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2004

# BCTGM *Forum*

VOLUME 6  
NUMBER 3

## *Bridging the Gap*



**UNION**

**NON-  
UNION**



## the PRESIDENT'S MESSAGE

# CRUCIAL CHOICES

The 2004 presidential campaign is already in high gear—a truly remarkable fact given that voters won't go to the polls for nearly five months. This is the earliest a campaign has reached this level of intensity in recent memory, reinforcing our belief that the race will be close and that the stakes are very high in this election for all Americans.

It is ironic that the Bush and Kerry campaigns will raise and spend millions for a job that pays the winning candidate roughly one million dollars in salary over a four-year period. Considering both candidates are already multi-millionaires, there is much more involved than just the salary.

Both candidates have spent tens of millions of dollars, mostly on television advertisements, trying to persuade those of us without all the money how to vote. Outside organizations allied with either side are spending millions more on ads.

In the so-called "battleground states," the ones political experts believe will be the closest, families have been bombarded by political commercials. That will only get heavier and broader in the months ahead.

In the end, the candidates—no matter how wealthy and well financed they are—still have to make their cases to the voters, most of whom are working men and women. This is the strength of our American democracy.

Over the next five months, voters should take a long, hard look at the announced and the hidden agendas of both candidates who want to be President. Where does each one want to take America in the future and why? Which candidate most strongly supports the interests of working families?

The answers to these questions can be found in the candidates' positions on the critical issues affecting our members from their kitchen tables to the shop floor and in their union halls. Their respective positions are clear and starkly different.

Every union member needs to analyze where the candidates stand on: protecting overtime pay, tax fairness, Social Security, outsourcing jobs overseas, trade policy, health care and prescription drug

coverage for all, controlling skyrocketing health insurance costs and protecting the fundamental right of workers to form unions.

Throughout the course of the campaign season, the BCTGM International will continue to provide our members with factual information on the candidates and the issues so that they can evaluate which candidate is best for them, their families, our union and our nation.

Detailed information will be available in future editions of the *BCTGM News* as well as on our website, [www.bctgm.org](http://www.bctgm.org). I strongly encourage all of our members to utilize this website. It is a tremendous source of information and powerful tool for getting involved in the political process.

Nothing less than the future of our country is riding on the outcome of the November elections. Because BCTGM members and their families care deeply about America's future, I am confident we will go to the polls in record numbers this year.

American democracy is strongest when voter turnout is highest. Working families do best when our voice is the loudest on Election Day!

**Frank Hurt**

*BCTGM International President*





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# BCTGM Takes the Cake at the Union Industry Show

*“What does BCTGM stand for?”*

*“I didn’t know that all these products were union made!”*

*“This is my favorite cereal! I’m so glad it is made by your union!”*

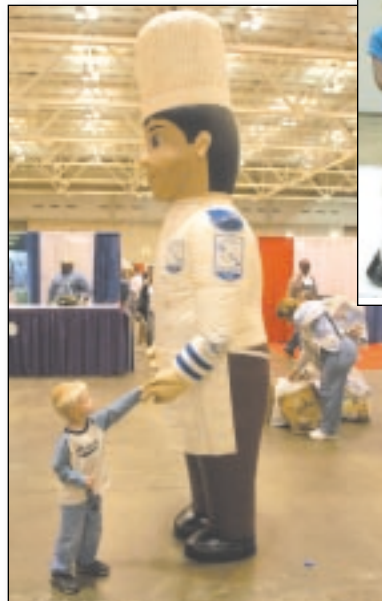
The above statements were just some of what was heard around the BCTGM’s booth at the 2004 Union Industries Show at the St. Louis America’s Center, St. Louis Mo., April 23–26.

Hundreds of BCTGM-made products from nearly 50 union contracted companies helped bring life to the show’s theme, “America at it’s Best.” With enough space to highlight products made by union members representing a diverse facet of the BCTGM, the expansive booth displayed everything from bread, candy, cakes and cereals to flour and sugar.

Visitors were openly wowed at the number of their favorite products produced by BCTGM members and were delighted to participate in the raffles for bags of goods and professionally decorated cakes.

The Show features area unions and unionized employers, as well as national companies and international labor organizations, to underscore their important contributions to the economic and social life of the American community. The 2004 show featured more than 300 exhibits covering an area equal to four football fields.

As is the case each year, the BCTGM exhibit was the most visited and enjoyed. An estimated 300,000 visitors attended the show with many of them stopping by the BCTGM’s unique exposition where more than 1,200 grocery bags filled with the union’s products were distributed.



# Dianda's Italian American Pastry



▲ Dianda's, on Mission Street in San Francisco, has been a union bakery for more than 40 years.



▲ Pat Dianda, the last remaining family member still involved in the business, delicately personalizes a St. Honore cake. The renowned specialty cakes are a Dianda family recipe.



▲ Everick Montilliano (left) has been a baker for more than 28 years.



▲ Everick Montilliano (left) adds powdered sugar to the cream puffs while Francisco Fernandez (right) adds cherry filling to the St. Honore cakes.



◀ BCTGM member and Dianda's owner, Luis Pena, adds chocolate to a tray of Italian butter cookies.

The aroma of sweet baked Italian specialties lures the senses outside Dianda's Italian American Pastry in San Francisco's bright and vibrant Mission District. Serving generations of San Franciscans, this well-loved bakery is known for its immense and beautiful St. Honore cakes, delectable nut-and-fruit studded panforte, fedores, zabiones and more than 20 different Italian pastries and 35 different kinds of cookies.

The small shop, a family business since Elio Dianda brought his recipes from Lucca, Italy, is now owned and operated by three members of BCTGM Local 24. The bakery itself has existed since 1906, when there were wooden sidewalks and trains running down Mission Street, according to Pasquale "Pat" Dianda, the last remaining family member still involved in the business.

His parents, Elio and Enrica, immigrated to the U.S. in 1954 and bought the bakery in 1962. The bakery has been represented by the union since its inception "because you'd be shut down if you weren't union. We've had union contracts from the very beginning," recalls Pat. "We've always believed that you take care of the people who work for you."

Last year, when Pat and his two brothers decided that after more than 40 years they wanted out of the family business, they approached their workers, all BCTGM members with long tenures. Sergio Flores, Luis Pena and Floyd Goldberg bought the

# Delights San Francisco



bakery and continue the Dianda family's legacy of Italian baking. Pat, now a Local 24 member, works three days a week to help with the transition.

Pena, who has worked at Dianda's for 16 years, calls his ownership of the bakery a "whole new and exciting experience." Flores, a Dianda's baker for more than 23 years, says he sees owning the bakery as "a challenge—but a challenge I'm glad we decided to take on."

As for the other Local 24 members, working at the bakery is a labor of love. Everick Montilliano, who has been a baker for more than 28 years—19 at Dianda's—sees the new ownership by Flores, Pena and Goldberg as a "natural transition. It is a great place to work where we all enjoy what we do."

From intricately decorated wedding cakes to meltingly tender biscotti, according to Local 24 Financial Secretary Felisa Castillo, people from throughout the San Francisco Bay area travel to the Mission Street bakery especially for their baked goods. Most famous are the Dianda's St. Honore cakes, which are as beautiful as they are delicious. "People realize that the bakers here are truly artists," notes Castillo.

"The Dianda family created one of this city's best loved bakeries. We are really proud that the workers and the owners will carry on not only the family name, but also the BCTGM union tradition," she concludes.



▲ Sergio Flores, who has been a union baker at Dianda's for 23 years, is one of the bakery's new owners.



▲ Saturnino Gonzalez Villa meticulously decorates a St. Honore cake.



▲ Ronoldi Omar Valencia puts freshly baked cakes onto a cooling rack.



▲ Jose Rios glazes panatonne, a festive Italian bread.



▶ Preparing panatonne for the oven is Javier Luis Ramos.

# Defend Workers' Right to Join Unions

by U.S. Representative George Miller (D-Calif.)

Last fall, I introduced the Employee Free Choice Act to guarantee American workers' right of freedom of association and right to collectively bargain. The U.S. tells other nations that these rights are fundamental to any democracy. It's time—in fact, it's way past time—for workers here in the United States to have the same rights and protections we demand of poorer, less developed and less democratic nations around the world.

Unfortunately, the basic labor law that Congress enacted in 1935 no longer works to protect the right of workers to form and join unions. Recent history is littered with the stories of companies that harassed, intimidated, discriminated against, or fired their workers when they sought to exercise their legal right to organize for their mutual benefit.

Take Wal-Mart, whose vigorous anti-union activities range from threats and firings to unlawful surveillance. In the last few years, Wal-Mart has been charged with well over 100 unfair labor practices and has faced at least 50 formal complaints from the National Labor Relations Board. None of this has apparently deterred Wal-Mart. Current law simply does not discourage lawbreakers.

In August 2000, Human Rights Watch, which usually reviews conditions in developing nations, documented “a systemic failure to ensure the most basic right of workers [in the United States]: their freedom to choose to come together to negotiate the terms of their employment with

Local 125 (San Leandro, Calif.) Vice Pres. Ken Young (left) and Local 24 (San Francisco) Bus. Agt. Alex Fox (center) discuss issues of importance to the BCTGM with U.S. Rep. George Miller (D-CA) at a recent fund raiser.



their employers.” No impartial observer of our law could reach any other conclusion.

It is no mystery why workers want unions. Wages among union workers are 26 percent higher than wages among nonunion workers. Union workers have better pensions, better health benefits, and better short-term disability coverage. Union workers have contracts that prevent arbitrary firings.

But because the deck is stacked against employees who want to form a union, unions win only half of elections. That's why the Employee Free Choice Act provides for a new deck, not just a new deal. Under this bill, if the majority of employees sign authorization cards designating a union as their bargaining representative, then the NLRB must certify it as their bargaining representative.

The bill also includes provisions to ensure that a union is not derailed in its efforts to get a first contract with an employer. And it strengthens penalties against companies that try to stymie union

organizing activities or forestall a first contract with a union. Only by making the consequences substantial for companies that violate the law can we expect workers' rights to be upheld.

The Employee Free Choice Act restores integrity to our labor law by ensuring that our own citizens have the same basic freedom we demand for others. The right to organize must mean more than the right not to be fired for daring to propose a union, and the right to bargain collectively must mean more than the right to endlessly negotiate once a union has been selected.

This legislation is a fight to enable workers to defend themselves. It is an historic fight that I will continue until the rights of working Americans are fully protected.

**U.S. Representative George Miller (D-Calif.) is the senior Democrat on the House Education and the Workforce Committee.**

# FOURTH REGION DELEGATES PREPARE POLITICAL ACTION AND ORGANIZING PLANS

Delegates to the 2004 Fourth Region Council Meeting in Orlando, Florida responded enthusiastically to the International Union's call for mobilizing the membership for political action and organizing. Recognizing the wide-range of political and economic issues facing BCTGM members, the Council will use the meeting as a springboard for action on both fronts.

BCTGM International President Frank Hurt addressed the meeting, discussing the challenges confronting the BCTGM. Hurt offered a plan to help the union move forward for a better future.

"Working families in this country desperately need new political leadership in Washington," declared Hurt. "We have an Administration and Congress that have put in place a disastrous economic plan that has destroyed millions of good jobs while at the same time lined the coffers of the wealthiest and largest corporations.

"The root cause of all of our problems can be traced right back to politics. This year's elections are the most important in

**Local 163 member and shop steward Gerome Posey (left) discusses the problems faced by his members at the Sara Lee plant in Houston with BCTGM Intl. Pres. Frank Hurt.**



decades. I call on every BCTGM Local to work with the International like never before to take back America by electing candidates who will support working men and women," concluded Hurt.

Delegates also focused on the importance of bringing new members into the union as a means of making the BCTGM stronger at the bargaining table and in the political arena. International officers and representatives worked with the delegates on strategies for organizing non-union plants and signing up non-union workers in BCTGM organized shops.

In addition to Hurt, other speakers included: International Secretary-Treasurer and Director of

Organization David B. Durkee, International Executive Vice President Joseph Thibodeau, Assistant to the President Harry Kaiser, Pension Fund Manager Lew Davis, and President of the Central Florida Labor Council Deborah Booth.

In assessing this year's Council meeting, Fourth Region Vice President Tony Johnson stated, "The local unions in the Fourth Region are unified and energized to tackle the challenges before us. We know the stakes are high in this year's elections. We understand, as well, that building the membership through organizing is the only way to secure solid contracts for our members. I'm confident we'll get the job done."



**Delegates to the 2004 BCTGM Fourth Region Council, BCTGM Executive officers and International Staff.**

# GIVE OUR KIDS A BREAK:

**T**his is a troubling time for America's school children, their parents and the people who are most intimately connected with our public school system. The budget crises in the states, the worst since World War II, are causing cutbacks that will have a negative effect on students and schools for years to come. Class sizes will rise if threatened teacher layoffs occur. Summer school and after school programs, so important to children who need to catch up, are disappearing, along with music and art. Nurses, hearing specialists, paraprofessionals, and even custodial staff are being slashed.

"Public education is the foundation upon which a prosperous nation is built. It creates opportunity for all children regardless of class, race or religion. That is why the federal government has been actively involved in the public education system since the earliest days of our country," explains BCTGM President Hurt.

## FACTS:

During the past three fiscal years (FY 2001–FY 2003, which ended June 30), state governments have scrambled to find \$200 billion to close record budget gaps. Despite drastic cost cutting at every level of every state government, the future looks grim: 41 states are facing a cumulative budget gap of \$85 billion for the upcoming fiscal year, according to estimates by the National Conference of State Legislatures.

Because most states' tax laws are tied to federal tax regulations, states lost even more revenue when they were forced to match the Bush Administration's 2001 \$1.35 trillion tax cut for millionaires. States also will be forced to match much of Bush's \$350 billion tax cut bill he signed into law a year ago.

Children are losing out on education, with some 20 states cutting public school funding from kindergarten through grade 12 and many state universities and colleges raising tuition and fees.

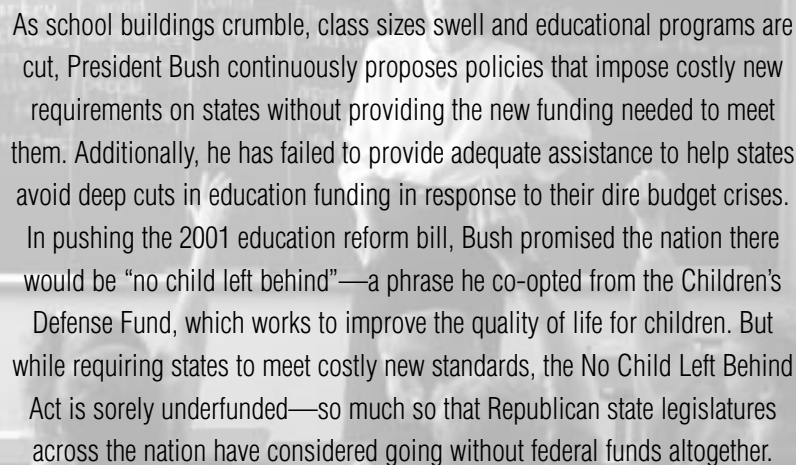
As the states and districts struggle with massive budget shortfalls, they are being hit with yet another financial burden—the federal No Child Left Behind Act (NCLB). The law's goals are fine: high standards for all children, with tests to measure whether the standards are being met and help for students and schools that are lagging behind. The problem is that federal dollars needed to realize these lofty

goals are woefully inadequate.

While President Bush has proposed a budget that exceeds two trillion dollars, it unfortunately does little to support public education, eliminating 35 programs, cutting or freezing many others, and overall providing just a 2.8 percent increase, the smallest increase in seven years. Perhaps the most troubling aspect of the President's budget is that it spends 50 times more on additional tax cuts for the America's wealthiest (top one percent) than it does on education.

A report by the American Federation of Teachers shows initiatives to help students is getting crushed amid the states' budget crises. Summer school programs for struggling students have been cut in school districts in 22 states.

Washington must do much more. The American public has repeatedly said that it wants education to be one of the highest domestic priorities. Cutting education funding for vital programs that work and that have helped to raise student achievement is the wrong way to go.



As school buildings crumble, class sizes swell and educational programs are cut, President Bush continuously proposes policies that impose costly new requirements on states without providing the new funding needed to meet them. Additionally, he has failed to provide adequate assistance to help states avoid deep cuts in education funding in response to their dire budget crises. In pushing the 2001 education reform bill, Bush promised the nation there would be "no child left behind"—a phrase he co-opted from the Children's Defense Fund, which works to improve the quality of life for children. But while requiring states to meet costly new standards, the No Child Left Behind Act is sorely underfunded—so much so that Republican state legislatures across the nation have considered going without federal funds altogether.



# The BCTGM Web

## International and Local Union Web Sites Build Solidarity

From worker news throughout the U.S. and Canada and BCTGM organizing victories, to health and safety laws and important legislative issues, [www.bctgm.org](http://www.bctgm.org) is a valuable resource for union members and their families.

### Taking part in the Political Process

The most interactive resource of the International's site is the Legislative Action Center. This extensive political action section of the site allows visitors to directly e-mail members of Congress custom letters and keeps track of pending legislation and voting records. Other special features of the Legislative Action Center includes:

- **Election 2004:** From detailed candidate bios to voter registration forms and services, to information about specific ballot initiatives, the BCTGM Legislative Action Center provides extensive information for all aspects of the 2004 elections.
- **Zip Code Search** to identify elected representatives.
- **E-mail Congress**, the President and government officials.
- **Congressional Directory**
- **Daily Congress Schedule**
- **Bill Status/Sponsor Tracking**
- **Congressional Vote Scorecard**

### Locals Online

The home pages of BCTGM local union web sites are as diverse as our membership. From simple photos and local news to extensive organizing and bargaining updates, BCTGM local unions throughout North America are increasingly using technology to communicate with members and build solidarity. Here are some sites to check out:



### Did You Know...

Entire issues of the *BCTGM NEWS* can be downloaded from the BCTGM International web site?

Simply visit [www.bctgm.org/news/bctgm\\_newsindex.html](http://www.bctgm.org/news/bctgm_newsindex.html) to download and print any *BCTGM NEWS* issue between 2002 and 2004.

— **Local 19: Cleveland, Ohio** —  
[www.bctgmlocal19.com](http://www.bctgmlocal19.com)

Local 19 proudly traces its history back to its charter in 1886. The Local 19 site has a calendar of events, an organizing page, contract updates and a photo album. According to Local 19 President Paul LaBuda, the site's popularity is growing, especially with the local's active retiree group.

— **Local 358: Richmond, Va.** —  
[www.bctgmlocal358.com](http://www.bctgmlocal358.com)

"United we Stand, Divided we fall. Unity is the key to our success!" declares the opening banner on the site. The Local 358 site includes email links to its officers, a photo collection, meeting schedules and an extensive list of links. According to Local 358 President Ray Daniels, while the site is still being developed, membership response has been positive and enthusiastic.

— **Local 359T: Hopewell, Va.** —  
[www.359t.org](http://www.359t.org)

Packed tightly with information, this site is for BCTGM members employed by Philip Morris. From retirement information, contracts and bylaws, to shift calendars and stock prices and company news, the Local 359T site lets you know what's what and who to call about almost anything from workplace benefits and Philip Morris programs.



— **Local 406: Moncton, New Brunswick** —  
[www.bctgm406.com](http://www.bctgm406.com)

"A Union for the Working Class," proclaims the opening banner on Local 406's site. The "Our History" section provides an extensive scrolling list of historical dates in BCTGM history and the "Local News" section features the current and past issues of *The 406 News Brief* newsletter of the local.

**Other BCTGM Locals on the Web**

**Local 154G: London, Ontario**  
[www.bctgm154.ca](http://www.bctgm154.ca)

**Local 283G: Twin Falls, Idaho**  
[www.northrim.net/wyanders/bctgm](http://www.northrim.net/wyanders/bctgm)

**Local 317T: Greensboro, N.C.**  
<http://317t.com>

**Local 362T: Macon, Ga.**  
[www.mindspring.com/%7Ebct362t/BCT/index.htm](http://www.mindspring.com/%7Ebct362t/BCT/index.htm)

**Local 446: Halifax, Nova Scotia**  
[www.bctgm.ns.ca](http://www.bctgm.ns.ca)

*Don't see your local listed? Send a link to your site to [bctgmwebmaster@bctgm.org](mailto:bctgmwebmaster@bctgm.org)!*

# Local Union Officers Train for Future

The first of two week-long training sessions for new local officers took place in March at the George Meany Center for Labor Studies, in Silver Spring, Md. The programs, administered by the BCTGM International Research & Education Department, are designed to give new local officers a basic overview of the core subjects critical to running a smooth and efficient local union.

The program opened with an address by BCTGM International President Frank Hurt, who highlighted the importance of building strong local unions through strong leadership. "Education is an important factor in creating a powerful, mobilized membership both locally as well as internationally," said Hurt.

Participants engaged in a mix of lectures, interactive exercises, and group projects. Different speakers instructed the class on labor law, health and safety, contract writing, and contract



Fourteen new local officers successfully completed the International's New Officers Training course at the George Meany Center for Labor Studies in Silver Spring, Md. in March.

enforcement. Financial secretaries participated in special sessions that focused on local union record-keeping and new Department of Labor reporting requirements. In addition, the class took part in different group exercises that focussed on organizing and corporate research, and utilized Internet research and comprehensive planning skills.

To many members, the highlight of the week is the interac-

tion with other local union officers. All participants had the chance to compare experiences, discuss strategies, and share unique ways to deal with demanding situations. According to Hurt, the interaction is vital for the new officers, as they realize local unions in the East are facing the same challenges as local unions in the West. "It makes the bond of our union family that much stronger," added Hurt.

Graduates of the spring program include: Guy Jacobo (Local 125, Oakland, CA), Ray Daniels Jr. (Local 358, Richmond, VA), Nikee Craine, (Local 326, Detroit, MI), Ed Blair (Local 401G, Munch, PA), Tom Kelly (Local 25, Chattanooga, TN), Mike Meier (Local 13G, Hastings, MN), Steve Underwood (Local 48G, Keokuk, IA), Achmed Achtau (Local 719, Fairlawn, NJ) Frank Guzman (Local 466, Billings, MT), Scott Wells (Local 342, Bloomington, IL), Marquerita Dugger (Local 255T, Petersburg, VA) Ron Pernick (Local 194G, Trenton, MO), Jeff Brown (Local 194G, Trenton, MO) and Walter Howard (Local 300, Chicago, IL).

**BCTGM Intl. Pres. Frank Hurt highlights the importance of building strong locals through education.**



**During a tour of union headquarters, the officers visit BCTGM Intl. Secy.-Treas./Dir. of Organization David B. Durkee, who stresses the importance of organizing.**



# A Family History of Union Membership

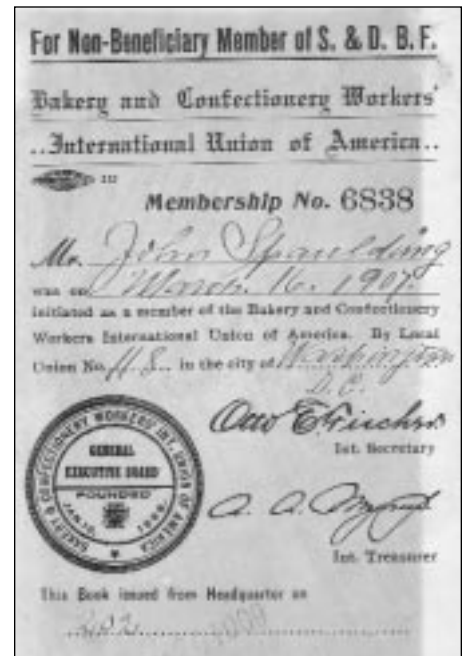
It is often said that union membership “runs in the blood.”

Generations of union members share the same last name and a passion for the labor movement. Just ask retired BCTGM Local 118 (Washington D.C.) member Francis Spaulding. His father began a legacy of bakery union membership that was carried on by both Francis and his brother Jack Spaulding Jr. Collectively, the Spaulding men have written more than 100 years of union membership into the BCTGM history books.

For John “Jack” Spaulding Sr., his lifelong career as a union baker began out of necessity to support his young family. Born in April 1887, Jack was an outstanding athlete and in the early 1900s he followed his passion of baseball into the minor leagues where he played for the Piedmont League of Virginia. Jack was also a boxer and spent a short time “barnstorming” his wrestling show in towns throughout the North and South.

During a recent trip to BCTGM International headquarters, Francis recalled some of the stories of his father’s youth. “When my father wasn’t playing baseball or wrestling, he worked in a bakery owned by his Uncle Jimmy. He liked to keep in shape so he worked out at a gym on Pennsylvania Avenue. It was at this same gym that U.S. President Teddy Roosevelt would come and work out. On several occasions, my father sparred with President Roosevelt in the boxing ring. He told me he was a tough customer in the ring and I understand he was a tough guy out of the ring too!”

As Jack Sr.’s family began to grow, he had to quit playing baseball. He went to work at Homes To Homes Bakery in Northwest Washington D.C. in 1907. At that time, Holmes delivered baked goods by horse and buggy. As soon as they were old enough, Jack Sr.’s sons, Francis and Jack Jr. joined Local 118 and went to work



with their father at the Holmes bakery. Jack Sr. retired from the baking business in 1955 when Holmes went out of business. According to Francis, his father went on to work as an usher at Griffith Stadium and RFK Stadium and even scouted new baseball players for the Detroit Tigers. Jack Sr. passed away in 1980.

Jack Jr. and Francis continued in the baking industry and worked at the Heidi Bakery (Giant Food) in Washington. While not having personal contact with any U.S. Presidents, Francis proudly notes that as a member of BCTGM Local 118 he helped bake and decorate inaugural cakes for two Democratic Presidents.

According to Francis, who has survived both his father and his brother, “Being a member of this union has played a large role in shaping who my family was. It was a proud tradition of union membership we all enjoyed,” he concludes.



The proud bakers of Local 118 gather around the inaugural cake they prepared at Heidi Bakery for President Carter. At left are Eugene Fentress, Phil Harich and Herb Sison. Kneeling, from left, are Dave Pollard, Fred Harich, Melvin Kaye, Karl Koopman and Francis Spaulding. At right are Frank Streeks, Mike Konik and George Aguilar.

On April 18, BCTGM Local 25 (Chattanooga, Tenn.) members employed by Rich Products Manufacturing Corp. in Murfreesboro, Tenn. celebrated their one-year anniversary with the BCTGM. To commemorate the event, union members and their families gathered for a banquet at the Lions Club hall.



**ANNIVERSARY CELEBRATION**

According to Local 25 Business Agent Tommy Kelly, it was a very festive event that included homemade food, door prizes and plenty of union fellowship. "These people represent everything that a union stands for. The membership arranged this dinner and made it a huge success. I am proud to be associated with this group of people as we move forward to reach our goal of one hundred percent union membership in this plant," concludes Kelly.

## **BCTGM-PAC**



Local 9 (Seattle) Fin. Secy. Robert Davis (right) presents U.S. Sen. Patty Murray (D-Washington) with a BCTGM-PAC donation in support of her re-election campaign. Murray has a long record of voting in support of labor issues.

Following recent contract negotiations with ConAgra, BCTGM Intl. Rep. Dan Gust and the Local 143G (Rapid City, S.D.) negotiations committee members met with U.S. Sen. Tom Daschle (D-S.D.) in his district office.



**POLITICAL ACTION**

Pictured here (from left to right) is L. 143G Pres. Wes Jamison, Daschle, Steward Kelly Stephens, L. 143 Vice Pres. Dana Deville, Gust, and Steward Terry Hulce.

## **EDUCATION & MOBILIZATION**

Pictured here is a group of Local 317T (Greensboro, N.C.) stewards who attended a shop stewards seminar in February taught by Intl. Rep. Barry Baker. Topics covered included grievance handling, organizing, political action, the 2004 presidential elections and more.



BCTGM

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Visit the Home Finance Center online at [www.bctgm.org/benefits/index.htm](http://www.bctgm.org/benefits/index.htm) for first-time home buyers' support, planning calculators and information about the entire mortgage process. You can also call the BCTGM Power/Union Plus Mortgage and Real Estate at: 1-800-416-5786. A program counselor will answer all of your home-buying questions—from how much house you can afford, to what type of mortgage will best suit your needs. They can also refer you to a professional real estate agent who can help you find a home within your price range.

Call BCTGM Power/Union Plus Mortgage and Real Estate at:

**1-800-416-5786**

BCTGM Power Union Plus Mortgage & Real Estate makes refinancing and home-buying easier and more affordable for working families. Through Chase Manhattan Mortgage Corporation, one of the largest lenders in the U.S., union members can take advantage of convenient mortgage programs. Take a look at some of the benefits:

- Easy application process on the phone or in-person;
- Strike and unemployment/disability benefits to help you make payments when you're out of work;
- Mortgage loans to purchase or refinance your home;
- For refinancing: You could lower your rate, lower your monthly payments and shorten your loan term;
- Mortgage programs for borrowers with "less than perfect" credit;
- Your family—including parents and children—are also eligible for Union Plus mortgages;
- Down payments as low as 5%—and even lower for qualified buyers;
- \$350 toward closing costs (for buyers who use both the real estate and mortgage portions of the program);
- The average maximum lender fee under the Union Plus program is only \$100, compared to an industry average of \$753 in fees, based on a national survey of mortgage lender fees by HSH Associates in May 2003. So union members save an average of \$653.

# The Union Difference

# Quiz

**1** How much higher are the median weekly earnings of union workers compared with nonunion workers?

- a. 6 percent
- b. 12 percent
- c. 26 percent

**2** What percent of union workers gets health benefits?

- a. 75 percent
- b. 60 percent
- c. 28 percent

**3** What percent of nonunion workers gets health benefits?

- a. 73 percent
- b. 60 percent
- c. 49 percent

Do  
You  
Know  
the  
Union  
Difference?

**4** What percent of *union workers* gets a guaranteed, defined-benefit pension?

- a. 19 percent
- b. 49 percent
- c. 69 percent

**5** What percent of *nonunion workers* gets a guaranteed, defined-benefit pension?

- a. 60 percent
- b. 27 percent
- c. 14 percent

**6** What percent of nonunion workers who aren't managers says they would vote for union in their workplace?

- a. 17 percent
- b. 30 percent
- c. 47 percent

Sources: U.S. Department of Labor, *Employment and Earnings*, January 2003; Bureau of Labor Statistics, *Employee Benefits in Private Industry*, 2000; Peter D. Hart Research Associates, February 2003.

Answers: 1. c; 2. a; 3. c; 4. c; 5. b; 6. c