Unions play key role in Sher’s re-election

When the California Public Utilities Commission tried to railroad its utility restructuring plan past the state legislature in 1994, State Assemblyman Byron Sher planted himself on the tracks and insisted on a careful examination of the issues before any changes were made.

Sher’s principled stand helped bring the CPUC to a screeching halt, giving Local 1245 and others the time needed to build opposition to the poorly-conceived restructuring plan.

Other unions through the years have had similar experiences: when important principles were at stake, Byron Sher was a legislator they could count on to stand for working people.

So when Sher was battling in a special election last month to fill a vacant seat in the state Senate, unions mobilized to help him. Labor Councils in San Mateo and Santa Clara Counties vowed to contact every single member of their affiliated unions to turn out the vote for Sher.

Sound impossible? Well, lots of things sound impossible—until you try.

Coordinated by Mark Kyle of Operating Engineers Local 3, the union volunteers conducted a massive field campaign. The goal: contact every union member by phone, by mail, and in person.

Mailings went out through the local unions, the central labor councils and the building trades councils. Several hundred union volunteers staffed phone banks on week-nights for six solid weeks. Union members walked precincts for five straight weekends.

“Anybody with a phone, we talked to them. Anybody with a door, we talked to them or dropped a piece of literature,” said Kyle.

And the union volunteers found the public receptive to their message about Sher’s support of workers. “We saw a real hunger among our members for information about issues in the state legislature relevant to them and their families,” Kyle said. The union volunteers met this need by talking about Sher’s record on the issues.

On election day, these efforts paid off big-time. Sher was elected to the state Senate with over 55% of the vote.

The victory reinforced the Democrats narrow majority in the state Senate, assuring that anti-labor bills now passing through the Republican Assembly will be defeated on the Senate floor.

Dark tide of anti-worker legislation

A dark tide of anti-worker, anti-family legislation moving through the California Assembly threatens to undermine middle-class living standards—and highlights the importance of the national elections coming up in November.

In the current session, the Republican majority in the Assembly has pushed a legislative agenda that seeks to undermine worker protections. Of particular concern to members of Local 1245 is a Republican-sponsored bill, AB 398, that would repeal overtime pay for hourly employees working more than eight hours in one day. That bill passed the Assembly with the support of 40 Republicans and one Reform Party member.

The only thing preventing the overtime repeal from becoming law is the Democrats small majority in the state Senate.

But the attack on overtime is just the tip of the iceberg. Assembly Republicans have passed a host of measures that directly attack the interests and pocketbooks—and even the health and safety—of workers and their families.

For example:
- **AB 50** (passed 41-38) eliminates the requirement that the state develop an ergonomics standard to prevent repetitive motion injuries to workers.
- **AB 269** (passed 42-35) weakens the California asbestos protection regulations.
- **AB 572** (passed 42-36)

See story below

See PAGE FIVE

Inside

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Non-union Power Plant in San Francisco?

US Senate Threatens Worker Safety

Golden Gate Pin Dinner

Retirees Corner

Calendar

April 5
- Stockton Division Pin Dinner
  Stockton, Ca.

April 12
- Sacramento Division Pin Dinner
  Sacramento, Ca.

June 1
- Local 1245 Golf Tournament

June 8
- Local 1245 Softball Tournament

June 15
- Lineman’s Rodeo
  Oakwood Lakes Manteca, Ca.

June 22
- Deadline for Returning Ballots in Election of Delegates to International Convention
Rolling the union on

Union Yes!: Production and maintenance workers at the Gavin Power Plant in Cheshire, Ohio, have voted for representation by the Utility Workers union. "This vote represents a clear statement that workers are concerned about job security," said James Keller, who headed the organizing drive. "In today's changing utility environment of downsizing, outsourcing and restructuring, workers need a union capable of bringing a sense of stability to a chaotic industry," he said.

Horses Are Special: Rep. Bill Goodling (R-Pa.), one of those leading the effort to weaken occupational health and safety protection for workers, is simultaneously fighting to increase protection for horses. Labor Notes reported. Goodling says he was shocked to find that some horses headed for the slaughterhouse are not treated humanely. "As a thoroughbred owner, I find this appalling." Goodling wrote his colleagues. "Many, including myself, consider horses to be a part of their families like a dog or cat. Can you imagine this treatment of Fido or Fluffy?" Goodling's bill sets out in considerable detail conditions required for transporting horses to slaughter.

Organizers in Their Face: H.B. Zachry Co. violated federal labor law by not considering hiring 18 Boilermakers who had written "voluntary union organizer" on their job applications, the National Labor Relations Board ruled. It was the first NLRB ruling on the issue since the Supreme Court on Nov. 28 said that companies cannot discriminate against union organizers in their hiring. The NLRB ordered the construction company to reconsider hiring the 18 workers, and offer back pay for those who would have been hired except for the employer's "unlawful conduct."

Labor TV: We Do the Work, the national public television program about American workers, is beginning its sixth season on April 6. Features will include "When Children Do the Work," "State of the Unions," and "Workplace Beat." Check your local PBS listings.

Correction
In a picture on page 11 of last month's Utility Reporter, Bob Lovett was mistakenly identified as Bob Irwin. Lovett, pictured again below, is chair of Unit 3417, Paradise. Bob Irwin is chair of Unit 4419, Davey Tree Redding.

Frontier Pays Up: The Frontier hotel on the Las Vegas strip has begun complying with a federal order that it restore union pension contributions it illegally halted before a 1991 strike started. In late February, the hotel coughed up $1.5 million to Culinary Workers Local 226. An NLRB spokesman said: "I suspect substantial additional monies will be paid before full compliance is achieved."

Kiss Off: Hershey Chocolate is planning to move production of its "Gi- ant Kiss" from Hershey, Penn., to Guadalajara, Mexico, San Mateo Labor reported. The move, which will cost about 60 local jobs, is being vigorously protested by Bakery, Confection and Tobacco Workers Local 464 and the Pennsyl- vania labor councils.

Togetherness?: "Why should I pay you $17 an hour if I can find someone to do it for $9?" That's what Bill Wiley, Canada Post's operations manager for Southern Alberta, had to say at a "We're All in This To- gether" seminar for employees, Labor Notes reported.

Rock 'n Solidarity: The Theatrical Stage Employees recently signed an agreement to represent about 40 workers in visitor service, security and audio-visual at the Rock and Roll Hall of Fame and Museum in Cleveland.
March to 'Fight the Right'

On Sunday, April 14, working people will march in the streets of San Francisco to speak out for social and economic justice. Sponsored by the Coalition of Labor Union Women, the National Organization for Women, the NAACP and numerous labor organizations, the event is billed as a "March to Fight the Right." The marchers will call for a stop to all forms of violence against women, an end to "the war on poor women," no retreat on affirmative action, and a continuation of the fight against racism, among other goals.

The 1.7-mile march, which begins at 1:00 p.m., will begin at the corner of Bay and Laguna Streets and proceed to Crissy Field. San Francisco Mayor Willie Brown and various union leaders will be among the featured speakers.

For information, call (415) 436-9390.

Baarda hired

Mary Baarda has been hired as an administrative associate in Local 1245’s Walnut Creek office.

Baarda, who had recently been assisting with administrative tasks on a temporary basis at the union hall, was granted regular status last month. Baarda resides in Concord.

Brownell loved working outdoors

The accident that took the life of union brother Frank Brownell Jr. on Feb. 14 left an empty spot in the lives of those who worked with him. "He had a very calm and friendly personality. Seldom did he ever get angry or upset," recalled Trevor Evans, a fellow Davey Tree employee. "He really loved working outdoors."

Brownell, a 36-year Oroville resident, worked as a licensed vocational nurse at Oroville Hospital before hiring on at Davey 10 years ago. Brownell was 50.

POIN T OF VIEW

Deregulation requires continued vigilance

Jack McNally, IBEW 1245 Business Manager

The California Public Utilities Commission (CPUC) is methodically developing a timetable to implement its Dec. 20 decision on restructuring electric service.

The Dec. 20 decision, which was adopted on a 3-2 vote by the CPUC, required PG&E and Southern California Edison to file a report describing how they would divest at least one-half of their fossil fuel generation. The CPUC says it is requiring divestment in order to introduce competition in the generation of electricity. The CPUC believes the utilities currently have too much power over the market they could effectively keep competition out.

The two commissioners who voted against the Dec. 20 plan wanted to require the utilities to divest all of their generating assets.

Clearly the commission- ers want to break the utili- ties' hold on generation. I am not so sure they have really thought this issue through. Among other problems, the divestiture would almost certainly have an adverse effect on our members who main- tain and operate these plants.

The Dec. 20 decision pro- vides that the utilities will continue to own and main- tain their transmission sys- tems, but the control of the flow of power would be taken over by an indepen- dent grid operator. The CPUC has instituted work- shops for interested par- ties to work out how this independent grid operator would function and also how the Power Exchange system would work.

It is not clear yet what effect all this would have on our members who maintain and operate the transmission system.

The decision provides for direct access (retail wheeling), with some ratepayers to phase in beginning in 1998 and all ratepayers having the right to direct access by 2005.

The critical issue for the people of California is hav- ing a distribution system that is safe and reliable and can provide the trans- portation of electricity for all who need it. If perform- ance-based ratemaking is established to provide incentives to the employer to maintain a state-of-the- art system, our members should benefit from that because it means the money will be there to get the job done.

The big issue for the utilities as they struggle through this process is making sure that they are allowed to collect the Competition Transition Charge (CTC), which compensates the utilities for assets that would be left idle or "stranded" as a re- sult of customers leaving the utility for an indepen- dent generator.

The CTC is the subject of a great deal of contro- versy because some par- ties don't believe utilities should be compensated for past investments made in good faith and with regulatory approval.

While all of this is going on, there are now roughly 40 bills in the legislature concerning the utility in-...
Residents resist plan for new San Francisco power plant

When San Francisco Energy announced plans to build a new power plant in the city's Bay View/Hunter's Point neighborhood, local residents began a slow burn. Their community already has four times more toxic waste sites than any other San Francisco neighborhood. It is home to a federal superfund toxic site, a state superfund site, and dozens of leaking underground storage tanks. Residents don't think it's mere coincidence that their community suffers the city's highest rates of asthma, bronchitis, and other respiratory illnesses, and that African American women under the age of 50 are experiencing alarmingly high rates of breast and cervical cancer.

"I freaked out to learn about the power plant proposal," says local resident Wendy Brummer-Kocks. And when she began talking about it with her neighbors, she found she wasn't alone in her concerns. "We started talking amongst ourselves here at Hunters Point and found out there was broad opposition to this plant," she says. By January of last year, residents had organized the Southeast Alliance for Environmental Justice to oppose construction of the new power plant.

These neighborhood activists have a formidable opponent. Riding the tide of electric deregulation, San Francisco Energy is attempting to carve out a niche in the electric marketplace. San Francisco Energy is owned by AES Corporation, a Virginia-based builder and operator of fossil-fired electric power plants around the world.

**On the Cheap**

In a deregulated environment, utilities will increasingly have to compete with independent power generators like AES Corporation. It will be a tough fight for the utilities because independent generators--pursuing market share--will inevitably try to do the job on the cheap.

AES, like most independent generators, operates its plants with non-union workforces. And where AES can get away with it, the company uses non-union labor to build its plants as well. While attempting to build the Cedar Bay Project in Jacksonville, Fla., AES promised to use union labor. But once the project had local backing, the company abandoned the unions.

"They will promise you the world, and then not deliver on their promises," says John Bowden, a business agent for Ironworkers Local 597 in Jacksonville. Bowden told Greenpeace last year: "I've been in business 38 years, and these were the worst people I've ever dealt with."

Equally vehement was Sharon Betts, a former member of the town council in Bucksport, Maine, where AES proposed to build a $470 million coal-fired plant. "They are nothing but a band of corporate gargoyles," Betts told Greenpeace. "They find the people they can buy off and then they start ripping apart the community."

San Francisco Energy has already begun to pipe money into the Bayview/Hunters Point community, and plans to spend up to $13 million to win citizen support. But the Southeast Alliance for Environmental Justice is countering these efforts by documenting existing environmental problems in Bayview/Hunters Point, and trying to convince their fellow citizens that San Francisco Energy will only compound their problems.

**Abysmal Track Record on the Environment**

One way the Alliance is doing this is by exposing AES's abysmal environmental track record.

In 1989, for example, an AES plant in Newhall, Ca., was fined for neglecting to notify state officials of a major toxic spill onto private property near three houses. In 1992, an AES coal-fired plant near New London, Conn., illegally dumped highly caustic waste directly into the Montville municipal sewage system. In Oklahoma, AES was fined $125,000 by the Environmental Protection Agency after the company falsified about 100 reports to cover up violations. Although they are dead-set against having another power plant in the Bayview/ Hunters Point community, local activists have established good working relations with PG&E. Brummer-Kocks says local citizens participate in PG&E's Community Advisory Committee for emergency planning, and they have also worked with the company on plant beautification issues.

"We're neighbors," says Brummer-Kocks. "We know that. Let's just try to make the best of that."

Meanwhile, the Southeast Alliance for Environmental Justice will continue to wage its campaign against San Francisco Energy. The Alliance lost a skirmish in early March when the California Energy Commission voted unanimously to allow the facility to be built.

However, the CEC's decision will not take effect for at least 30 days after San Francisco Energy secures a lease from the Port of San Francisco, which owns the land on Cargo Way where the plant would be built. And that lease cannot go through without the approval of the San Francisco Board of Supervisors.

Which means for now the battle continues.
Assembly Republicans pass anti-worker bills

From PAGE ONE

prohibits the state from having stricter health and safety standards than those of the federal government.
• AB 1195 (passed 41-36) weakens protections against occupational lead poisoning.
• AB 1365 (passed 42-36) makes injured workers ineligible for workers' compensation if their jobs didn't cause more than 50% of their injury.
• AB 1729 (passed 42-33) makes compensation referees, workers' compensation to independent contractors, and keeps them from getting unemployment benefits.

Workers safety threatened by bill in US Senate

President Clinton has vowed to veto job safety legislation now before the US Senate because it threatens health and safety protections and compromises the government's ability to maintain a credible enforcement program, according to recent remarks by Vice President Al Gore.

The Senate version of the bill, S. 1423, would exempt 94% of America's workplaces from routine inspections, limit workers' ability to get unsafe workplaces inspected and slash penalties for lawbreakers.

"At a time when so much needs to be done to improve worker safety, Republican leaders in Congress are pushing legislation that will take away protections from workers, weaken enforcement and put workers in great danger," AFL-CIO President John Sweeney said.

Some backers of the Senate proposal claim it is a moderate alternative to a House version of the bill, AB 525 (passed 41-34) makes most taxi drivers independent contractors, and makes prison inmates participating in work furlough programs ineligible for workers' compensation.

Clinton promises veto

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Golden Gate Pin Dinner honors members

(for members celebrating their anniversary year in 1995 or 1996)

Pacifica, California
February 23, 1996

35 years
James Bryant
Kenneth Williams

30 years
Robert Bamford
F. Damato
Margot Herterich
Dennis Horsley
Florence Keighran
Erik Larsen
Rennie Moniz
Dean Moresco

25 years
Conception Aragon
Norm Babin
George Barlesi
Al Calleros
David Chan
Victor Cipparrone
Richard Colgate
Fredrick Combs
Larry Darby
Jamie Del Rosario
Anthony Dialogo
Don Fisher
Joseph Green
Dominic Gustavino
George Harrington
Ken Hartje
Del Hulse
Frank Hunsperger
David Johnson
Tom Kelleher
George Mathis
Carlos Mencia
James Ng
Jose Paez
Evelyn Parangan
Bob Quinn
Dave Sarmento
James Swartz
Maria Valle
Steve Walker
Douglas Wolff
David Yamagami
William Miller
Michael Woodward

20 years
Eleanor Alafriz
Teresita Alba
Robert Bell
Gloria Cantiller
Dennis Goulding
Shirley Henry
Joseph Kaiser
Larry Lucero
Sonia Magana
Doris Massey
Kathleen Narruhn
John Petrovitz
Ronald Popp
Cecilia Raquinan
David Rehn
Benito Rose, Jr.
Gloria Scherpf
Alden Seid
Robert Stanton
Noel Tamayo
Denyu Tom
Jose Viray
Yan Wong
Diane Guerrero
Harry Hom
Kathy Hughes

Congratulations!
Golden Gate Pin Dinner

Congratulations!
**AFL-CIO NATIONAL BOYCOTT LIST**

**Boycotts Endorsed by the AFL-CIO**

Please Don’t Patronize!

<table>
<thead>
<tr>
<th>APPAREL &amp; ACCESSORIES</th>
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<tbody>
<tr>
<td><strong>ACME BOOT CO.</strong></td>
</tr>
<tr>
<td>Western-style boots: Acme, Dan Post, Dingo labels</td>
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<tr>
<td>United Rubber Workers</td>
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<tr>
<td><strong>DECKERS CORP.</strong></td>
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<tr>
<td>Sandals sold under the following labels: Deckers, Sensi, and Teva.</td>
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<tr>
<td>International Association of Machinists &amp; Aerospace Workers</td>
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<td><strong>F.L. THORPE &amp; CO.</strong></td>
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<tr>
<td>Black Hills Gold jewelry</td>
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<td>United Steel Workers of America</td>
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<tr>
<td><strong>HOWE K. SIPEs CO.</strong></td>
</tr>
<tr>
<td>Athletic apparel (chiefly baseball &amp; softball uniforms; satin and wool jackets.)</td>
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<td>Electronic Workers</td>
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<tr>
<th>BUILDING MATERIALS &amp; TOOLS</th>
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<tr>
<td><strong>ACE DRILL CORPORATION</strong></td>
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<tr>
<td>Wire, jobber &amp; letter drills, routers and steel bars</td>
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<tr>
<td>United Automobile, Aerospace &amp; Agricultural Implement Workers of America International Union</td>
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<tr>
<td><strong>BROWN &amp; SHARPE MFG. CO.</strong></td>
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<tr>
<td>Measuring, cutting and machine tools and pumps</td>
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<td>International Association of Machinists &amp; Aerospace Workers</td>
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<td><strong>LOUISIANA-PACIFIC CORP.</strong></td>
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<tr>
<td>Brand name wood products: L-P Wolmanized, Cedartone, Waferwood, Fibrepine, Oro-Bond, Redex, Sidex, Ketchikan, Pabco, Xonolite</td>
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<tr>
<td>United Brotherhood of Carpenters and Joiners of America, International Woodworkers of America</td>
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<tr>
<td><strong>ROME CABLE CORPORATION</strong></td>
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<tr>
<td>Cables used in mining and construction industry</td>
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<td>International Association of Machinists &amp; Aerospace Workers</td>
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<td><strong>SOUTHWIRE CO.</strong></td>
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<td>Commercial and industrial wire and cable; Do-it-yourself brand Homewire</td>
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<td>International Brotherhood of Electrical Workers</td>
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<tr>
<td><strong>SILO, INC.</strong></td>
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<tr>
<td>National retailers of electronic equipment and appliances</td>
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<tr>
<td>International Brotherhood of Teamsters, Chauffeurs, Warehousemen &amp; Helpers of America</td>
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<th>FOOD &amp; BEVERAGES</th>
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<tr>
<td><strong>BRUCE CHURCH, INC.</strong></td>
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<tr>
<td>Iceberg Lettuce: Red Coach, Friendly, Green Valley Farms, Lucky</td>
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<tr>
<td>United Farm Workers of America</td>
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<tr>
<td><strong>CALIFORNIA TABLE GRAPES</strong></td>
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<td>Table grapes that do not bear the UFW union label on the carton or crate</td>
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<tr>
<td>United Farm Workers of America</td>
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<td><strong>COOK FAMILY FOODS, LTD.</strong></td>
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<tr>
<td>Hams and ham steaks: Cook’s, Blue bird, Fire Side, Lancaster, Nottingham, Shaws, Sherwood, Super Tru, TV’s labels</td>
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<td>Firemen &amp; Oilers</td>
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<tr>
<td><strong>DIAMOND WALNUT CO.</strong></td>
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<tr>
<td>Diamond brand canned and bagged walnuts and walnut pieces</td>
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<tr>
<td>International Brotherhood of Teamsters</td>
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<tr>
<td><strong>MOHAWK LIQUEUR CORPORATION</strong></td>
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<tr>
<td>Mohawk labeled gin, rum, peppermint schnapps, and cordials</td>
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<tr>
<td>Distillery, Wine and Allied Workers International Union</td>
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<td><strong>TYSON/HOLLY FARMS CHICKEN</strong></td>
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<tr>
<td>Chickens and processed poultry products</td>
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<tr>
<td>International Brotherhood of Teamsters, Chauffeurs, Warehousemen &amp; Helpers of America</td>
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<tr>
<td><strong>ALITALIA AIRLINES</strong></td>
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<tr>
<td>Air transport for passengers and freight</td>
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<tr>
<td>International Association of Machinists</td>
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<td><strong>BRIDGESTONE/FIRESTONE</strong></td>
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<tr>
<td>Tires and retail stores. Tire brands include: Bridgestone, Firestone, Dayton, Triumph, Road King, Roadhandler. Stores include: Firestone Tire &amp; Service Centers, Expert Tire, Tire Station, Mark Morris.</td>
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<td>Rubber Workers</td>
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<td><strong>GO-MART GAS</strong></td>
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<td>Gasoline sold at Go-Mart convenience stores and truck stops</td>
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<td>Oil, Chemical &amp; Atomic Workers</td>
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<td><strong>KAWASAKI ROLLING STOCK, U.S.A.</strong></td>
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<td>Motorcycles</td>
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<td>Transport Workers Union of America</td>
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<tr>
<td><strong>MICHELIN</strong></td>
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<tr>
<td>Michelin brand tires</td>
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<td>Rubber Workers</td>
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<th>MISCELLANEOUS</th>
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<tr>
<td><strong>BELL ATLANTIC/NYNEX MOBILE SYSTEMS</strong></td>
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<tr>
<td>Communications Workers and International Brotherhood of Electrical Workers (IBEW)</td>
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<tr>
<td><strong>BLACK ENTERTAINMENT TELEVISION</strong></td>
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<tr>
<td>BET cable television, Action pay-per-view, Bet on Jazz</td>
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<tr>
<td>Electrical Workers (IBEW)</td>
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<tr>
<td><strong>R.J. REYNOLDS TOBACCO CO.</strong></td>
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<tr>
<td>Cigarettes: Camel, Winston, Salem, Doral, Vantage, More, Now, Real, Bright, Century, Sterling, YSL/Ritz; Smoking Tobaccos: Prince Albert, George Washington, Cater Hall, Apple, Madeira Mixture, Royal Comfort, Top, Our Advertiser; Little Cigars: Winchester</td>
</tr>
<tr>
<td>Bakery, Confectionery &amp; Tobacco Workers International Union</td>
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If you had to strike because your employer was unfair, you wouldn’t want someone to cross your picket line. It’s the same with boycotts. These boycotts have been called because unfair employers have refused to honor the rights of working people. Think of it as a consumer picket line: don’t cross it!
GOP's sudden interest in workers rings hollow
By Orv Owen

I f you have been following and listening to the current political rhetoric of some of the Republican presidential candidates regarding their sudden concern for the plight of workers and their families and senior citizens, you could believe you were attending a labor convention or senior citizens' conference.

However, I question the sincerity of the Republican candidates' statements of concern and interest in the plight of workers and their families and senior citizens. Their statements appear somewhat hollow when you consider their party's anti-labor and anti-senior citizen agenda, such as:

1. Undermine President Clinton's Strike Replacement Executive Order.
2. Repeal of the Davis-Bacon Act.
3. Deep cuts in the Occupational Safety and Health Administration and the National Labor Relations Board.
4. Abolishment of the 40-hour week.
5. No raise in the minimum wage rate.
6. Passage of the Team Act.
7. Cut Medicare.
8. Eliminate Medicaid as a federal guarantee.
9. Balance the budget on the backs of the elderly.
11. Cut senior housing.
12. Gag senior groups from political advocacy and lobbying.

This sudden interest in the plight of workers brings to mind the old cliches of "letting the fox into the chicken house" and "I was not born suspicious, people made me this way." However, I am not really all that surprised when I see their sudden concern for workers and families and senior citizens, or when they have sudden attacks of amnesia regarding their voting records. It happens every election year.

Over my voting years, I have heard these statements before and, in my view, the Republican's alleged interest in workers and their families and senior citizens is just as hollow now as it was in the past.

Unfortunately for them, their record and actions speak louder than their words. Keep the faith!

Insurance companies engage in Medigap profiteering

A s most senior citizens know, Medicare does not cover all of your medical expenses. That's why many senior citizens take out so-called Medigap policies to pick up costs that Medicare doesn't cover.

It's a sound financial strategy for seniors to follow. Unfortunately, they do not always get their money's worth because some insurance companies fail to pay as much as they should.

Members of the East Bay Chapters of the Local 1245 Retirees Club met in Walnut Creek last month to discuss a variety of matters, including how to support the ballot initiative campaign to raise the state's minimum wage.

Insurance companies engage in Medigap profiteering

The term "loss ratio" is key to understanding this problem. The term loss ratio is the insurance industry term for payout—the percentage of premium dollar revenues paid out to policy-holders as benefits. From a consumer's point of view, a high ratio is good, for it means more money is being spent on benefits to the consumer and less on overhead profits for the insurance company.

In 1990, Congress passed a bill that raised the federal minimum loss-ratio standard for individual Medigap policies sold or issued after Nov. 5, 1991 from 60% to 65%. For group policies the minimum loss ratio standard remained at 75%.

The Medigap market grew steadily over the 1988-1993 period, from $7.3 billion to $12.1 billion. Medigap insurers' aggregate loss ratios were relatively stable during the first four years of this period (1988-1991), according to the General Accounting Office (GAO) of the federal government.

Over the next two years, however, these ratios decreased about 10 percentage points to an aggregate 75% for individual policies and 85% for group policies. In 1991, 19% of Medigap policies failed to meet loss ratio standards; this increased to 38% by 1993. The premium dollars spent on such policies increased from $320 million in 1991 to $1.2 billion in 1993, according to the GAO.

Thus, the government data shows that the percentage of substandard policies sold to Medicare beneficiaries doubled from 1991 to 1993 while the premium dollars received by the insurance companies that sold these policies almost quadrupled.

The Public Citizen Health Research Group has singled out as "worst offenders" those companies that sold policies with loss ratios more than 35% under the federal minimum standards. This year, the worst offenders list includes 41 companies selling individual policies and nine selling group policies.

The "worst offenders" including the following companies doing business in California, Washington and Hawaii:

<table>
<thead>
<tr>
<th>Individual Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medigap Insurers doing business in California, Washington and Hawaii that experienced loss ratios of more than 35% under the federal minimum standard of 65% for individual policies in 1993</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Policy No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bankers Fidelity Life</td>
<td>2083</td>
</tr>
<tr>
<td>Bankers Life &amp; Casualty</td>
<td>GR75R</td>
</tr>
<tr>
<td>Medicare insurance</td>
<td>486/469</td>
</tr>
<tr>
<td>Mutual of Omaha</td>
<td>MSE</td>
</tr>
<tr>
<td>Physicians Mutual</td>
<td>P398/R633</td>
</tr>
<tr>
<td>Standard Life &amp; Accident Insurance</td>
<td>1218; 1221;1225</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Group Policies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medigap Insurers doing business in California, Washington and Hawaii that experienced loss ratios of more than 35% under the federal minimum standard of 75% for group policies in 1993</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Policy No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calfarm Life</td>
<td>GPH11247; GPH11252</td>
</tr>
<tr>
<td>Colonial Penn Franklin Insurance</td>
<td>10-62-319</td>
</tr>
</tbody>
</table>
Safeguard clothing for electrical workers has been the subject of recent discussions between Local 1245 and PG&E.

The discussions, begun last year, were prompted by a serious accident involving electrical burns, and by new federal OSHA language regarding suitable clothing for electrical workers.

The general objectives for the union in these talks with PG&E were to help shape a reasonable Accident Prevention Rule that would protect our members from exacerbated injury from melting synthetic clothing, and to allow some latitude regarding how the rule was interpreted to maintain existing safe practices (for example, leather coats with synthetic lining for linemen.)

The new rule, Accident Prevention Rule 11, took effect earlier this year.

The new federal OSHA language was a compelling factor in initiating these discussions. California has a state OSHA plan that gives the state authority to promulgate rules that are "at least as effective" as federal OSHA. Presently the federal OSHA requires 11-ounce cotton outerwear or fire retardant clothing for individuals exposed to high voltage arcs. Eleven ounce cotton is thick denim.

In the union's view, if the federal rule is transported into the state high voltage safety orders, Local 1245 linemen may be required to wear thick outerwear during all weather conditions. The union is seeking to make the argument that California's General Duty clause is interpreted by employers to require all natural clothing and this interpretation makes the state OSHA rules "as effective" as the federal rules.

Local 1245 believes that absent any responsible action by company and union there is an increased likelihood that federal rules may be imposed on the state. Those rules could result in working conditions that are more difficult for our linemen, welders and other classifications with exposure to flame and arcs.

The company will be distributing a Question and Answer sheet that will address various issues associated with the new Accident Prevention Rule 11.

Attention Golfers!

Mark your calendar for the 11th "Almost-Annual" Local 1245 Golf Tournament. Four-man best ball scramble.

Saturday, June 1, 1996
Indian Valley Golf Club
Novato, California

$75 includes green fees, golf cart, and sit-down dinner.
Prizes and awards!

Hurry! Limited Tee-space available! First 20 foursomes are guaranteed. Singles will be placed.
Deadline to register is May 1, 1996.

For more information contact Frank Saxsenmeier at (415) 898-1141 or (510) 933-6060 or write to the address given below.

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To register, make checks payable to "Local 1245 Golf Tournament" and send with registration form to:

Local 1245 Golf Tournament
P.O. Box 4790
Walnut Creek, CA 94596

1. Name ________________________________
   Address ________________________________

2. Name ________________________________
   Address ________________________________

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   Address ________________________________

4. Name ________________________________
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Detroit newspaper strikers appeal for support in newspaper strike

Detroit newspaper strikers are appealing to trade unionists around the country to continue their support for the Adopt-A-Family program, which has provided them indispensable help during their long struggle. After eight months on the picketlines, strikers at the Detroit Free Press and Detroit News have confounded the national media blackout on news of their strike by cutting deeply into circulation and advertising revenues at the struck papers, the California AFL-CIO News reported.

Anti-trust lawsuit

The papers were hit with another blow in November, when a class-action anti-trust lawsuit was filed by former city mayor Coleman Young and councilperson Maryann Mahaffey. Like San Francisco and other cities, the two supposedly competing newspaper have a joint operating agreement allowing them to share production facilities and costs. The suit alleges that the JOA has a secret amendment allowing a single edition of the papers in the event of a strike. Speculation has been strife that Knight-Ridder and Gannett want to use the strike as a pretext to make Detroit a one-newspaper town.

The strike started July 13, over an employer take-it-or-leave it concession offer. Despite numerous Unfair Labor Practices complaints by the NLRB, John Jaske, management negotiator, has told public officials and community supporters that the strikers have been permanently replaced by 1,400 strike breakers, who the companies refuse to dismiss. The strike has been made additionally bitter by the continued operation of the papers' printing plant in suburban Sterling Heights, where picketers have been repeatedly attacked by the police and company thugs working for the notorious Vance International security firm. In one incident, John Castine, chair of the Newspaper Guild chapter at the Free Press, was beaten by a guard Jan. 21. The strike's morale has been boosted by the success of the Detroit Sunday journal, which they write and produce. In addition, well-known labor strategist Eddie Burke has been assigned by the AFL-CIO to help strike efforts. Burke was originally a member of the United Mine Workers, where he played a key role in the successful Pittston strike, including the occupation of the Moss Three coal processing plant.

The Adopt-A-Family program can be reached at the AFL-CIO Department of Community Services at 202-637-5190, and the communications department of the strike at 313-965-1478.

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Hear Ye! Hear Ye!

NINETEENTH ANNUAL SLOW PITCH SOFTBALL TOURNAMENT

IBEW LOCAL UNION 1245

Saturday, June 8, 1996
Willow Pass Park, Concord, California

Four Divisions

- Women's
- Coed (Minimum 3 women on field)
- Men's "D"
- 35 & Older (Minimum 5, 35 or older on field)

Family Members Eligible!

Individual Bat Bags for the 1st Place Teams
Team Trophies for 1st, 2nd, & 3rd in all Divisions
Winner of "D" Division to Advance to State Industrial Championship

Women Encouraged to Participate!

Local Union 1245's 19th Annual Slow Pitch Softball Tournament
June 8, 1996

Team Name: __________________________
1995 Team Name: __________________________
Manager's Name: __________________________
Address: __________________________________
City, State & Zip: ___________________________
Home Phone: __________ Work Phone: __________

Please Print:
1. __________________________
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12. __________________________
13. __________________________
14. __________________________
15. __________________________

Entry Fee: $160

Deadline: May 16, 1996, 5 p.m. at Local 1245 Headquarters in Walnut Creek
Make Checks Payable to: Ed Caruso
P.O. Box 4790
Walnut Creek, CA 94596

For More Information, Contact:
Ed Caruso
(510) 933-6060

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