

# GMP Horizons

May 2008

Serving Workers in the Glass, Metal,

Pottery and Plastics Industries



## GMP Delegation Returns from Mexico

Notice of Nominations and Elections  
appear on page 5



Glass, Molders, Pottery, Plastics & Allied Workers, AFL-CIO, CLC  
608 East Baltimore Pike, P.O. Box 607, Media, Pa. 19063

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Director of Research and Education Grotti led a delegation to the GMP Western Hemispheric Conference in Mexico. See page 2.

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**JOHN P. RYAN**  
*International President*

**“We need  
someone in the  
White House who  
won’t be taking  
Economics 101  
when he gets to  
the Oval Office.”**

## Voters Need Rational Leadership And Clarity in the Political Process

It seems like years ago that the American public had a lengthy menu of possible candidates from which to select a presidential nominee. Now, the list of choices at this banquet table of political possibilities has been trimmed, but the final order is still incomplete.

The Republicans have chosen John McCain to represent them in November. His record is typical of a politician who has been an avid Bush supporter and anti-worker, anti-union reactionary. McCain’s self-avowed ignorance of economics should prove uncomfortable even, or especially, to members of his own party. The increasing numbers of McCain misstatements about foreign affairs is troubling to all Americans. Troubling too, is this one-time election reform advocate’s dependence upon 59 lobbyists to fundraise for him.

In the midst of a growing recession, a dismal housing market, a crisis in the home and auto loan industries, we need someone in the White House who won’t be taking Economics 101 when he gets to the Oval Office. McCain’s backward views on labor and working people clearly place him on the wrong side of the table from the GMP and its membership. His opposition to improved veterans’ benefits for Iraq-Afghanistan War era vets is unconscionable. His market-based healthcare proposal is a sop to the medical industries, insurers, pharmaceuticals and so on.

Finally, we must note with dismay that John McCain’s well-known anger management problem seems to have carried over to his sense of foreign affairs and international diplomacy. America needs a strong, logical leader who knows the difference between belligerence and firmness.

On the important questions of the day, John McCain is found deficient.

When we go to Column D on the menu and consider the Democratic candidates, we find their policy positions much more to our liking. Both Barack Obama and Hillary Clinton have labor-friendly records. Both are knowledgeable on economics and are striving to truly improve healthcare in the United States. They recognize the need for action to resolve the economic issues overwhelming so many Americans.

Regardless of their earlier positions on the war in Iraq, both are now committed to reasonable policies that will limit and end our involvement there. The harm done to our armed forces, our economy and our worldwide reputation by the Bush administration’s mismanagement requires intelligent national leadership. Either Democratic candidate can provide the needed direction.

Unfortunately, the Democratic contest is no feast for progressive voters. It has descended into a months-long food fight. As this is written, Obama would appear to be the undisputed winner of the primaries, caucuses and super-delegates. But Clinton fights on, hoping for a miracle or possibly a disaster to dump the nomination in her lap.

This is a sorry conclusion to the long preliminary event. The GMP has withheld its endorsement, waiting for a clear winner to emerge. Unhappily, clarity remains absent. We must hope that common sense will unite the Democrats for they are the best hope of working people and the unions that represent them. Continued struggle among the Democrats could likely produce a McCain victory and an empty plate for working people.

# GMP *Western Hemispheric Conference* 2008

The GMP Western Hemispheric Conference for 2008 was successful, rewarding and educational for all involved. GMP member attendees elected at the 72<sup>nd</sup> Convention: Gary Smith-Local Union #2, Rick Wayman-LU #96, Lynette Koepp-Local Union #129, Dave Sobottka-LU #201, and Rick Wood-Local Union #446. Ben Davis, the Country Program Director from the AFL-CIO Solidarity Center in Mexico City, facilitated the program for the delegation. Lorena Villanueva and Leilani Padilla were the interpreters for the group. Frank Grotti, Director Research & Education, represented the International Union.

The delegation's first meeting was with an independent union of glass workers (SUTEIVP) and their families in San Luis Potosi, about 250 miles north of Mexico City. Last January, nearly 300 union workers were illegally fired by Grupo Modelo (producer of Corona beer). After the meeting, the delegation made a contribution to aid the workers' struggle. Then the GMP delegation and the SUTEIVP participated in a demonstration at the company gate. The bullhorned demonstration, with hand-billing and the blockage of traffic takes place at every shift change and is directed at those workers entering and leaving the plant. Grupo Modelo has brought in a pro-employer union (CROC) in an attempt to displace the SUTEIVP, who has petitioned the court for an election for representation. The election was held on company premises that was rigged by Federal Police. Each worker had to vote individually and verbally before a company representative, a representative from CROC and a state official. Workers were told that if they did not vote for CROC, they would forfeit their monthly profit sharing check. To say the least, SUTEIVP lost the election. The delegation also attended the



The GMP Western Hemispheric Conference delegation met recently in Mexico. The first meeting was with an independent union of glass workers (SUTEIVP) and their families in San Luis Potosi, about 250 miles north of Mexico City. Seen here (L-R): Rick Wood (LU 446-Woodstock, ONT), Gary Smith (LU 2-Oakland, CA), Research and Education Director Frank Grotti, Dave Sobottka-(LU 201-Waxahachie, TX), Rick Wayman (LU 96-Dunkirk, IN) and Lynette Koepp (LU 129-Shakopee, MN).

SUTEIVP's union meeting and a press conference in support of the union. The GMP also met with San Luis Potosi Tire Workers Union Interior Secretary Jose S. G. Hernandez and Committee, who reviewed the issues facing their union: foreign competition and the company's assertion of higher labor costs in Mexico. Their plant is owned by a German tire company, Continental.

Next was a plant tour of Vidriera Los Reyes Glass (Vitro) in Tlanepantia. The five-tank, twenty-machine plant employs 1,600 workers and produces many colors, shapes and sizes of glass containers 24/7, 365 days a year. The delegation also met with the General Secretary of the plant's union (COCEM) Oscar Moreno and his Executive Committee for an exchange of questions, ideas and culture. Starting pay in the glass plant is about \$14 per day and the highest wage is \$41 per day.

At the AFL-CIO Solidarity Center's Mexico City office, Carlos Garcia, a

professor at the Mexican Autonomous University in Mexico City, discussed the history, the structure and the current situation of the Mexican labor movement with the group. Questions and discussion followed Professor Garcia's power point presentation regarding Mexico's largest labor center (similar to the AFL-CIO or CLC), the Congress of Labor (CT) which is populated by many unions of which the Confederation of Mexican Workers (CTM) is the largest (1.4 Million). The largest confederation of independent, democratic unions is the National Workers Union (UNT) about a half million strong. The UNT broke away from the CT in 1997 to unite the independents. He spoke about a third faction, the "white" or company unions (sindicatos blancas) that are not as aggressive or progressive as the independents. He said that the independents tend to be more democratic, whereas the "blancas" do not include the membership in contract



Seated: Ben Davis (AFL-CIO Solidarity Center in Mexico City, who facilitated the program for the delegation) and the Tire Workers Committee. Standing: Dave Sobottka, Grotti and Gary Smith.



Ben Davis, fired SUPEIVP Workers and the GMP Delegation.



Rick Wayman, Gary Smith, Grotti and Arturo Alcade, a Mexican labor lawyer/ advisor for the UNT, Sobottka, Koeppe, and Wood.



GMP Delegation and Vidriera Los Reyes Glass Plant Union Committee.

negotiations, are not politically involved and do not engage in adversarial labor relations. Their members don't even receive a copy of the contract.

In Tlaxcala, the delegation attended a session of unions and politicians for the purpose of signing into effect a document that will provide low interest construction loans to the community. Following this session, there was a private meeting with CTM General Secretary Victor Lopez and several CTM union committees from an OCF plant, a ceramic tile production plant and a ceramic tile decorating plant. These workers explained their current status, operating environment and difficulties with the global market and competition. Next was a meeting with a group of independent union members, college student labor activists and workers fired from a Volkswagen plant. They detailed the struggles of their people, their success in organizing a "maquila" plant owned by a Korean company, and asked many questions regarding GMP organizing efforts and U.S. unions.

Arturo Alcade, Mexican labor lawyer, met with the group and discussed Mexico's

labor law and a reform measure that he has been working on with other groups and individuals, including Ben Davis. Mr. Alcade is an advisor for the independent UNT, is involved in organizing campaigns and litigates NAFTA complaints. He explained to the group that there are three minimum wages in Mexico ranging from \$5 to \$9 per day, depending on the region. He was called away from the meeting to appear before the Mexican Supreme Court.

The National Miners' and Metalworkers' Union of Mexico met with the delegation at their Mexico City office building. Their Political Secretary Carlos Pavon Campos detailed how the Mexican government had illegally removed from office their General Secretary Napoleon Gomez Urrutia and charged him with baseless crimes. Then the government replaced Gomez with persons sympathetic to the government, raided the union's office and removed union records without cause. The Miners also spoke of unsolved murders of their members and mining disasters that go uninvestigated by the government. The Miners have made a resolution that if anything happens to Ur-

rutia, they will go on a nation-wide strike. Miners earn approximately \$35 per day and also represent steelworkers.

The delegation then visited the Friedrich Ebert Foundation in Mexico City. The Foundation hosted a Labor Law Forum attended by politicians, professors, union leaders and lawyers. The subject was Mexican labor law and its reform.

The GMP joined Mexican workers in the celebration of May Day. The activities mark the remembrance of unionists slain by police in Chicago's Haymarket Square in 1886, which is recognized by nations around the world as the event that started the tradition of May 1<sup>st</sup> as a day for workers. The format consisted of a mass march to a public square, speeches by union leaders, and demonstrations by the tens of thousands of workers who attended. This was done in two waves. First the CT unions (CTM, CROC, CO-CEM, etc) convened. After they marched out, the UNT affiliated unions (Miners, Telephone workers, other independents) moved into the square for their demonstrations for workers.





The GMP delegation joined the Mexican workers in celebration of May Day in Mexico City.

Finally, the delegation met with the US Embassy's Labor Attache Kevin Richardson. He said that being a Democrat working for the Bush administration left him with little clout, but he does write reports to the State Department detailing the Mexican workers' issues and status. We wished him well with the hope that the November election will place a Democrat in the Oval Office.

In conclusion, the GMP learned so very much regarding the life styles, struggles and similarities of Mexico's unions, workers and their families with their counterparts in the US and Canada. Their major obstacle is the same as ours: labor laws that burden the ability to organize and employers that do everything they can to oppress organizing: firings, intimidation and constant anti-union pressure tactics. However, their fight to

organize is much more difficult. They have to overcome government corruption, plus the government and employers work together to keep out democratic unions. Finally, there are unions sympathetic to government and employers making deals that deny workers' rights. Therefore, all of these obstacles take away the workers' ability to choose a democratic union for themselves and deny them the ability to provide an adequate living for their families.

# Local Union 174 Hosts Tour at Anchor Glass Streator, Illinois



(L-R): Local 174 President Jim Taylor (44 yrs), Vitatoe, Financial Secretary Ron Yedinak and Vice President Bud Kuhn (45 yrs).

Executive Officer Rick Vitatoe met with officers and members of Local 174 as he toured the Anchor Glass Machine Repair facility in Streator, Illinois in February 2008.

Currently, ten GMP members are working at this location, and ten members are on lay-off.

Jim Taylor is the President of Local 174 and he has 44 years seniority. The Local 174 Vice President is Bud Kuhn, who has 45 years seniority. Ronald Yedinak is the Financial Secretary. GMP member Ron Kornas, with 51 years of service, is the most senior employee in the entire Anchor Corporation. Local 174 in Streator was chartered in 1937.

GMP members employed at this location specialize in the repair of Anchor's glass production machines.



Executive Officer Vitatoe toured the Anchor Glass Machine Repair plant in Streator, Illinois. Seen here (L-R): Vitatoe and Local 174 member Ron Kornas, who has 51 years of seniority.

# Notice of Nominations and Elections

## Local 246, Clarion, PA

The nomination of officers for Local 246, Clarion, PA, will take place at the 3:30 P.M. monthly meeting on Tuesday, August 26, 2008, at the Owens Clubhouse at 151 Grand Avenue, Clarion, PA.

The election of officers for Local 246 will be held on Tuesday, September 23, 2008, from 6:00 A.M. until 7:00 P.M., at the Owens Clubhouse in Clarion, PA.

**NOTICE:** Any Local Union advertising its nominations and elections in Horizons must submit 120 days prior to the nominations date, an up-to-date corrected mailing list along with other details.

## Local 51, Defiance, OH

The nominations of officers for Local 51, Defiance, Ohio, will take place at the regular monthly meetings on Tuesday, August 12, 2008.

Note: Meetings are held the second Tuesday of each month. The times are 8:15 a.m., 2:00 p.m. and 4:15 p.m. Meetings are held at the UAW Local 211 Union Hall, 2120 Baltimore St., Defiance, Ohio.

The election of officers for Local 51 will be held on Tuesday, October 14, 2008, at the regular monthly meetings. Voting hours are from 7:00 a.m. until 5:00 p.m.

## Local 120, Clarion, PA

The nomination of officers for Local 120, Clarion, PA, will take place at the regular monthly meeting on Wednesday, September 17, 2008, at 3:00 p.m. at the O-I Clubhouse. Offices open are President, Vice President and Secretary-Treasurer.

The election of officers for Local 120 will be held at the monthly meeting on Wednesday, October 15, 2008 at 3:00 p.m., in the O-I Clubhouse.

## SENATE INSERTS LONGER JOBLESS BENEFITS, FARM WORKERS JOBS BILL INTO BUSH IRAQ WAR MONEY BILL

By a 75-22 bipartisan vote, the narrowly Democratic Senate defied anti-worker GOP President George W. Bush and inserted extended jobless benefits and a measure benefiting farm workers into Bush's Iraq War money bill.

The May 22 vote was one of two that day where lawmakers disregarded Bush's wishes. They also overrode his veto of the 5-year farm bill by a whopping 82-13 margin. But they approved his Iraq War money, 70-26, and stripped out sections governing the conduct of the war, including restrictions on such things as torture.

Unions lobbied hard for the vote to insert the domestic spending into Bush's money bill, though Bush declares he'll veto the entire package if it includes domestic items, such as the provision extending jobless benefits from their present 26 weeks to

39 in all but a few states. In those—the hardest hit—benefits would last 52 weeks.

Both the vote for \$165 billion for Bush's Iraq War and for the domestic spending exceeded the two-thirds majority senators need to override any Bush veto. But the Senate still has to work out its differences with the Democratic-run House on the entire package, and that may not be easy.

There, earlier in the week, lawmakers left in the war guidelines and the domestic spending—including the longer jobless benefits—but cut out the Iraq War money by a 149-141 margin with all 142 Republicans then on the House floor voting "present."

"Extending unemployment benefits is the right thing and the responsible thing to do, and now is the time," AFL-CIO President John J. Sweeney said before the vote. "Working families are footing the bill for

the war. The least Congress can do is give them the help they need in these tough times."

Adding more weeks to jobless benefits "would also provide a badly needed boost to the economy, putting money in people's pockets to spend on basic necessities for their families," he pointed out. "Over 200,000 workers are exhausting their state unemployment benefits every month, and an estimated 3.5 million workers will exhaust their state benefits over the next year."

Sweeney also pointed out the percentage of long-term jobless is now larger than either at the start of the first George W. Bush recession or than at the start of the previous slump, which occurred under Bush's father, in 1990-91. Most of those long term jobless, the Bureau of Labor Statistics adds, are "permanent job losers" meaning their jobs will never return.

# 2007 GMP-PEL HONOR ROLL

**GMP-PEL is proud to honor those Local Unions that achieved major levels of Membership participation.**

The following GMP Local Unions have contributed to the GMP PEL Fund.

## 100% Participation

48, Henryetta, OK	244, Newark, OH
117, Lincoln, IL	257B, Nashua, NH
130, Altoona, PA	259, Waco, TX
168, Winston-Salem, NC	260, Athens, GA
180, Elmira, NY	283, Houston, TX
207A, Crooksville, OH	284, Longview, TX
209, Hondo, TX	295, Macungie, PA
216, Cleburne, TX	368, Utica, NY
227, Edison, NJ	372, Navada, MO
	388, Ottumwa, IA

## 50% Participation

45B, Columbus, OH	182B, Belleville, IL
140, Streator, IL	253, Ruston, LA
	172, Zanesville, OH

## Honorable Mention

7A, Tiffin, OH	166, Dolton, IL
14, Winchester, IN	229, Ligonier, IN
28, Brockway, PA	273, Greenville, PA
96, Dunkirk, IN	301, Manitowoc, WI

The GMP Political Education League supports GMP-endorsed candidates, legislation and programs with funds donated voluntarily by individual GMP members and their Local Unions. Because no dues money is used by GMP-PEL, these voluntary contributions are critical to furthering the political and legislative goals of the International Union and its membership. Support the GMP Political Education League!

# GMP Memorial Scholarship Fund

In Memoriam Contributions

October 2007 – May 2008

Charles Hunt	Agnes Willey
Harry Tulley	Anna Purton
Sam Fullerton	Thomas Mick Dalrymple
Jarrell Legg	Larry Price
Dorothy Chema	Curtis Cornett
Robert Lane	Hildrige Dockery
William Menn	Gordon Coil
James McMullin	Randy Hedderson
Wanda Jean Humphreys	Patricia Anderson
Joseph Cordery	Gladys Wellington
Michael Smith	Mary Jane Dalrymple
Marvin Jacks, Sr.	Clara Cole
Adlene Holiday	Terrie Kirkland
Robert Bo Wellington	Shelton Smith
Judy Murry	Bonnie Hill
Virginia Hutchison	Virginia Potts McMullin
Lonnie LeRoy Smith	Larry Price

A special thank you to Lankford Buick-Pontiac-GMP in Conshohocken, Pennsylvania, for their generous donation to the GMP Memorial Scholarship Fund.

Also, Local 182B in Belleville, Illinois, made a generous donation to the GMP Memorial Scholarship Fund.

Another special thank you to the Midwest Conference Board for their generous donation to the GMP Memorial Scholarship Fund in memory of William Menn.

# Let your Union Benefits Work Hard for You

In this changing economy, you and your family need your union benefits more than ever to help you save money on everyday things and to help you stay afloat when times are tough. From going to college to going on vacation, building your credit to buying a home, GMP Union Plus benefits are there for GMP members, retirees and families.



**GMP MEMBERS** can take advantage of the Savings, Service and Solidarity provided by the benefits trusted by your union.

**Savings-** Did you know that GMP members could save over \$3,700 annually with the GMP Union Plus benefits? Here's how you can start stretching your hard-earned paycheck:

- **Flower and Gifts Discount** Save 20% when you send flowers, 100% satisfaction guaranteed. Visit [UnionPlus.org/Flowers](http://UnionPlus.org/Flowers) or call 1-888-667-7779.
- **Travel Center Save** up to 25 percent on car rentals with Avis, Budget and Hertz, rent affordable RVs and condos, book flights and hotels, and more with the Union Plus Travel Center. Begin your vacation planning today at [UnionPlusTravel.com](http://UnionPlusTravel.com).
- **Entertainment Save** on movie tickets, movie rentals, sporting events, gift certificates and more. Call 1-800-565-3712 and use ID: 744387769 or visit [UnionPlus.org/Entertainment](http://UnionPlus.org/Entertainment).

**Service-** Union Plus benefits guarantee member satisfaction. Working families never need to settle for less with Union Plus. Our member advocates, who are OPEIU Local 2 members, work with the program providers, so if you encounter any problems or concerns, they're here to assist: 1-800-472-2005 (8:30 a.m. - 4:30 p.m. ET, weekdays) or online at [UnionPlus.org/Customer](http://UnionPlus.org/Customer).

**Solidarity-** Supporting union-made products and services strengthens the labor movement and ensures quality goods and services at [UnionPlus.org/UnionMade](http://UnionPlus.org/UnionMade).

- **AT&T Wireless** Save 10% on select plans and support the only wireless company that can, and does, proclaim that it is "Proud to Be Union."
- **Union-Made Clothing** Save up to 10% off the latest quality apparel, union-made in the USA.
- **Goodyear Tires and Service** Find union-made Goodyear tires made by United Steelworkers (USW) and the United Food and Commercial Workers (UFCW) and save 5-10% on car service and tires.
- **Hawaii Cruise** —Book a cruise on the world's only all-union cruise ship to Hawaii through NCL Cruises with a special 5% discount.

## Supporting Working Families

Millions of working families have home mortgages and credit cards, but unlike other consumers, union members have special GMP Union Plus credit cards and home mortgages that actually come to their rescue when financial hardship falls.

If you're ever on strike, laid off or suffer from a disaster or disability, GMP Union Plus provides the safety net union members need to get through. From free credit counseling and budget analysis to skip payments and disability grants, union members who are laid off, disaster victims or on strike can take advantage of special assistance.

- **GMP Union Plus Credit Card** — offers skip payments, layoff helpline, a 25-day grace period, all calls in the U.S., and grants for hard times caused by illness or disability. Apply by phone 1-800-522-4000.
- **Credit Counseling**—free credit counseling and budgeting advice, 33% off debt management plan. Call 1-877-833-1745.
- **Legal Services**—free legal consultation up to 30 minutes. Call 1-888-993-8886.
- **Health Savings**—save on out-of-pocket health care costs. Call 1-877-570-4845.
- **Union Plus Mortgage**—competitive rates, cap on bank fees, interest-free loans and grants for members facing financial hardship. Call 1-800-848-6466.
- **Save My Home Hotline**—free, confidential counseling to help you keep your home. Call 1-866-490-5361.
- **Auto Insurance**—save on auto insurance coverage with strike skip pay availability. Call 1-800-294-9496.
- **No Cost AD&D**—get up to \$5,000 of no-cost accidental death and dismemberment coverage. Call 1-800-393-0864 or visit [www.unionsecure.com](http://www.unionsecure.com).





OFFICE OF THE PRESIDENT

May 28, 2008

Dear GMP Member:

Recently, a devastating tornado swept through the Parkersburg, Iowa area and several other towns causing much devastation. A number of GMP members have suffered major losses to their homes and possessions as a result of the tornado. One GMP member's mother died in the storm.

Our Brothers and Sisters and their families are in need of financial assistance and I would urge that we respond at their time of need.

Any donations that your local union can make to help in this grave situation would be greatly appreciated. Please make checks payable to "GMP Local Union #459 Relief Fund" and mail to the GMP International Union, 608 E. Baltimore Pike, P. O. Box 607, Media, PA 19063.

Thanking you in advance for your thoughtful consideration, I am

Fraternally and sincerely yours,

John P. Ryan  
International President

# Health Savings

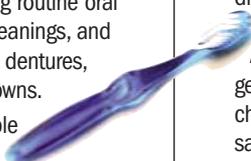


Saving hundreds of dollars on your health care costs just got easier!

**Save on out-of-pocket expenses.** You want the best care when it comes to your families' health. But quality care at an affordable price can be out of reach for working families. The Union Plus Health Savings program can help.

### SAVINGS ON dental needs

- Over 54,000 dentists nationwide.
- Save 20% to 50% on most dental procedures including routine oral exams, unlimited cleanings, and major work such as dentures, root canals, and crowns.
- Orthodontics available for both children and adults at a 20% savings.
- Cosmetic dentistry such as bonding and veneers also available.
- All specialties available—Endodontics, Oral Surgery, Orthodontics, Pediatric Dentistry, Periodontics, and Prosthodontics – a 20% reduction on normal fees where available.



### SAVINGS ON prescription costs

- Save an average of 20% off brand name drugs and 55% off generic drugs\* at more than 53,000 pharmacies nationwide including Rite Aid, Safeway and many more. Or get even greater savings when you choose to have convenient, money-saving mail-order prescriptions delivered right to your door. (\*Discounts available at participating pharmacies only.)



Just \$69.95 a year includes you and your household family members for dental, vision, prescriptions, hearing care, foot care and a 24-hour nurse helpline. Compare to other similar plans that charge \$150 a year or more. We have more plans available, call to find out more and try a risk free 45-day trial membership.

### SAVINGS ON quality vision care

- Over 40,000 locations nationwide, both vision chains and independent optometrists.
- Save 15% to 45% off the retail price of eye-wear. And members are entitled to 15% off the retail price or 5% off the promotional price of LASIK or PRK procedures, whichever is the greater discount!



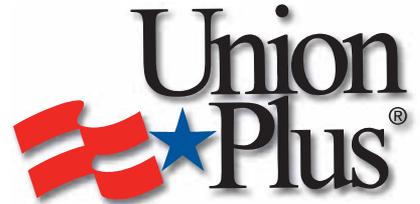
Call **1-877-570-4845** or visit:  
**www.UnionPlus.org/HealthSavings** 

#### Disclosures:

1. **THIS PLAN IS NOT INSURANCE.**
2. The plan provides discounts at certain health care providers for medical services.
3. The plan does not make payments directly to the providers of medical services.
4. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount medical plan organization.
5. Discount Medical Plan Organization and administrator: **CAREINGTON International Corporation**, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

Note to Utah residents: This contract is not protected by the Utah Life and Health Guaranty Association. The program and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. \*This program is not available in Vermont and Montana.

# Keeping Your Wits (and Your Home) During the Home Mortgage Crisis



The home mortgage crisis has affected millions of working families. Rising gas and food prices, together with a tightening credit market, have left union families feeling the pinch — while wages continue to lag behind inflation. But there are strategies you can use to survive the crunch, safeguard your credit — and protect your home. Whether you're buying your first home or trying to hold on to the home you have, here are some important things you should know:

- **Be proactive.** If you have an adjustable rate mortgage (ARM), call your lender now to find out when your rate will adjust, by how much, and how often this can happen. If your rate has already gone up and you may not be able to make your payment, contact your lender and ask if they will work out a plan that works for you.
- **The state you're in.** Many states have been moving faster than the federal government in offering assistance to homeowners in crisis. Contact your state government and ask what programs may be available.
- **Give yourself credit.** If your mortgage situation is part of an overall credit problem, call 1-877-733-1745 to schedule a free credit counseling session.
- **Balance before you buy.** These days you'll find fewer options available for buyers with poor credit. Credit counseling can help get you ready to buy, as can trimming your household expenses. In the long run, you may benefit from improving your finances, becoming a "prime" buyer, and securing a fixed rate mortgage.
- **Know the score!** Your credit score, or FICO, doesn't only affect your ability to buy a home; it can influence the interest rate you pay for all kinds of purchases. Union families can save 15% on the myFICO® program, which can help you learn your score, get a credit report and protect your identity. Visit [www.UnionPlus.org/CreditScore](http://www.UnionPlus.org/CreditScore).
- **Watch for scams.** There are a lot of companies out there making promises to distressed homeowners. Don't divulge personal information to a company you don't know and trust. Be wary of companies charging high up-front fees. Ask for references and check them out. Ask fellow union members and check with your benefits office first. Above all, remember the adage, "If it sounds too good to be true, it probably is."
- **Worried you're at risk of losing your home?** Call the Union Plus Save My Home Hotline at 1-866-490-5361 for free, confidential advice from HUD-certified housing counselors. Face-to-face counseling is also available at more than 100 local offices in 22 states and the District of Columbia.
- **Go union.** The Union Plus Mortgage Program offers low closing costs and other benefits for union members and families. It's the only program in the country with the Mortgage Assistance Program, which can cover your mortgage payment in the event of disability, strike, lockout or layoff. Call 1-800-848-6466 or call the Chase mortgage office in your area — and tell them you're a union member!
- **First-time homebuyer?** Find out what benefits are available to you. Ask your lender about local and state programs and tax incentives that may be available. Check with your union office. Ask your coworkers who have purchased homes about their experiences. You can also learn more by visiting [www.afcio.org](http://www.afcio.org) to find the union movement in your state.

## CONSUMER PRICE INDEX

The National Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) is the basis on which our Cost of Living clauses are calculated. Thus, changes in the CPI-W are the basis for wage increases as required by many GMP contracts.

The Bureau of Labor Statistics which publishes the Consumer Price Index has re-formulated the CPI-W, and discontinued the old index in July, 1985 when it published the June, 1985 Index. The new CPI-W reflects a change from home ownership costs to rental equivalent costs.

GMP HORIZONS will continue to publish the CPI-W for the benefit of GMP members.

Although most contracts call for a COL increase based on an increase in points, some have provisions for increases based on percentages. Therefore, both the percentage increase and point increase are shown below.

Effective dates and terms of the contract clauses vary. Consequently, an interested member should consult his current Union Contract for effective dates and provisions. He then can judge from the changes noted in the table if the agreement provisions call for an increase.

For purposes of gauging changes, the base index will remain 1967 = 100.



### CONSUMER PRICE INDEX - U.S.A. for Urban Wage Earners and Clerical Workers

	(1967 = 100) Index	Percent Increase	Point Increase
May 2007	606.6	0.8%	4.6
June 2007	607.3	0.1%	0.7
July 2007	606.7	-0.1%	-0.6
August 2007	605.2	-0.2%	-1.5
September 2007	607.3	0.3%	2.1
October 2007	608.6	0.2%	1.3
November 2007	613.2	0.8%	4.6
December 2007	612.9	0.0%	-0.3
January 2008	615.8	0.5%	2.9
February 2008	617.3	0.3%	1.5
March 2008	622.9	0.9%	5.6
April 2008	627.6	0.8%	4.7

12 Month Index Increase = 25.6 • Year-to-Date Inflation Rate Increased by Approximately 1.3%

### CONSUMER PRICE INDEX - ALL CANADA

	(1986=100)		(1992=100)	
	2007	2008	2007	2008
January	166.9	171.3	130.3	133.7
February	168.1	171.8	131.2	134.1
March	169.5	172.4	132.2	134.6
April	170.1		132.8	
May	170.8		133.4	
June	171.3		133.8	
July	171.5		133.9	
August	171.0		133.5	
September	171.3		133.7	
October	170.8		133.4	
November	171.4		133.8	
December	171.7		134.0	
Annual Average				
Average Annual Increase				
March 2007 to March 2008	1.4%		1.4%	
	(1971=100)		(1981=100)	
	2007	2008	2007	2008
January	533.29	536.9	221.2	227.0
February	526.9	538.5	222.8	227.7
March	531.3	540.6	224.6	228.5
April	533.3		225.5	
May	535.7		226.5	
June	537.3		227.2	
July	537.8		227.3	
August	536.1		226.7	
September	536.9		227.1	
October	535.7		226.5	
November	537.3		227.2	
December	538.1		227.5	

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THE LABEL  
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BUY AMERICAN



**DEATH BENEFIT DUES** - In the event you leave employment seeking permanent and total disability, **YOU MUST CONTINUE PAYING YOUR DEATH BENEFIT DUES** until such time as permanent and total disability status is established. As a general rule, disability determination routinely take from 6 to 8 months.

Any overpayments will be refunded.

Do not permit your **DEATH BENEFIT DUES** to become delinquent over 90 days. All GMP members are responsible for making payments to maintain death benefit eligibility. Persons wishing to report a death or discuss the death benefit may call the Death Benefit Department at 1-610-565-5051 ext. 221. Remember to check your official beneficiary information. The beneficiary of record is solely entitled to the Death Benefit.

Submit beneficiary changes immediately.

All claims must be filed within one (1) year of death.

Early retirees are also responsible for payment up to age 65. If you are self-paying, indicate your local union number and forward your check to:

Bruce Smith  
GMP Int'l. Secretary-Treasurer  
PO Box 607  
608 E. Baltimore Pike  
Media, PA 19063

# Some Questions for Voters

**S**ometime soon, the American public will sit down to enjoy a debate between the presidential candidates. On occasion, the moderators of these debates will permit ordinary, walking-around, folks-in-the-street citizens to present a question.

This mode of inquiry is superior to the superficial approach taken by the media people who are looking to create controversy and spike their ratings.

So, here are a few questions that we would like to supply for free to the panel of interrogators who will examine the candidates, whoever they may be.

Question: How will you fix the medical insurance system that leaves 46 million or more Americans uninsured and how will you pay for it?

Question: Will you pledge to strengthen the Social Security system and use Social Security revenues only for Social Security purposes?

Question: How will you address the credit crisis that is undermining the housing industry, the auto industry and affecting Americans in many other ways?

Question: How will you address America's immense energy needs?

Question: The Bush administration has broadened presidential powers in an unprecedented fashion. How will you deal with the expanded powers of the presidency? Will

you roll back any of the powers that the Bush administration has usurped?

Question: Where do you stand on the Employees Free Choice Act?

Question: Will you push Congress to criminalize violations of the worker safety regulations and to protect workers by making the penalties severe?

Question: How will you address the needs of veterans and their reintegration into society after they leave military service? How will you deal with the inadequacy of the military medical system? When?

Question: Many nations are outstripping the U.S, educationally. How will you work to make America's students as able as those abroad?

Question: Many American industries have been gutted by faulty tax policies and unfair trade agreements. How will you sustain and grow American industry and the jobs they represent?

These are only a few of the questions that come to mind. Every voter should have a list of questions ready to pose if given the opportunity. Even if they never get asked, the questions give voters a focus for evaluating the candidates who should not be permitted to engage in pie-in-the-sky happy talk. What are they going to do? How will they do it? Who will pay for it?

Formulate your questions and use them as a yardstick. Our next President should measure up.

**“Many American industries have been gutted by faulty tax policies and unfair trade agreements.”**

UNION PLUS—Helping union families get more out of life

# HomeBuyer Tools

Expert advice. Easy application.  
Specially designed for union families!

Buying a home can be one of the most expensive and complicated purchases you will make in a lifetime. That's why we're proud to offer our union members exclusive benefits and services designed to **cut your costs, ease your stress** and help you secure that home of your dreams!



## Customized advice from expert counselors

How much you can afford to borrow? Which type of mortgage best suits your needs? When should you think about refinancing?

- Our specially trained mortgage counselors are standing by to answer all your questions, just a phone call away.
- Available during early-morning and evening hours, so you can call whenever it's most convenient.
- Walk through the entire process of buying, selling or refinancing a home.

## Unique benefits for union families

- Only program that can cover your mortgage payments when you're on strike, laid off or disabled.
- Parents and children of union members also eligible for Union Plus mortgages.
- Comprehensive home warranty plan available at no extra cost.
- Mortgage planning calculators and other useful tools at our online Home Finance Center.

## Wide range of mortgages for union workers

- Many affordable options, including FHA/VA loans.
- First-time buyer program.
- Unique opportunities for borrowers with "less than perfect" credit.

## Affordable terms

- Competitive fixed and variable interest rates.
- Low down payments and fees.
- Closing bonus—\$350 toward your closing costs when you use both the real estate and mortgage portions of the program.

## Easy application

- Call **1-800-848-6466**
- Online: visit [www.UnionPlus.org/Mortgage](http://www.UnionPlus.org/Mortgage)



For more information about all the benefits available through your union, visit

[www.UnionPlus.org/Mortgage](http://www.UnionPlus.org/Mortgage)