

BCTGM *News*

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EMPLOYEE FREE CHOICE ACT A BILL

To amend the National Labor Relations Act to establish an efficient system to enable employees to form, join, or assist labor organizations, to provide for mandatory injunctions for unfair labor practices during organizing efforts, and for other purposes.

Enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the 'Employee Free Choice Act.'

SEC. 2. STREAMLINING UNION CERTIFICATION.

(a) In General- Section 9(c) of the National Labor Relations Act (29 U.S.C. 159(c)) is amended by adding at the end the following:

(b) Notwithstanding any other provision of this section, whenever a petition shall have been filed by an employee or group of employees or any individual or labor organization acting in their behalf alleging that a majority of employees in a unit appropriate for the purposes of collective bargaining wish to be represented by an individual or labor organization for such purposes, the Board shall investigate the petition. If the Board finds that a majority of the employees in a unit appropriate for bargaining has signed valid authorizations designating the individual or labor organization specified in the petition as their bargaining representative and that no other individual or labor organization is currently certified or recognized as the exclusive representative of any of the employees in the unit, the Board shall not direct an election but shall certify the individual or labor organization as the representative described in subsection (a).

(c) The Board shall develop guidelines and procedures for the certification of employees of a bargaining representative in the manner described in paragraph (6).

(d) The Board shall develop guidelines and procedures for the certification of employees of a bargaining representative in the manner described in paragraph (6).

Battle for the Employee Free Choice Act Moves to 2008



the PRESIDENT'S MESSAGE

Employers Expose Their True Colors

"ABA is leading the baking industry's fight against the card-check proposal."

"Bakers must stay engaged on this issue and keep labor's momentum quelled."

—American Bakers Association Press Release

The recent congressional debate on the Employee Free Choice Act (EFCA) provided proof positive once again that employer organizations in this country, including the American Bakers Association (ABA), remain steadfastly committed to keeping workers unorganized.

When EFCA came to the United States Senate for consideration in June following its overwhelming passage in the House of Representatives earlier in the year, business organizations spent millions of dollars on a barrage of television, radio and newspaper ads filled with lies and distortions and sent a horde of high-priced lobbyists to strong-arm Senators in order to defeat the most important labor law reform legislation in 70 years.

Unfortunately for American workers, union and non-union alike, these deceitful corporate tactics worked. The Republican minority, voting virtually in lockstep with big business, was able to deny American workers a fair up or down vote on EFCA in the Senate.

Our employers in the baking industry are constantly complaining about their non-union competition, telling us that they need a level playing field and imploring us to go out there and organize these non-union companies. We have told them over and over again that the labor laws in this country are a disgrace and an enormous impediment to organizing non-union baking companies such as Flowers Baking. We have repeatedly told them that there will never be a level playing field until we have new labor laws that are effective and diligently enforced.

Yet, when the rubber hit the road in the Senate, baking industry employers exposed their true colors, showing once again just how disingenuous their complaints are about non-union competition. The ABA, the "union" to which the vast majority of our baking industry employers belong, proudly led the lobbying effort in Washington to stonewall the Employee Free Choice Act.

And, when their dirty work was done, the ABA trumpeted its success and had the audacity to claim that, "Defeating this bill is a victory for all baking industry employees..." Nothing could be further from the truth!

If organized employers truly wanted a level playing field in the baking industry, they would be joining the BCTGM, the AFL-CIO and all fair-minded people in supporting EFCA and giving non-union workers a legitimate opportunity to form a union.

These employers know full well that majority sign-up (card-check) is the most effective and fair way for workers to express their will. They know that the defeat of EFCA is actually a victory for their non-union competitors, making it easier for these companies to remain non-union.

Moreover, the ABA has announced that it will expend

significant resources to continue what it calls an "on-going battle" in Washington to keep EFCA from becoming the law of the land.

After watching their trade association operate on this vital legislation, I'll look forward to my next meeting in which our employers complain about the competitive disadvantages they face from non-union bakers. I'll simply hand them the ABA press release applauding the defeat of EFCA in the Senate. Then, I'll ask them why they pay dues to an organization that works so hard in Washington to protect and promote the interests of their non-union competitors.

Unlike our employers, BCTGM members know that they pay dues to an organization that is fighting for their interests every day—working tirelessly to protect their jobs and their standard of living. They know that their organization will take the heat and stand strong for as long as it takes to change this country's failed labor laws so that we can bring the benefits of trade unionism and collective bargaining to our future members in all of our jurisdictions.

Solidarity. Service. Commitment. Honor. Pride. Family. These are the BCTGM's true colors!

Frank Hurt

BCTGM International President

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America

@WORK 2007

Thousands of visitors flocked to Cincinnati June 15-17 for the 2007 America@Work AFL-CIO Union Industries Show. Among the more than 200 exciting displays of union workmanship was the BCTGM's popular booth. The massive union display featured hundreds of union-made goods and live demonstrations by skilled BCTGM cake decorators.

The BCTGM booth displayed products from more than 50 BCTGM contracted companies. The exhibit highlighted the diversity of products made by the BCTGM with everything from bread, candy, cakes and cereals to flour and sugar.

As is the case each year, the BCTGM booth was the most visited and enjoyed. More than 1,200

grocery bags filled with union-made products were raffled off and distributed during lively demonstrations.

This year was the fifth time the show was held in Cincinnati, site of the first Union-Industries Show in 1938. It returned in 1958, 1980 and 1990. Pictured on this page are some highlights from this year's successful exhibit.



America Gets a RAISE

The wait is finally over. Minimum wage workers, who have gone more than a decade without a raise, saw the first of a three-step minimum wage increase go into effect on July 24. This first step raised the minimum wage from \$5.15 (where it had been frozen since 1997) to \$5.85. The second step will raise the minimum wage to \$6.55 on July 24, 2008; and the third step will raise the minimum wage to \$7.25 on July 24, 2009.

The effort to raise the federal minimum wage took many twists and turns before the bill was enacted. In January, the U.S. House of Representatives passed a “clean” minimum wage bill that simply would have raised the minimum wage from \$5.15 an hour to \$7.25, with no business tax cuts or other special-interest provisions. When it became clear they wouldn’t have the 60 votes needed to override the filibuster against the clean bill, the Senate passed a bill that called for a \$2.10-an-hour raise for minimum wage workers but would have handed businesses \$8.3 billion in tax cuts. Then, the Republican minority in the Senate held up negotiations between the House and Senate on the minimum wage tax package so they could maximize the amount of business

tax breaks in the final legislation.

The issue was raised once again on Capitol Hill when House and Senate Democrats attached the \$2.10 increase in the minimum wage to the bill to provide emergency funding for the Iraq war, along with \$4.8 billion in tax breaks for business. But on May 1, President Bush vetoed the Iraq funding bill, together with the minimum wage hike.

Finally, three weeks later, Congress passed the minimum wage increase (along with \$4.8 billion in tax breaks) within an Iraq funding bill that the President was willing to sign. President Bush signed the minimum wage increase into law on May 25.

A celebratory rally was held on June 24 in Washington D.C. to mark the first day in 10 years that minimum wage workers will see a boost in their paychecks. Several hundred low-wage workers, community and union activists and congressional allies staged the event on Capitol Hill.

“This wasn’t just a union victory—it was a student victory, a civil rights victory, a church victory, a community victory, a victory for working families, a victory for poor families—it was a victory for America,” AFL-CIO President John Sweeney told the crowd.

Senator Edward Kennedy (D-Mass.) reflected on the struggle to gain the federal increase to the minimum wage. “It has been a long time. We have heard those that say, ‘well, the increase in the minimum wage will cost jobs. It will bring hardship upon these people.’” This is what they have



—Sen. Edward Kennedy (D-Mass.)

said on every increase. This is the 11th increase in the minimum wage [since 1938] and they have gotten it wrong every time...raising the minimum wage will make an immediate and significant difference in the lives of millions of hard working Americans,” concludes Kennedy.

“This wasn’t just a union victory, it was a student victory, a civil rights victory, a church victory, a community victory, a victory for working families, a victory for poor families—it was a victory for America.”

—AFL-CIO Pres. John Sweeney



Educated Union Members Create Strong Local Unions

“Education is vital to the growth of the BCTGM,” notes BCTGM International President Frank Hurt. “Educated shop stewards make strong leaders and create healthy local unions.”

In educational conferences throughout North America, BCTGM stewards are being taught the necessary skills to help fellow workers on the plant floor. Stewards programs are conducted by International Vice Presidents and Representatives and help stewards develop their union skills in grievance handling, arbitration, health & safety, collective bargaining and organizing. Working collectively and in interactive workshops, the stewards are able to figure out solutions to common workplace problems and develop strategies to take back to their plant following the program’s conclusion.



Auburn, N.Y.

On May 17, the officers and stewards of BCTGM Local 116 (Syracuse, N.Y.) gathered in Auburn, N.Y. for a steward training seminar led by International Vice President Art Montminy. The group discussed organizing non-union workers, investigating grievances, handling grievances, unfair labor practices, Duty of Fair Representation, the NLRA and more. According to Local 116 Business Representative/Financial Secretary Robert Judd, the local wanted the training to help stewards learn more about labor issues and Montminy covered all topics – from the very basic to the advanced. Stewards from Wegmans, IBC, George Weston Bakeries and Penny Curtiss Baking Co. attended the educational seminar.



Moncton, New Brunswick

International Organizer Karl Walker led the annual educational conference of BCTGM Local 406 (Moncton, N.B.) April 20-21. Thanks to their collective bargaining agreement, union members received paid educational leave during the training. Local 406 members from Canada Bread, Atlantic Wholesalers, and Bonte Foods attended the two-day event. According to Local 406 Business Agent Mark Robar, the conference was very successful.



Houston

BCTGM Local 163 (Houston) members serving as shop stewards at Bimbo Bakery, Bimbo Warehouse and Flower’s Bakery in Texas gathered in Houston May 8-9 for a shop stewards training seminar. According to Local 163 Secretary Treasurer Donald Pierce, the educational conference was held to provide stewards with the tools needed to serve members. “We wanted to let all our members know that this local is here to service them by continuing to learn new ways and ideas to help the working men and women of this union,” notes Pierce. The training was led by International Vice President Tony Johnson and International Representative James Rivers.



Community Partner

The BCTGM Endorses the 2007 United Way Campaign

Approximately half of U.S. households have less than \$1,000 in net financial assets and a full third have zero or negative assets. Three out of every four U.S. households don't have enough net wealth to survive at the poverty level for three months. The personal savings rate, as a percentage of personal income, is -1%, the lowest since the depths of the Great Depression 73 years ago.

These stark realities mean great hardships for working people. While labor works for fundamental changes to public policies to create a more just and humane economy, local unions and volunteer union members are reaching out, as always, to help neighbors in need within their own communities.

For more than six decades, the BCTGM has worked with the AFL-CIO Community Services division in a national and community-based partnership with the United Way. This relationship has meant help is there when working families are in need. The work of 240 local AFL-CIO Community Services liaisons and 25 labor Community Services agencies are made possible by United Way funding.

In response to the growing inequality of wealth in the U.S., the United Way is pioneering new ways to promote family financial stability and public policy activities to encourage adequate funding for vital public programs for the working poor, such as the Low Income Home Energy Assistance Program (LIHEAP) and the Earned Income Tax Credit (EITC).

"The vital human services funded through local United Way campaigns make a difference in the lives of millions of people in America every year," notes BCTGM International President Frank Hurt. "With an economy that is leaving most working folks

behind, these services are particularly important."

Hurt reflected on the many BCTGM Local Unions throughout the U.S. that were very involved in their respective United Way chapters in 2006.

"From youth programs and blood drives, to retiree worker programs and disaster relief, our local unions are incredibly involved in the United Way. I invite all locals to continue their valiant efforts and increase their involvement with the 2007 United Way Campaign," Hurt adds.

The core principles of labor's partnership with the United Way are to activate and build on the strength and capacities of workers to create stronger, healthier, more compassionate communities; to develop new and existing relationships between workers, unions, and community based organizations; and, to promote and support community leadership and to concentrate on an agenda that encourages local definition, creativity, and hope.



EMPLOYEE FREE CHOICE ACT

The following is excerpted from testimony given by Senator Sherrod Brown (D-Ohio) on Thursday, June 19 on the Senate Floor in favor of the Employee Free Choice Act.

Historians who take a clear-eyed look at the last 30 years will tell you, and in particular economists will tell you, productivity has been rising, our economy has been expanding, and the workers responsible for our Nation's prosperity have not reaped anywhere near their share of the benefits which they have earned.

Historians will say that in 2006 the middle class spoke up and sent a message to Congress demanding change. This Congress raised the minimum wage for the first time in a decade. This Congress is fighting for fair trade like never before. And I speak today, Mr. President, in support of the Employee Free Choice Act, which goes to the heart of the plight of working families to reap the benefits of the productivity they created, to provide a home and health care and pensions for themselves and a college education for their kids.

The Employee Free Choice Act is an historic step for working families. It would give workers the right to organize so they can fight for fair wages and decent benefits. The efforts of labor organizers more than 100 years ago finally led to the progress made seven decades ago with the signing of the Wagner Act. The rights that became law then ensured fair pay and decent working conditions.

But more and more employers chose to flout the law by intimidating workers and suppressing union activities. All across Ohio, I talk with workers who have tried to form a union and who share with me the tactics taken by some employers—not all but some employers—to prevent workers from organizing.

I talked with Bill Lawhorn from McComb, Ohio. Bill and his co-workers wanted a union so workers would be treated with the respect and dignity all laborers deserve. They hoped with the union they would get fair and decent wages, a decent retirement plan, and decent health care benefits. According to Bill, the company responded with threats, with intimidation, and harassment.

Bill said the company threatened to fire him even if the campaign for the union failed. The union lost the election, and the day after, Bill, in fact, was fired. Since then, various labor boards have held the company's actions were illegal. Bill has not been reinstated, or seen one cent of back pay, even though his firing



—Sen. Sherrod Brown (D-Ohio)

was illegal. That is why we need the Employee Free Choice Act.

Despite the struggle, despite doing odd jobs to pay the bills and relying on friends, family, and neighbors, Bill says, if he had the chance to do it all over again, he would do everything exactly the same because he knew he was right. It was the right thing to do, he said, and the Employee Free Choice Act is the right thing to do.

In 2005 alone, 31,000 employees were awarded back pay by a very conservative pro-business National Labor Relations Board due to retaliatory firings and unfair labor practices. I repeat, 31,000 employees were given back pay because, according to the National Labor Relations Board, they were fired illegally and unfairly.

Many companies decide to fire union supporters. Even if employees later successfully prove their case, the penalties all too often are an insufficient deterrent. These practices must end. The Employee Free Choice Act is the first step.

We cannot continue this course. Unions are an agent for change. History will show that this Congress responded to the ever-increasing gap between the haves and have-nots. Fair trade, fair wages and benefits, the right to join a union—all three are basic to a society where work is rewarded and worker intimidation is not tolerated. Majority Leader Reid is committed to moving forward on fair trade issues, on fair wages and fair benefits issues, as we already have, and equally importantly, the right to join a union.

The Employee Free Choice Act is a major step for working families. I urge my colleagues to support it.

Thousands Rally for the EMPLOYEE FREE CHOICE ACT

As the Senate began debating the Employee Free Choice Act on June 19, thousands of union members joined with Democrats in Congress, civil rights groups and progressives in the sweltering Washington, D.C., heat and humidity to let lawmakers know that passing this legislation is a top priority for America's working families.

Carrying signs saying "Employee Free Choice Act Now!" and "Rebuild America's Middle Class with Unions," members of the BCTGM and other unions gathered on Capitol Hill in a massive show of unity.

"There isn't a single piece of legislation that is more important for workers and their families than the Employee Free Choice Act. That is why we are here today—our lawmakers need to hear us loud and clear. This is about the future of working America," said BCTGM Local 118 Business

Manager Al Haight, who attended the rally with other Local 118 members.

The Capitol Hill rally was one of more than 100 rallies held the week of June 19 across the country demanding that Congress restore the fundamental freedom to join a union and bargain for a better life. Middle-class Americans have generated 50,000 telephone calls to the Senate, 156,000 faxes and e-mails, and 220,000 postcards, including 120,000 delivered to the Senate following the Capitol Hill event.

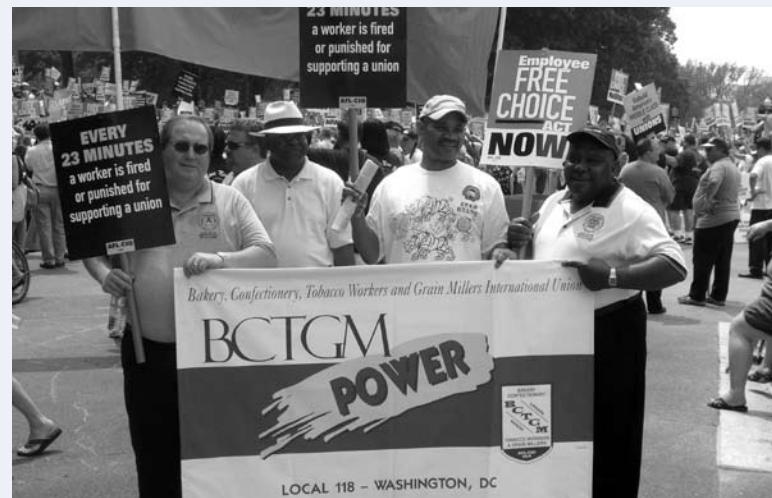
More than 1,300 elected officials in all 50 states have voted in support of resolutions calling on Congress to pass the bill. Sixteen Democratic governors also have signed a statement in support of the legislation.

"There isn't a single piece of legislation that is more important for workers and their families than the Employee Free Choice Act."

—BCTGM Local 118 Business Manager Al Haight



From left to right is Intl. Reseach Specialist Matt Clark, Intl. Exec. Vice Pres. Joe Thibodeau, Intl. Research Dir. Ray Scannell, and Intl. Research Consultant Charlie Rogers.



BCTGM Local 118 representatives at the June 19 rally.

OHIO ACTION

In Columbus, Ohio on June 14, more than 200 local workers and labor and community leaders gathered to call on Sen. George Voinovich (R) to vote for the Employee Free Choice Act—legislation that would make it more difficult for employers to thwart workers' efforts to form unions to bargain for better wages and benefits.

AFL-CIO Organizing Director Stewart Acuff, Ohio AFL-CIO Secretary-Treasurer Pierrette "Petee" Talley, local clergy and hundreds of workers joined a march organized in partnership with Jobs with Justice as they delivered thousands of postcards to Sen. Voinovich's Columbus office.

"We all feel total squeeze on the middle class. That squeeze is real.

"We all feel total squeeze on the middle class. That squeeze is real. It is the central economic fact of life,"

—AFL-CIO Organizing Director Stewart Acuff

It is the central economic fact of life," Acuff told the crowd. "We are suffering from a 30-year assault on workers' freedom to form unions and bargain collectively. That assault has now effectively denied workers any right to organize. And that has translated into the middle-class squeeze. The only way to strengthen and expand America's middle class is to make sure workers have the freedom to form unions and bargain collectively," concluded Acuff.

Bill Lawhorn, who was fired



Local 37 members march to Sen. Voinovich's office.



Fired CBC worker Bill Lawhorn addresses the crowd.

from his job at Consolidated Biscuit Company in McComb, Ohio for trying to join the BCTGM, was among four workers chosen to tell their stories about the opposition they faced in trying to form a union.

Battle for the Employee Free Choice Act Moves Beyond 2008

The battle for the Employee Free Choice Act moves beyond the 2008 Presidential election after a handful of obstructionist senators blocked a vote on the bill on June 26. On a vote of 51-48, the Senate voted for cloture, that is, shutting off debate. Sixty votes were needed to invoke cloture and end the debate and move to a vote on the bill. So even though a majority of the Senate voted for cloture, a small group of Republicans denied workers a free choice to join a union.

The Employee Free Choice Act (S.1041), would have leveled the playing field in the workplace by allowing workers to decide to join a union without employer interference and require arbitration if a timely agreement is not reached on a first contract.

But the momentum for this bill is growing. The grassroots movement behind this legislation is bigger and more exciting than anyone believed last year. Working families across the country mounted a massive campaign to win passage of the bill. Sixteen governors and nearly 1,300 state and local elected officials expressed support for the legislation in all 50 states. Seven presidential candidates also backed the bill.

Working families held more than 100 rallies in June across the country demanding that Congress restore the fundamental freedom to join a union and bargain for a better life. Middle-class Americans generated 50,000 telephone calls to the Senate, 156,000 faxes and e-mail messages and 220,000 postcards, including 120,000 delivered to the Senate last week.

"Even though the cloture vote fell short, this vote is a step forward because it is the first time in a generation that a majority of the U.S. Senate has voted for workers' rights," concludes BCTGM International President Frank Hurt.

Senator Sherrod Brown (D-Ohio) said the time for this bill has come and supporters will not give up because the country wants and needs this legislation.

"It's clear the majority of the American people want this legislation. A majority of the House wants it. A majority of the Senate wants it. And we will keep coming back year after year," said Brown.

Bagel Baking is Part of BCTGM History



According to Webster's Dictionary, a bagel is "a hard bread roll made of yeast dough twisted into a small doughnut-like shape, cooked in simmering water, then baked." The bagel is the only bread product that is boiled before it is baked. That's what gives the bagel its unique texture and the crust its characteristic shine.

According to legend, the world's first bagel was produced in 1783 as a tribute to the King of Poland. The king, a renowned horseman, had just saved the people of Austria from an onslaught by Turkish invaders. In gratitude, a local baker shaped yeast dough into the shape of stirrup to honor him and called it the Austrian word for stirrup, beugel. The roll soon became a hit throughout Eastern Europe. Over time, its shape evolved into a circle

with a hole in the center and its named was converted to its modern form, bagel.

In 1907, The International Bagel Bakers Union was founded in New York City. Only sons of union members could be apprenticed to learn the secrets of bagel baking in order to safeguard the culinary art. In 1927, Polish baker Harry Lender opened the first bagel plant outside New York City in New Haven, Conn. The bagel's popularity began to spread in the United States and has been a proud part of the BCTGM's 120-year history.

In Toronto, Ont., 94 BCTGM Local 264 members at



Toronto Bagel produce 24,000 bagels per hour. Owned by Maple Leaf Bakeries, the bakery produces fresh bagels and sends them frozen to locations throughout North America. Bagel lovers who want to purchase these BCTGM-made bagels can find them at Kroger, Starbucks, Chick-fil-A and Wal-Mart under the Maple Leaf Bakeries brand. Pictured here are some scenes from inside the Toronto bagel bakery.



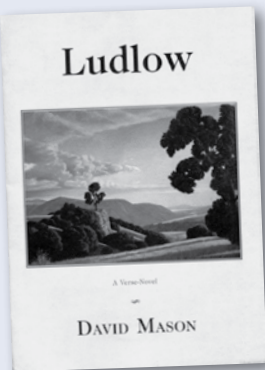
Summer Reading List for Workers

The Labor Heritage Foundation is dedicated to strengthening the labor movement through the use of music and the arts. The Foundation offers music, books, movies, posters, buttons and more to remind us about what being a trade unionist is all about. Listed here are a few summer reading ideas offered by the Labor Heritage Foundation. You can order these books and much more by visiting the Foundation's comprehensive site: www.laborheritage.org.



Holding The Line Barbara Kingsolver

The story of a woman in the Arizona copper mine strike of 1983.



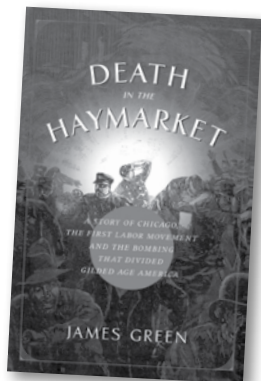
Ludlow: A Verse-Novel David Mason

A magnificent novel in verse that tells the story of a handful of immigrants in the Southern Colorado coalfields as their lives intertwined with historical figures such as Louis Tikas, Mother Jones, and John D. Rockefeller, Jr. in the events leading up to the Ludlow Massacre of April 1914.



Just Passing Through Paco Ignacio Taibo II

A novel about Sebastien San Vicente, a Spanish anarchist organizing unions in Mexico in the 1920s.



Death in the Haymarket: A Story of Chicago, The First Labor Movement and the Bombing That Divided Gilded Age America James Green

A gripping account of the social tensions that led to the Haymarket tragedy in 1886 and of the panic that followed.



From the Folks Who Brought You the Weekend: A Short, Illustrated History of Labor in the United States

Priscilla Murol and A. B. Chitty, Illustrations by Joe Sacco
A comprehensive look at American history through the prism of working people that puts a human face on the people, places, events, and social conditions that have shaped the evolution of organized labor.



The Inventory of American Labor Landmarks

A printed listing of 200 monuments, memorials, markers, museums, murals, plaques, public sculptures, and buildings that commemorate the history of America's workers, including landmarks for Haymarket, Ludlow, Mother Jones, Cesar Chavez, A. Philip Randolph and many others.



Dancin' in the Streets!: Anarchists, IWWs, Surrealists, Situationists & Provos

Edited by Franklin Rosemont and Charles Radcliffe
A novel set in the 1960s as recorded in the pages of the Rebel Worker and HeatWave. Revolutionary and Fun Writing from the newspapers of the Chicago and London Industrial Workers of the World during the 1960s.

SUMMARY OF MATERIAL MODIFICATIONS

Bakery and Confectionery Union and Industry Pension Plan

The following is a Summary of Material Modifications the Board of Trustees of the Bakery and Confectionery Union and Industry International Pension Fund have made to the Bakery Confectionery Union and Industry International Pension Plan from July 2004 through June 2007. You should keep a copy of this Summary until you receive an updated copy of the Pension Fund's Summary Plan Description.

1. PAYMENT OF BENEFITS

Pensions with an actuarial present value of less than \$1,000 will be paid in a lump sum (but not before the Participant's earliest pension effective date).

2. SOCIAL SECURITY OPTION

A participant who is between 60 and 65 years of age on the effective date of pension can elect to receive the pension benefit paid under a Social Security Option. The Social Security Option provides increased benefits until age 62 for applicants who retire prior to age 62 and increased benefits for applicants who retire after age 62 until they attain age 65. Upon attaining age 62 or 65, Benefits are then reduced. THIS OPTION IS NOT AVAILABLE FOR DISABILITY PENSIONS, HUSBAND AND WIFE PENSIONS OR THE 10-YEAR CERTAIN OPTION.

In order to receive pension benefits under the Social Security Option, the applicant **and, if married, the applicant's spouse must reject the Husband and Wife Pension** no more than 90 days prior to the applicant's Effective Date of Pension. Until July 2004 the application for a Social Security option had to be filed one year in advance of the Effective Date of Pension. Effective July 2004, the application can be filed at the same time as applications for other types of pension.

If you are between 59 and 60 years of age at retirement (effective date of pension), you may elect the Social Security Option to take effect on your 60th birthday. If you make this election, the amount of the pension benefit you receive until age 60 will be the amount you would otherwise receive under Plan A early retirement, Plan B, C, D or G, in the form of a single-life annuity. The benefit will increase to the

amount of the Social Security Option when you reach age 60, and will be reduced, as described above, when you reach age 62.

3. SAME-SEX SPOUSE

In accordance with the Federal Defense of Marriage Act, the Plan defines "spouse" and "marriage" to refer only to a marriage between persons of opposite gender. Effective July 1, 2006, the Plan offers Husband and Wife Pensions to participants with same-sex spouses who meet the requirements discussed below. If you meet these requirements when you apply for your pension, you can elect any of the three Husband and Wife Pensions that are available to opposite-sex spouses. If you do not meet these requirements or if you do not elect a Husband and Wife Pension, you will receive your Pension just as you would if you were not married.

To be eligible to receive a Husband and Wife Pension with your same-sex spouse as the beneficiary, you must:

1. Submit a form electing a Husband and Wife Pension no more than 90 days before or 90 days after the Effective Date of your Pension.
2. Present a marriage certificate that is valid in the jurisdiction that issued it.
3. Be the same gender as the person recognized as your spouse under the marriage certificate.
4. The following must apply to you:
 - a. You and your beneficiary were married under the marriage certificate when pension payments began.
 - b. You and your beneficiary were married under the marriage certificate for at least one year.
 - c. Your beneficiary was living when your pension began.
 - d. You and your beneficiary were not divorced from each other before your pension began.

Same-sex spouses are not eligible for the pre-retirement surviving spouse benefits or for any other benefits provided to opposite-sex spouses besides the Husband and Wife Pension.

JOBS: Made in Canada

New Campaign Seeks to Bring Light to Manufacturing Crisis

Thousands of people rallied in front of the Parliament Buildings in late May, demanding action from the federal government on the loss of more than a quarter of a million manufacturing jobs in just five years—50,000 of which have been lost this year alone.

Canada has lost tens of thousands of good jobs that pay family-supporting wages because Canada's manufacturing sector is in crisis, according to Ken Georgetti, president of the Canadian Labour Congress which organized the rally. "In April, I led a number of labour leaders to a mini-summit on these issues with the Prime Minister, the Minister of Finance, the Minister of Industry and the Minister of Labour. Clearly, the meeting happened because the Prime Minister and the government see the same numbers that we see and they are watching the numbers evolve. Yet, they don't share our sense of crisis," recalls Georgetti.

Since 2002, Canada as a whole has lost more than a quarter million manufacturing jobs—about one in ten positions. These jobs, on average, paid wages of \$20.68 per hour. Their disappearance is closely linked to Canada's soaring deficit in the trade of manufactured goods, and the increased penetration of the Canadian domestic market and the U.S. market for manufactured goods by exports from low-wage Asian countries. Two other factors have weakened Canada's manufacturing sectors: high energy

prices and a Canadian high dollar.

Statistics Canada recently concluded that Canadian workers displaced by firm closures and mass layoffs who find other jobs suffer an average decline of 25 percent in annual earnings, implying a loss of about \$10,000 for a typical manufacturing worker. Given the disappearance of one-quarter of a million manufacturing jobs, the total loss of Canadian earnings is now approximately \$2.5 billion annually.

Made in Canada!
JOBS!

"At the meeting in the Prime Minister's office, we proposed a few necessary and 'do-able' measures that the government can adopt. We've come to Parliament Hill to show the faces and raise the voices of the working Canadians who demand action on those items. They are men, women, families and communities—and they are in crisis," Georgetti told the crowd.

According to Georgetti, the government needs to develop a National Action Plan which would focus on:

- Sector strategies, including: more value-added industries; increasing productivity and investment in capital and people; procurement strategies that emphasize buying Made in Canada goods; offsetting the impact of the high dollar; and, stabilizing energy costs.

- Convening, with assistance from labour and business, sectoral task forces or summits to look at what could be done specifically in each industrial sector.
- Building on the recent federal budget targeted initiative on accelerated write-offs of certain investments, we believe there are other fiscal measures that could be taken to support major investment in new plants and equipment.
- Putting together a mechanism such as the former International Trade Advisory Committee to hear and consider the concerns of working people as well as businesses on trade deals because they have major impacts on Canadian working women and men.
- Changing the EI program to enhance the usefulness of the severance pay workers receive from losing their jobs. That would soften some of the negative impact of job loss and reduce a lot of hardship.
- Proclaiming and implementing the sections of "Bill C-55"—the Wage Earner Protection Program Act, adopted by the last Parliament. The measure deals with wages and pension protection when an employer faces restructuring or bankruptcy.

For more information on the Made in Canada campaign, visit the Canadian Labour Congress website: <http://canadianlabour.ca>



Stewards Train

Pictured here are BCTGM Local 33G stewards who successfully completed a two day stewards training seminar taught by Intl. Vice Pres. Tony Johnson in New Albany, Ind. on May 15 and 16.

40 Years Strong

BCTGM Local 22 (Minneapolis, Minn.) member Patricia Perron recently celebrated 40 years of union membership. Perron, who works at Pearson's Candy Company in St. Paul, Minn., was presented with a certificate in recognition of her long career by L. 22 Pres. Ronald Mohrland. Pictured here is Mohrland (right) presenting Perron (left) with her 40-year award.



Relay for Life

BCTGM Local 57 (Columbus, Ohio) member Ralph Miley recently raised more than \$1,600 in donations for the Relay for Life in Marion, Ohio on June 8-9. The General Mills worker was officially sponsored

by L.57 and General Mills. The Relay for Life raises money for the American Cancer Society and its fight against cancer. Pictured here is Miley with his sponsorship sign.



California Activists

On June 29, BCTGM Local 85 (Sacramento, Calif.) members participated in the "It's Our Healthcare: Road to Reform" tour on the steps of the State Capital in Sacramento. The event featured elected officials, compelling health care stories, and a large crowd full of labor leaders, union members, and residents supporting health care reform. Pictured here at the rally are L. 85 member and activist Ken Dunlap (left) and L. 85 Secy.-Treas. Marty Zimmerman (right).



Town Hall Meeting

In July, U.S. Rep. Dennis Kucinich (D-Ohio) met with close to 100 union members in Columbus, Ohio during an AFL-CIO "Working Families Vote 2008" town hall meeting. Russ Teegarden, who was fired from his job at Consolidated Biscuit in McComb, Ohio while trying to join the BCTGM, asked Kucinich what he could do to ensure workers have the freedom to organize. Kucinich said that workers' rights, including freedom to form and join unions, would be central in his administration. Pictured here, from left to right, is Bill Lawhorn, Kucinich, Teegarden and BCTGM Intl. Rep. John Price.

Do You Have a Good Credit Card?

You may have heard that Congress has been investigating some of the more outrageous practices of the credit card industry. While those on Capitol Hill debate and try to legislate, we credit card-carrying Americans have the power to vote with our wallet by finding a card that treats consumers fairly.



How do you know if you have a good credit card? We've used the results from the non-profit education and advocacy organization Consumer Action's 2007 Annual Credit Card Survey (www.Consumer-Action.org) to help highlight some of the questions you can ask to figure out how your card stacks up against the competition.

What is the right card for you?

Start by knowing what type of cardholder you are. Revolvers usually carry a balance from month to month. Convenience users pay in full, while those in between sometimes pay in full and sometimes maintain a balance.

What is the grace period?

Revolvers can skip this question, because with virtually all credit cards you don't benefit from the grace period if you carry a balance. Instead, interest is charged from the date you make the purchase.

For convenience users, on the other hand, a longer grace period means you can keep your money in your bank account working for you a few days longer. It also means you're less likely to accidentally pay a bill late, which quickly gets expensive.

Grace periods have been shrinking in the past few years, to as little as 20 days. The BCTGM Power Union Plus Credit Card, a union-endorsed credit card created specifically for union members, offers a 25-day grace period.

Can your interest rate skyrocket?

Card issuers attract new customers with rates and rewards that look enticing. But an attractive interest rate on your card can quickly get ugly. Watch out for these three industry practices that can lead to huge increases in your rate: through punitive pricing, universal default and a change in terms.

Punitive pricing: If you have good credit, banks will give you a competitive interest rate upfront (usually between 9 percent and 18 percent depending on your credit score). But beware, many issuers now boost your rate to more than 30 percent if you forget to make your credit card payment on time or violate one of the banks' other complicated and unfair rules.

Universal default: In today's credit card industry, banks have many other reasons for jacking up your rate, including going over your limit, or late payments on some other credit card or any other bill that appears on your credit report. This practice is known as universal default.

Change in terms: Card companies have the right to change the terms of credit cards with just 15 day's advance notice.

With the BCTGM Power Credit Card, the standard member Annual Percentage Rate (APR) does not increase if you make a late payment or if you go over limit or are late on another card or payment (no "universal default"). Any change in terms must be agreed to by Union Privilege, the organization founded by the AFL-CIO that uses the power of millions of union members to develop benefits for working families.

Will I lose my rights if there is a dispute with the card? When a credit card dispute can't be resolved, the matter may end up in court where a judge and jury decide the outcome. But you may lose that right if your card issuer has included a "mandatory arbitration clause" which forces you into arbitration, which can be expensive and biased in favor of the issuer. In fact, 75 percent of issuers require mandatory arbitration. Learn more at www.GiveMeBackMyRights.org.

The BCTGM Power Credit has no mandatory arbitration. Plus, a full-time union member advocate is available to help resolve any concerns that can't be resolved with the card issuer.

What happens if I can't pay my bill?

While we all have the best of intentions to pay off our credit cards as soon as possible, life events sometimes get in the way. With most credit card issuers, your only option for protection is to purchase expensive "protection" policies that will make minimum payments if you are unemployed, out of work or seriously ill. Even if you do purchase this protection, it typically only covers the minimum payment for a period of time.

BCTGM Power Credit Card Fact: Special protections for union members in financial difficulty include the *Lifeline Trust* which provides grants to cardholders who experience a significant loss of household income due to a recent long-term illness or prolonged disability (\$175,000 in grants have been distributed); the *Disaster Relief Fund* provides grants to members affected by a natural disaster (\$400,000 provided to cardholders impacted by Hurricane Katrina); the *layoff helpline* to assist members who have been laid off with reduced rates or fixed payment plans; and *skip payments* (up to four per year) to assist members on strike or facing other economic crises.

Take Action: To learn more about the Consumer Action Annual Credit Card Survey, and how you can weigh in on legislation aimed at unfair credit card practices, visit Consumer-Action.org. For more information or to apply for the BCTGM Power Union Plus Credit Card call 1-800-522-4000 or visit www.BCTGM.org.



*Where is
our country headed?
What's driving you crazy?
What kind of president do
working families need?*

JOIN THE CONVERSATION at www.WorkingFamiliesVote08.org

WorkingFamiliesVote08 is the online center where union members can have their say in selecting America's next president. This is your comprehensive voter guide, full of news and the presidential candidates' records and positions on the issues we care about most.

Even better—you can join the conversation and take part in the AFL-CIO's presidential endorsement process. Click on FORUM at the top of the page and jump right in.

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