferred benefit, commencing at the employee's normal retirement date, or taken at an

early retirement date as provided by the plan.

Employers generally are not favorable toward vesting provisions; one reason of course is the cost. With a good vesting provision, pension benefits will be received by more employees than a plan without vesting. Also, without vesting the employer has an invisible chain with which to tie workers to their jobs, which prevents them from bettering themselves elsewhere. They do this through the promise of a pension plan if they stay and the threat of its loss if they leave.

However, as a matter of equity and fair treatment, an employee covered by a pension plan is entitled to protection of his future retirement benefit against any termination of his employment. Vesting validates the accepted concept that employer contributions to pension plans represent "deferred compensation," which the worker earns through service with his employer.

VESTING PROVISIONS IN THE PG&E RETIREMENT PLAN

3.08 Pensions in Certain Cases Where Service Ends Before Age 55

A Participant whose Service ends before he reaches the first day of the month after his 55th birthday but after he has at least ten years of Credited Service is designated as a former employee rather than a retired employee but has a vested right to receive a Pension with the same rights of election and in the same amounts as provided in Section 3.07, provided that the earliest date he may elect for commencement of his Pension is the first day of the month after his 55th birthday. Such an employee is also entitled to the elections provided in Section 3.10 (Joint Pension Option), 3.12 (Variable Annuity Option), and 3.13 (Withdrawal of Participant Contributions). Sections 3.14 (Death Benefits in Certain Cases) and 3.15 (Facility of Payment) are applicable to him.

This provision provides 100% vesting after 10 years of credited service. An employee who has terminated his service with at least 10 years of credited service may elect the early retirement and any of the other options available that are provided for employees who work until retirement.



Shown above from left to right are: Mickey Harrington, Recording Secretary; Lee Thomas Jr., President; L. L. Mitchell, Business Manager; James Lydon, Central Area Executive Board member; and C. P. "Red" Henneberry, Vice President.



This photo shows Richard K. Miller, Vice-President of PG&E, addressing Local 1245's Advisory Council with Business Manager Mitchell looking on.

Buck Passing on Food Prices

By JENNIFER CROSS

A neat bait-and-switch, plus an attempt to corral food editors into publicizing the Nixon Administration's position on food prices, was the message put over by fast-talking Secretary of Agriculture Earl L. Butz during a press conference at the aptly-named Borgia Room of the St. Francis Hotel, San Francisco, on January 26.

Butz, chief speaker at the National Canners convention here, was ostensibly out to explain how food prices went up 4.4 percent last year, mostly due to a staggering 18.7 percent increase in farm prices. What was new was his attempt to switch much of the blame from the farmer to labor.

"The farmer gets only 39 cents of the consumer's food dollar," Butz said, "and the popular thing in America is to chase the 39 cent

rabbit, but we're chasing the wrong rabbit." What we ought to be doing, he said, is investigating the 61 cent marketing spread, particularly wage increases which have out-

stripped productivity.

BUTZ THEN QUOTED from the January issue of Reader's Digest ("Why Food Prices Keep Rising" by James E. Roper), which begins with this gem: "Labor unions involved in food distribution have made a fine art of featherbedding, make-work and greed. Until they agree to provide a day's work for a day's pay, housewives will continue to find 'hidden costs' at the checkout counter."

When the food editor of the Hayward Daily Review asked what she should tell her readers, many of them married to union men, the grey, donnish Butz replied: "Tell them to increase efficiency and productivity...let's educate the wives of these workers."

If these charges are true, consumers should certainly know about them, and search for some way to leverage the unions to shape up. But meanwhile there's a lot more to rising prices and a widening marketing spread than Butz mentioned, which equally need investigation. For example:

• the exact effect of last summer's wheat deal, which sent the price of wheat and feed grains soaring, and is now contributing to higher prices for meat, bread and milk:

• vicious competitive conditions in the food industry, particularly at the retail end. Marketing costs tend to go up as giant chains clobber each other for a bigger share of the consumer's food dollar;

• the 23 percent of our food bill which goes to advertising, packaging and other non-essential or inedible items, e.g. the glossy full-color recipe booklet and other handouts distributed at the press conference by the National Canners Association;

 why retail prices have gone up faster than wholesale during recent months. Is this solely due to wage and material hikes, or have some chains increased their profit margins, particularly on cheaper cuts of meat which housewives are buying in greater quantities?

• high profits made by many corporation farmers, vertically integrated cattle feeding and packing companies, and cattle or land investment companies which operate to provide a tax shelter for wealthy investors. It isn't true that "no one makes money out of meat." A few little-known companies like American Beef Packers and the Arizona-Colorado Land & Cattle Co. do well enough to double their net profits each recent year.

• the extent to which farmers, particularly in the meat and broiler industries, LIMIT production to raise prices. Butz did not mention that even the USDA recently recommended that broiler producers cut output by 5 percent in coming months.

BUTZ MADE IT CLEAR he hoped consumers would simply pay higher food prices and stop grumbling—unless, of course, they quit eating so much meat and buying so many convenience foods. He reiterated his opposition to any form of price control on agricultural products, claiming this would lead to a black market and "empty meat counters."

He predicted that prices would rise another 4 percent by the end of the year. After that, the government's attempts to boost food production by selling surplus food buyers' bailiwick

grains, bringing back 27 million acres into cultivation, and allowing grazing on set-aside acreage, would begin to take effect. But he also intimated that America's cheap-food revolution was running out of gas, and that the 16 percent of our takehome pay spent for food is an all-time low which won't continue forever.

IT WAS DISMAYING to hear him repeat the old industry line that food was still a bargain. Also, his assurance that the Administration has made great strides towards ending poverty-related hunger in the U.S. He did not comment on the future of the food stamp or surplus commodity programs. Nor did he explain why 11 million poor people are NOT in either program, or why the present mean allotment of \$112 a month in stamps for a family of four is not due to be raised until July.

It is obvious that shoppers won't get much relief from high prices while the management of our food supply, and of such important feeding programs, is left in the hands of such a blatantly anti-consumer

agency.

Co-op News

Job dissatisfaction on Rise

"Job dissatisfaction" in the United States is becoming increasingly widespread and calls for a broad "redesign of work" practices in the view of a task force set up by the U.S. Department of Health, Education and Welfare a year ago.

Called "Work in America," the report says that worker discontent with the quality of their working lives is the result of "dull, repetitive, seemingly meaningless tasks, offering little challenge or autonomy."

Two things have grown out of this discontent, the report says. On the personal level, discontent is reflected in physical and mental health, family stability and participation in community life. On the social level, it is reflected in social and political "alienation," delinquency and drug and alcohol addiction.

Report findings include:

- While most workers still believe in the value of work, they want to participate more actively in decision making; young workers find interesting work just as important as work that pays well.
- "Job dissatisfaction" has been linked to heart disease and other physical as well as mental problems, while job satisfaction produces longer and happier lives.
- Much "blue collar" worker dissatisfaction grows out of job frustration, while white collar workers

were found to be increasingly discontent with their jobs in much the same way as blue collar workers.

- Minority workers, says the report, "see authoritarian work setting as evidence that society is falling short of its democratic ideals."
- Women workers were reported to be frustrated by "an opportunity structure that confines them to jobs that do not offer an adequate source of personal identity."

This finding was somewhat different from a report published about the same time by the University of Michigan which said that women do not work so much for "challenge" or to "escape boredom at home," but for "money."

The report, based on an opinion survey among men and women showed that, apart from economics, the most often reply given was "to get out of the house."

"A decisive majority of men and women interviewed agreed that women have special problems in working," but that fewer people believed this in 1971 than in 1956 when a previous poll was made.

It was found in the Michigan poll that fewer people objected to factory jobs for women in 1971 than in 1956, but there was considerable opposition to women doing "men's" work than in the past. This included plumbing, truck driving, railroading, highway work and construction.

"An increased number of men also objected to women performing men's jobs which involved hard labor or dirty or dangerous conditions."

In its conclusion, the HEW report says that a "redesign" of jobs can be of value to society in a number of ways. These include:

- · The worker gains self-respect.
- Employers gain from the increase in productivity which contented workers attain.
- Unions gain "increased loyalty from members (particularly younger workers) because of lower turnover and increase in the feeling that the union is dealing with problems relevant to the workers' needs."
- Society gains from reduced social welfare costs and through less political and social alienation.

The Trades Unionist

FUNERAL LEAVE

The Wall Street Journal reported that "Funeral leave grows more common, increasingly liberal for many workers." On that same day, workers employed by two New York morticians complained that undertakers refused to give them a time-off-for-death-in-the-family clause in their new contract.

Will tax loopholes be closed?

If alarmed fluttering in the business community means anything, then there ought to be a reasonable chance for some really serious tax reform debate in the next Congress.

The American Petroleum Institute, for example, already has launched a campaign in defense of the oil depletion tax loophole, repeating its claims that continuation of the depletion allowance is necessary to spur American oil exploration.

Business news services are warning their readers that revisions of the tax laws will be the "first order of business" of the new 93rd Congress. They report that "business associations are getting ready for extensive hearings on tax reform proposals that will come from the AFL-CIO, Ralph Nader's tax reform research group and a number of members of Congress, including Chairman Wilbur Mills of the House Ways and Means Committee."

A list of tax reform measures that obviously is frightening to the business community is enlightening. A recent business letter gives the following tax reform "targets":

Capital gains shelters; capital gains at death; tax-exempt state

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Local 1245's Annual Financia

MEREDITH & RUBIN Certified Public Accountants 2525 Van Ness Avenue, Room 215 San Francisco, California 94109 February 2, 1973

TO THE OFFICERS AND MEMBERS OF THE INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245 1218 BOULEVARD WAY WALNUT CREEK, CALIFORNIA

We have examined the Statements of Recorded Cash Receipts and Disbursements of your Local Union for the year ended December 31, 1972 and the related Statement of Assets, Liabilities and Equity at December 31, 1972. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances. The following summarizes information included in these financial statements which are a part of this report: Cash Balances December 31, 1971:

Replacement Fund Scholarship Fund Fund for Organizing Expenses.		50,619.52 10,925.65 1,029.62
		\$291,491.32
Receipts* Disbursements*		
Increase	-	244,341.67
Cash and Stock Fund at C General Fund Replacement Fund Scholarship Fund Fund for Organizing Expenses	48,343.53 18,351.17	11, 1972
Supplemental Retirement-Severance Fund	23,134.62	535,832.99
Other Assets Net of Liabilities.	10	161,338.67 \$697,171.66
*Exclusive of transfers between funds.		

The Supplemental Retirement-Severance Fund was established in 1972. This fund is considered an asset of the Local and is included in these statements (Exhibit E). Amounts invested in the Dodge & Cox Stock Fund for this Fund are shown at cost, which includes reinvested dividends, and are included with cash assets.

In our opinion, the accompanying financial statements present fairly the recorded cash receipts and disbursements of Local No. 1245 for the year ended December 31, 1972 and the equity of Local No. 1245 at December 31, 1972 in accordance with the accounting principles stated in the note to the Statement of Assets, Liabilities and Equity and on a basis consistent with that of preceding periods.

OPE/3/AFL-CIO(175)ACB

General Fund

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EXHIBIT A

\$228 916 53

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245 STATEMENT OF RECORDED CASH RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

Cash Balance December 31, 1971			\$228,916.53
Receipts:			
Local Union Portion of Receipts: "A" Members' Dues. "BA" Members' Dues. Initiation Fees Reinstatement Fees Difference in Dues. Difference in Initiation Fees. Agency Fees Working Dues—Outside Line. Total	1	,292,081.47 9,479.95 27.75 681.63 21.25 2,090.50 19,383.62	
Reimbursements to General Fund:			
Receipts held for Members' Credit or to be refunded. Members' Credits applied to Dues, etc. Savings Interest Dividends Refunds and Reimbursements: From Replacement Fund. From Scholarship Fund. Workman's Compensation Insurance From fund for organizing expenses. Payroll Taxes Others Total		4,977.84 1,108.32 8,913.41 170.00 34,547.61 1,000.00 6,308.54 407.30 1,828.92 3,897.52	
International Portion of Receipts: "A" Members' Per Capita "BA" Members' Per Capita Initiation Fees D.B.A.F. Fees Reinstatement Fees Difference in Per Capita Difference in Initiation Fees Agency Fees Pension & Death Benefit Reinstatement Fees Total	\$	106,478.70 340,668.00 9,479.95 78.00 27.75 124.30 21.25 720.00 90.00	
Total Receipts			1,894,273.24
Total of Receipts and Balance	4000		\$2,123,189.77

MEREDITH & RUBIN

EXHIBIT A (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245

STATEMENT OF RECORDED CASH RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

Disbursements—Schedule 1		\$1	,677,8	350.67
Cash Balance December 31, 1972		\$	445,3	339.10
Details of Balance—General Fund: Wells Fargo Bank, Commercial Account: Bank Statement less Outstanding Checks\$ Wells Fargo Bank: Savings Account Savings Certificate Savings Account for Wage Reimbursements Change Fund Contingency Fund Petty Cash Fund Returned Checks for Collection Deposits After Close of Bank Statement	258,551.27 51,569.43 107,712.18 25,025.02 100.00 1,500.00 100.00 156.00 625.20			
Total Per Above\$	445,339.10			

MEREDITH & RUBIN

SCHEDULE 1

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245

STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

Affiliation Fees:		
International Brotherhood of Electrical Workers\$		
California Labor Federation, AFL-CIO		
California Labor C.O.P.E., AFL-CIO	600.60	
Central Labor Council of Alameda County,	restricted was	
AFL-CIO	1,692.00	
Joint Executive Conference of Northern	70000000	
California Electrical Workers	100.00	
Nevada State AFL-CIO	975.00	
Nevada State Electrical Assn.	165.00	
Sacramento Labor Council, AFL-CIO	234.00	
Central Labor Council of Contra Costa County	1,801.80	
San Francisco Labor Council, AFL-CIO	792.00	
California State Assn. of Electrical Workers	1,800.00	
Marin County C.L.C.	374.40	
San Joaquin & Calaveras C.L.C.	450.00	
California Council for Health Plan Alternatives	1,800.00	
Napa-Solano C.L.C.	734.40	
Fresno-Madera C.L.C.	678.00	
Fresno-Madera C.O.P.E.	48.00	
Kern-Inyo-Mono C.L.C.	612.00	
International Telephone Council of IBEW	10.00	
Sonoma County C.L.C.	480.00	
Stanislaus-Tuolumne C.L.C.	180.00	
Santa Clara C.L.C.	71.00	
Public Employees Council	30.00	\$ 492,369.45
Staff Expenses:		
Salaries\$	475,832.89	
Hotels	6,587.33	
Meals	16,882.21	
Other Transportation	1,345.32	
Automobile Expenses	31,471.27	
Parking and Tolls	2,649.62	
Mileage @ 12¢ Per Mile	1,471.70	
Transfer to Replacement Fund	28,571.00	
Auto Insurance	7,929.00	
Auto Registrations	1,846.50	
Moving Expenses	639.89	
Travel Insurance	325.00	575,551.73

MEREDITH & RUBIN

SCHEDULE 1 (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245

STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

Halle D	
Utility Reporter\$	24,909.49
Public Relations	1,871.80
Subscriptions and Publications	4,523.09
Shop Steward Conferences	3,804.42
Transfer to Scholarship Fund	7,500.00
Miscellaneous Meeting Expenses	435.56
Legislative and Educational	640.22
Film and Recorder Expenses	62.50
Paid on Behalf of Scholarship Fund	1,000.00
Ecology Matters	25.16
Unit Officer Conference:	
Salaries Reimbursed	343.86
Other Expenses	5.00
Dues for Membership to:	
Public Employees Council of California	12.00
Industrial Relations Research Assn.	15.00
International Labor Press Assn.	30.00
National Council of Senior Citizens	3.00
Public Personnel Association	15.00
National Safety Council	60.00
International Shade Tree Conference	25.00
California Labor Press Assn.	10.00

Report for 1972 Reprinted

		(continued)
Office Expenses:		
Clerical Salaries\$	78,359.81	
Rent to IBEW Energy Workers Center, Inc.	18,000.00	
Telephone and Telegraph	37,614.29	
Postage and Meter Expense	15,514.84	
Supplies and Printing	14,397.73	
Equipment Maintenance	2,216.38	
Equipment Rental	3,648.21	
Furniture and Equipment	9,254.66	
Data Processing	21,811.12	
Janitor Service	3,351.75	
Medical Examination	20.00	
Personal Property Taxes	741.01	
Clerical Meals	32.00	204,961.80

MEREDITH & RUBIN

SCHEDULE 1 (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245 STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

	Paid or Reimbursed	Expenses	Total
Other Salaries and Expenses:			
Executive Board	\$11,788.95	\$11,864.64	\$23,653.59
Advisory Council		14,569.50	21,006.50
Trustee Committee	570.00	155.52	725.52
Organizing		1,323.23	1,323.23
Safety Advisory Committee	369.33	1,068.94	1,438.27
Steward		1,756.34	1,756.34
Conference and Convention	2,047.86	8,892.50	10,940.36
Grievance Committee	*****	5,475.23	5,475.23
Review Committee	1,276.15	1,710.61	2,986.76
P.G.&E. Arbitration	248.87	1,354.65	1,603.52
Bylaw Revision		237.46	237.46
Local Investigating Committee	71.20	264.82	336.02
Joint Apprenticeship Training—			
Outside Line	19.08	678.48	697.56
P.G.&E. System Safety		769.00	1,220.25
Ways and Means Committee		73.04	73.04
Staff Pension		75.63	150.53
P.G.&E. Apprenticeship		76.20	76.20
Policy and Resolution			188.26
U.S.B.R. Apprenticeship	163.24	82.02	245.26
Joint Safety—Outside Line		49.50	49.50
Political Education		373.43	373.43
P.G.&E. Wage and Contract Ballot		662.63	1,939.72
Outside Line Ballot Committee		12.89	12.89
City of Healdsburg Arbitration		600.03	600.23
Election		11.01	11.01
Total Various Committees	\$24,983.18	\$52,137.30	\$77,120.48

MEREDITH & RUBIN

SCHEDULE 1 (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245

STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

	Salaries Paid or Reimbursed	Expenses	Total
Other Salaries and Expenses:			
(continued)			
Negotiating Committees:			
Pacific Gas Transmission Co		\$ 68.20	\$ 68.20
California-Pacific Utility Co	\$ 756.80	653.56	1,410.36
Nevada Irrigation Dist.		102.52	102.52
U.S. Bureau of Reclamation	381.64	2,064.07	2,445.71
Pacific Tree Expert	706VE/20	126.93	126.93
City of Lodi	40.72	219.40	260.12
Sacramento Municipal Utility Dist	37.84	662.37	700.21
Merced Irrigation Dist.		7.85	7.85
Sacramento Transit Authority		142.46	670.29
Richvale Irrigation Dist.		20.60	20.60
Davey Tree		17.50	17.50
City of Santa Clara		219.29	219.29
Oroville-Wyandotte Irrigation Dist		43.90	43.90
City of Oakland		(74.48)	(74.48)
City of Lompoc		50.69	50.69
City of Redding		187.71	187.71
X-Ray Engineering		44.21	172.21
City of Healdsburg		81.43	147.55
Turlock Irrigation Dist.		43.22	43.22
Paradise Irrigation Dist.		39.90	39.90
Oakdale Irrigation Dist.		33.17	33.17
Citizens Utility	4,068.65	580.29	4,648.94
Lindmore Irrigation Dist		9.30	14.54
Tele-Vue		251.01	251.01
Teleprompter of Milpitas		237.40	237.40
G.E. Cablevision		45.49	45.49
Teleprompter of Reno		196.30	206.70
Bay Cablevision		61.18	61.18
Outside Line Construction	710.40	1,292.18	2,002.58

	<u> </u>	(continued)
Truckee-Donner PUD	13.30	13.30
Tri-Dam	62.14	62.14
Concord TV Cable	17.54	17.54
City of Roseville	24.01	24.01
City of Alameda	8.92	8.92
City of Berkeley	51.11	51.11
AC Transit	17.52	17.52
Department of Water Resources—		
State of California	9.60	9.60
Teleprompter — Ukiah	10.00	10.00
Total Various Negotiating Committees \$ 6,733.6	4 \$ 7,641.79	\$14,375.43

MEREDITH & RUBIN

SCHEDULE 1 (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245

STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

	Po	alaries aid or eimbursed	E	xpenses		Total
Other Salaries and Expenses:						
(continued)						
P.G.&E. Company:						
Wage and Contract	\$	2,821.90	\$	2,673.43	\$	5,495.33
Departmental:				PORTO INCOME DE LA CONTRACTORIO		1-14-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1
Gas Measurement Control		879.02		455.52		1,334.54
Traveling Crew				108.83		108.83
Material Handling		114.30		148.14		262.44
General Construction Lines of						
Progression		1,062.21		479.50		1,541.71
Steam	-			34.32		34.32
Gas Service Dept.		371.33		342.29		713.62
Substation Operations		138.86		272.37		411.23
Technicians		49.69		232.98		282.67
Gas Street Dept		788.82		1,091.41		1,880.23
Terminal Operators		132.93		177.66		310.59
PLO Reorganization				75.59		75.59
Total P.G.&E. Company	\$	6,359.06	\$	6,092.04	\$1	2,451.10
S.P.P. Company:						
S.P.P. Company: Wage and Contract	\$	28.97	\$	310.28	\$	339.25
Membership Supplies:	-		-		-	
Staff & Executive Board Expense Files			\$	336.93	\$	336.93
Scrolls and Pins			*	757.60		757.60
Shop Steward Supplies				136.05		136.05
Membership Cards				642.71		642.71
International Supplies				243.50		243.50
Sierra-Pacific Check-Off Cards				52.22		52.22
Diplomas				35.00		35.00
P.G.&E. Check-Off Authorizations				382.97		382.97
Revised Bylows				708.96		708.96
Election Expenses				93.40		93.40
Agreements:						
Agreements: P.G.&E. Revision Letter				70.00		70.00
				54.44		54.44
Guidelines P.G.&F. Appr.						
Transmission Mechanics				42.15		42.15
Teleprompter of Santa Maria				52.96		52.96
Teleprompter of Lompoc				52.96		52.96
U.S.B.R.				721.63		721.63
P.G.&E. Memos of Agreement				65.41		65.41
Citizens Utility				918.91		918.91
City of Redding				444.16		444.16
P. G. &E				1,610.59		1,610.59
P.G.&E. Clerical Wage Schedule				83.39		83.39
Sacramento Municipal Utility Dist	6			365.03		365.03
Total Membership Supplies Total Other Salaries and			\$	7,870.97	\$	7,870.97
Expenses	\$	38,104.85	\$	74,052.38	\$1	12,157.23

MEREDITH & RUBIN

SCHEDULE 1 (continued)

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS LOCAL NO. 1245 STATEMENT OF RECORDED CASH DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31, 1972

GENERAL FUND

Membership Benefits:		
Group Life Insurance\$	44,779.50	
Flowers	352.54	
Pin Award Dinners	4.989.31	
Donations in Lieu of Flowers:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
American Cancer Society.	30.00	
California Heart Association	10.00	
Memorial Bibles	424.42	50,585.77
Donations:		
R. Bashaer Kidney Fund\$	150.00	
IBEW 2338 Strike Fund	100.00	
San Joaquin Area Apprenticeship Council	39.00	
Institute for American Democracy	25.00	
Contra Costa Sheriff's Posse	100.00	
Committee Against Proposition 22	500.00	
Berkeley Strike Fund	300.00	
Contra Costa C.O.P.E.	50.00	
Kern County C.O.P.E.	100.00	

1972 Financial Report Reprinted

		(continued)			(continued)
Various Committees Supporting Candidates		(continued)	Details of Balance:	-	(continued)
for Public Office	5,255.00		Twin Pines Federal Savings and Loan Assn.:		
Alameda Chapter—A. Randolph Institute			Certificate		
City of Hope	100.00		Savings Account	914.85	
California Valleys Union Card & Labor Council TV Station KIXE	30.00		Total as Above	\$ 18,351.17	
TV Station KIVE	25.00 20.00	6,969.00			
Payroll Taxes:	20.00	6,767.00			
Employee Portion:	(00 70 (0 4)				
U.S. Income Tax Withheld\$ California Income Tax Withheld\$					
FICA Withheld			MEREDITH & RUBIN		
SDI Withheld U.S. Income Tax Forwarded	92,295.35		INTERNATIONAL BROTHERHOOD O	F ELECTRICAL WOL	RKERS
California Income Tax Forwarded FICA Forwarded			LOCAL NO. 13		
SDI Forwarded			STATEMENT OF RECORDED CASH REC FOR THE YEAR ENDED DEC		SEMENTS
Local Union Portion: FICA	17 648 50				
California Unemployment Insurance	2,891.81		FUND FOR ORGANIZIN	G EXPENSES	EXHIBIT D
Federal Unemployment Tax	1,021.48	19,510.96	Cash Balance December 31, 1971		\$ 1,029.62
The total of the time to the t	220.00	.,,,,,,,,,,,	Receipts: Interest		42.25
			Total of Receipts and Balance		\$ 1,071.87
MEREDITH & RUBIN		SCHEDULE 1 (continued)	Disbursements: Transfer to General Fund To Reimburse for		
INTERNATIONAL BROTHERHOOD OF ELE	ECTRICAL WOR		Organizing Expenses		407.30
LOCAL NO. 1245			Cash Balance December 31, 1972		\$ 664.57
STATEMENT OF RECORDED CASH IN FOR THE YEAR ENDED DECEMBE		S	Details of Balance: Wells Fargo Bank—Savings Account	\$ 664.57	
GENERAL FUND	LK 31, 1772		Trens rango bank Savings / tecoain		
Employee Benefits:			SUPPLEMENTAL RETIREMENT-	SEVERANCE FUND	EXHIBIT E
Welfare and Pension Plans \$	20,291.94		Receipts:		
Group Life Insurance WithheldGroup Life Insurance Forwarded	11,629.85		Transfer from General Fund		\$ 22,824.65 283.70
Staff Pension Plan Withheld Staff Pension Plan Forwarded	(25,434.00)		Interest		26.27
Clerical Pension Plan Withheld	(3,121.00)		Total Receipts		\$ 23,134.62
Clerical Pension Plan Forwarded	5,972.00	53,897.63	Disbursements Balance December 31, 1972		None \$ 23,134.62
Other Expenditures: Legal Fees\$	10.206.01				\$ 25,154.02
Audit Fees	2,100.00		Details of Balance: American Savings and Loan Accounts	\$ 18,408.72	
Hall Rentals	4,315,15		Dodge & Cox Stock Fund—at Cost	4,725.90	
PRD Service Charges (Various Employers) Workman's Compensation Insurance	985.35		Total as Above	\$ 23,134.62	
Burglary Insurance	150.00				
Purchase 13 Automobiles, Cost \$50,201.61 Less \$15,725 Trade-in Allowances	34 476 61				
Advanced Dues	149.64				
Consultant Fees	2,487.00				
Franchise Tax Hearing Transcript	5.00		MEREDITH & RUBIN		EXHIBIT F
Write-Off Returned Checks	282.83 61.90		INTERNATIONAL BROTHERHOOD O LOCAL NO. 1		RKERS
Bond Trust Fees	137.50		STATEMENT OF ASSETS, LIABI		Υ
Payroll Taxes Overpaid—Refund Subsequently			AT DECEMBER 3		
Received	1,828.92		ASSETS Cash Accounts and Stock Fund at Cost:		
Severance Benefit Fund	22,824.65		Commercial Account—General Fund		
Fire Insurance	178.00 11.953.27		Deposits After Close of Bank Statement Contingency and Cash Funds and Returned	625.20	
Liability Insurance	156.00	116,556.00	Check for Collection	1,856.00	
Total Disbursements		\$1,677,850.67	Savings Certificate—General Fund Savings Account—General Fund	51,569.43	
			Savings Account—General Fund— For Wage Reimbursements	25,025.02	
MEREDITH & RUBIN			Savings Account—Replacement Fund	48,343.53	
INTERNATIONAL BROTHERHOOD OF EL	ECTRICAL WO	RKERS	Savings Account and Certificates— Scholarship Fund	18,351.17	
LOCAL NO. 1245			Savings Account—Fund for Organizing Exper	nses_ 664.57	
STATEMENT OF RECORDED CASH RECEIPTS FOR THE YEAR ENDED DECEMB		SEWEN 12	Savings Accounts and Stock Fund at Cost— Supplemental Retirement-Severance Fund	23,134.62	
REPLACEMENT FUND	15	EXHIBIT B	Total Cash and Stock Fund at Cost		\$ 535,832.99
Cash Balance December 31, 1971		\$ 50,619.52	100 Shares Pacific Gas and Electric Common Stock (at Cost)	******	3,388.19
Receipts:		y 30,019.32	Air Transportation Deposit		425.00 91,299.93
Transfers from General Fund	28,571.00		Advances to Energy Workers Center, Inc		91,299.93
Interest Fleet Rebate	2,300.00	32,271.62	Automobiles (24) at Cost	\$ 89,743.30 42,900.00	46,843.30
Total of Receipts and Balance		\$ 82,891.14	Furniture and Office Equipment—at Cost	\$ 31,770.49	40,043.30
Disbursements: Transfer to General Fund to Purchase 13			Less Allowance for Depreciation	4,804.00	26,966.49
Automobiles (includes license for one auto)		34,547.61	Total Assets		\$ 704,755.90
Cash Balance December 31, 1972		\$ 48,343.53	LIABILITIES AND EQUITY Liabilities:		
Details of Balance:	40 242 E3		Liabilities: Payroll Taxes	\$ 1,905.41	gue Aurestano vazaro
Wells Fargo Bank—Savings Account	48,343.53		Severance Benefits—Terminated Employee	5,678.83	\$ 7,584.24
SCHOLARSHIP FUND)	EXHIBIT C	Equity: General Fund		
Cash Balance December 31, 1971		\$ 10,925.65	Replacement Fund	48,343.53	
Receipts:	7 500 00		Scholarship Fund Fund for Organizing Expenses	664.57	to be gother and the
Transfers from General Fund	925.52	8,425.52	Supplemental Retirement-Severance Fund	23,134.62	697,171.66
Total of Receipts and Balance		\$ 19,351.17	Total Liabilities and Equity		\$ 704,755.90
Disbursements: Transfer to General Fund To Be Disbursed			Note: The accounts are maintained on a cash those arising from cash transactions and c	all other material asse	ets and liabilities.
for Scholarships		1,000.00	Depreciation has been computed on depre	eciable assets, at \$10	0. per month on

1,000.00

those arising from cash transactions and all other material assets and liabilities. Depreciation has been computed on depreciable assets, at \$100, per month on automobiles and 5% per year on furniture and equipment. Prepaid and delinquent dues and unpaid operating expenses are not included in this statement.

for Scholarships

Cash Balance December 31, 1972.

Energy Workers Center, Inc. Annual Financial Report

TO THE BOARD OF DIRECTORS
1.B.E.W. LOCAL UNION NO. 1245
ENERGY WORKERS CENTER, INC.
1218 BOULEVARD WAY
WALNUT CREEK, CALIFORNIA

We have examined the Statement of Assets, Liabilities and Net Worth of the I.B.E.W. Local Union 1245 Energy Workers Center, Inc. at December 31, 1972 and the related Statement of Income and Expense for the year then ended. Our examination was made in accordance with generally accepted auditing standards and included such tests of the records and such other auditing procedures as we deemed necessary in the circumstances.

In our opinion, the accompanying financial statements present fairly the assets, liabilities and net worth of the I.B.E.W. Local Union 1245 Energy Workers Center, Inc. at December 31, 1972 and its income and expenses for the year then ended in accordance with generally accepted accounting principles and on a basis consistent with that of preceding periods.

MEREDITH & RUBIN

OPE/3/AFL-CIO(175)ACB

MEREDITH & RUBIN

I.B.E.W. LOCAL UNION 1245 ENERGY WORKERS CENTER, INC. STATEMENT OF ASSETS, LIABILITIES AND NET WORTH DECEMBER 31, 1972

Wells Fargo Bank—Comi Wells Fargo Bank—Savir					1	802.20 3,619.46
Fixed Assets:	Cost	Depreciation	_	Net		
Land	\$ 52,000.00	£10 F0/ 00		52,000.00		
Building		\$12,596.00 2,693.00	1	19,341.74	173	2,747.02
Total Assets			_	1,100.20	-	7,168.68
LIABILITIES AND N	IET WORTH					
LIABILITIES		1				
Wells Fargo Bank Loan, Interest of \$263.62	ncluding Accrue	d	\$	52,916.28		
Lease Deposit			- 4	645.00	\$ 53	3,561.28
NET WORTH			100			Note the set of the second
Cash Advanced by IBEW			_\$	91,299.93		
Gain From Operations Th				31,987.45		
Gain for Year, Per Statem Expense (below)	ent of Income a	nd		10,320,02	133	3,607.40
Total Liabilities and	Net Worth		_	10,320.02	-	,168.68
rotal Elabilities and	INEL WOITH				\$10/	,100.00
STA	TEMENT OF IN	NCOME AND E	XPE	NSE		
	YEAR ENDED D					
Income: Rents					¢ 05	210.00
Interest and Other						,218.00
miletest and others					-	5.534.84
Expense:					7 ~	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Interest			\$	3,294,43		
				4,107.35		
			77	4,215.00		
Utilities		N. STATE LANGUAGE VICTOR		2,802.55		
Maintenance and Su	opiles			994.99		

Bargaining Roundup

PACIFIC GAS AND ELECTRIC COMPANY

Gas Street Department

Committe met on February 27, 1973, and had several questions pertaining to Company's proposal. Company will answer in the very near future.

Electric Operations (Substations)

Committee has completed their work on Company's counterproposal, and recommended that it be signed by the Business Manager. The Agreement was signed on 3-8-73 and every effort is being made to place the new wage increases to the rates as adjusted by the Interim Negotiating Committee into effect prior to April 1, 1973.

Gas Service Operators

The Gas Service Operator Relief Agreement has been completed and signed. It is patterned after the Relief Agreement used in the Substations, Hydro, Steam and Gas Plants and will eliminate a number of problems involving relief assignment with Service Operator group.

Terminal Operators

No change since last report.

General Construction—Field Office Operations

No change since last report. Committee met on February 28, 1973, and developed a counterproposal which will be sent to the Company.

Marysville Gas Load Center

No change since last report.

Traveling Maintenance Committee

Meeting has been set up to clarify certain items in the material supplied by the Company.

Technicians

Union members of the Committee still developing research material.

SIERRA PACIFIC POWER COMPANY

Consolidation of Gas and Water Departments. Meeting scheduled for March 8, 1973, has been cancelled pending clarification of certain items involved with these discussions.

CITIZENS UTILITIES COMPANY OF CALIFORNIA
National Labor Relations Board is presently investigating Unio

The National Labor Relations Board is presently investigating Union's complaint of Company's failure to negotiate in good faith.

MOUNT WHEELER POWER, INC.

Union has been certified (both physical and clerical) through an NLRB election. Negotiations on a contract will be started immediately.

X-RAY ENGINEERING—DIVISION OF PEABODY GALION No change since last reporting.

James G. Butler

from General Construction, Davis, could have won \$50.00 if he had noticed his Union membership card number in the February issue of the Utility Reporter. This month's number is as well hidden as it was last month. Don't miss out, read your Utility Reporter.

LOOK FOR YOUR CARD NUMBER

Will Tax Loopholes Be Closed?

16,214.82

(Continued from Page Three)

Gardener, Audit and Other.

Gain for Year.

and local bonds; intangible oil drilling costs; foreign income and foreign tax credits; minimum taxes and accelerated depreciation and the investment tax credit.

This is about as accurate as can be a summing up of the kind of tax loopholes that more and more are moving the American people to demand, at long last, meaningful tax reform.

Organized labor has hit at every one of these tax advantages for the corporations and wealthy individuals. Until this year the average American may not have understood what a role these loopholes have been playing in setting his own individual tax rates. That day appears to be over. The average citizen is beginning to understand and to demand action.

Some startling statistics have been dug out of the Internal Revenue Service records and they are beginning to sink in. In 1970, for instance, says a Congressional report, Gulf Oil Corporation paid an income tax of just 1.5 percent on a billion-dollar business, while a cleaning woman for the same company paid taxes of 7.5 percent on her \$6,500 income. Again, some 400 Americans with incomes exceeding \$100,000 paid no taxes for a variety of reasons which were justified by their "legality" if not their morality.

What lies ahead, of course, will be the most solemn kind of justifi-

cation for the loopholes that exist and more that may come if the American people don't watch out.

Already the National Association of Manufacturers has rushed to the defense of tax breaks involved in the activities of American multinationals abroad. The Association has launched an attack on the labor-supported Burke-Hartke bill which is designed to protect American jobs and, in fact, the stability of the U.S. economy.

The NAM isn't content to debate Burke-Hartke on the merits, but centers its attack on the "political" motives of organized labor in seeking to protect the nation from loss of some of its vital industries and the loss of thousands of jobs.

Local 1245 and Oakdale Irrigation District Settle

On February 26, 1973, members of Local Union 1245 employed by the Oakdale Irrigation District voted to accept the results of negotiations with the District.

A general wage increase of 5½% retroactive to January 1, 1973, was obtained. Also gained was an increase in the Ditchtenders' additional payment for working through the irrigation season. This increase is from \$150 to \$300. Other improvements resulting from negotiations were in the sick leave provisions and an improved hospital and medical insurance program resulting in a substantial increase in the District's cost.

Members of Union's negotiating committee were Walter E. Koch, Hendrik Bomer and Business Representative Peter R. Dutton.

The Safety Scene

Test your home safety savvy

YOUR HOME MAY not be a steel mill or a coal mine—but it can present hazards more than equal to those in many industries.

As a matter of fact, more accidents occur off-the-job at home than on the job.

Each year, 27,000 people are killed, and more than 4 million are disabled by home accidents. Many of these accidents happen because unsafe conditions go unnoticed and unsafe acts go unchecked.

How safe are you in your home? The checklist on these pages can help you find out.

If you have fewer than 10 "No" answers, your home is reasonably safe. You're asking for trouble if you have 10 to 26 "No" answers (and you'd better do something about it now). If you check more than 25 "No" answers, make sure your insurance premiums are up to date!

KITCHEN

	o you		
1.	Have stove and sink areas well-lighted?		
2.	Turn pot handles away from stove front, but not over another burner?		
3.	Wipe up spills immediately?		
4.	Have a rack or compartment tray for sharp knives?		
5.	Make sure your hands are dry before operating electric appliances?		
6.	Use potholders and make sure they are dry?		121
7.	Use a step stool when reaching into high cupboards?	1	100
8.	Have emergency phone numbers handy to your telephone (police, fire, doctor, utilities)?		
9.	Look for the UL (Underwriters' Laboratories) or AGA (American Gas Association) label whenever you buy appliances?		
10.	Replace old cracked or frayed electrical appliance cords?		
11.	Keep insecticides, household cleaners and disinfectants in their original containers and separate from food and out of the reach of children?		
12.	Know that water should not be poured on a grease fire?		
13.	Shield yourself from hot steam when removing covers from hot pans by lifting the far side first?		
14.	Avoid wearing loose, filmsy garments around sources of flame?		
15.	Cut away from you when using a knife?		
16.	Have a 20-ampere line to safely carry the heavy load needed to operate kitchen appliances such as electric grills, waffle irons and rotisseries?		

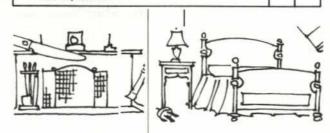
STAIRWAYS

0.00	ou	YES	NO
1.	Have sturdy handralls for outside steps and inside stairways?		
2.	Have sturdy bannisters on open stairs and stairwells?		
3.	Keep children's toys off stairs?		
4.	Avoid using stairways as temporary storage areas?		
5.	Have stairs well-lighted with switches at top and bottom?		
6.	Keep treads, nosing and carpeting in good repair?		
7.	Avoid carrying vision-blocking loads on stairs so that you can see where you're going?		

GARAGE AND DRIVEWAY

Do you ...

) = 1 = 1 = 1 = 1 = 1	
1.	Have your garage in order—tools in place, flammable liquids stored in safety cans?		
2.	Have your garage well-lighted with switches at the doors?		
3.	Check area around car before backing?		
4.	Always keep garage door open while running car engine inside?		
5.	Inspect lift up garage doors regularly for safe operation?		



LIVING, DINING, BEDROOM

y yo	u	160 110		
1.	Have nonskid backing on small rugs, and avoid use at top of stairs?			
2.	Keep traffic areas and exits clear of furniture, obstructions and tripping hazards?			
3.	Use a screen in front of your fireplace?			
4.	Have plenty of wall outlets for lamps and appliances—avoiding octopus connections?			
5.	Have a lamp within reach of bed?			
6.	Have good lighting in heavy traffic areas, and night lights in bedrooms of children and elderly persons?			
7.	Use large, deep ashtrays and never smoke in bed or when you're likely to doze off?			
8.	Secure firearms in a locked rack or cabinet and store ammunition separately?			

BASEMENT OR UTILITY ROOM

	EMENT OR UTILITY ROOM	YES	NO
1.	Know where your main gas and water valves are located and how to close them?		
2.	Have gas and water lines distinctly tagged so they can be quickly identified?		
3.	Know how to light the pilot light on your furnace and water heater?		
4.	Cail the gas company if you suspect a leaky valve or pipe?		
5.	Know where your main electric switch is and how to turn it off?		
6.	Have extra fuses on hand and pull the main switch before changing a fuse?		
7.	Determine what has caused a fuse to blow and eliminate the cause before replacing the fuse?		
8.	Have fuses or circuit breakers labeled to identify outlets and fixtures they protect?		
9.	Keep combustibles away from hot light bulbs?		
10.	Have washer and dryer electrically grounded?	- 2	
11.	Keep cleaning fluids, drain openers, ammonia and similar items locked up or out of the reach of small children?		
12.	Avoid using your basement, attic or utility room for a "dumping ground," especially for combustible materials?		
13.	Know the proper fuse ratings for your electrical circuits?		

BATHROOM

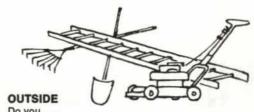
YES NO

YES NO

o you		
Have nonskid mats or textured surfaces in tubs and showers?		
Have a sturdy grab bar for your tub or shower?		
Have medicines clearly labeled and read the label before taking any medicine?		
Keep medicines stored safely out of the reach of small children?		
Dry your hands before using electrical appliances—and never operate them when you're in the bathtub?		
Avoid using hair sprays near open flame or when smoking?		
Keep night lights in bathrooms for children and elderly persons?		
	Have nonskid mats or textured surfaces in tubs and showers? Have a sturdy grab bar for your tub or shower? Have medicines clearly labeled and read the label before taking any medicine? Keep medicines stored safely out of the reach of small children? Dry your hands before using electrical appliances—and never operate them when you're in the bathtub? Avoid using hair sprays near open flame or when smoking? Keep night lights in bathrooms for children	Have nonskid mats or textured surfaces in tubs and showers? Have a sturdy grab bar for your tub or shower? Have medicines clearly labeled and read the label before taking any medicine? Keep medicines stored safely out of the reach of small children? Dry your hands before using electrical appliances—and never operate them when you're in the bathtub? Avoid using hair sprays near open flame or when smoking? Keep night lights in bathrooms for children

WORKSHOP

	u	YES	NO
1.	Keep paint thinners and solvents in metal cans?		
2.	Keep power tools disconnected or switches locked when not in use?		
3.	Keep tools out of the reach of small children?		
4.	Have workshop well-ventilated and work areas well-lighted?		
5.	Use safety glasses when drilling, sanding or doing eye-threatening work?		
6.	Keep power tool guards in place?	_	
7.	Make sure that a tool is properly grounded if it is not of the double-insulated type?		
8.	Make sure extension cords are the right capacity for the wattage of the tool or appliance on which they are used?		



	SIDE O SOUL	YES NO
1.	Return garden tools to their storage racks after use?	
2.	Get help for heavy or difficult jobs?	
3.	Keep children and pets a safe distance away while operating your power mower?	
4.	Shut off the mower when cleaning, adjusting or emptying grass catcher, and never refuel when motor is hot?	
5.	Keep ladders in good shape—replace loose rungs, worn ladder shoes, frayed ropes on extension ladders?	
6.	Use extra care putting up screens or storm windows when you're on a ladder, especially in windy weather?	
7.	Repair broken walks and driveways?	
8.	Keep snow off walks and steps and spread salt or sand on ice patches?	
9.	Keep children's swings, slides and other outdoor play equipment in safe condition?	
10.	Keep the yard clear of broken glass, nail-studded boards and other litter?	

Family Safety