



The Informer

Representing Workers of Goodyear Tire and Rubber/Goodyear Service Store/URW Credit Union

McCain's Health Care Plan

McCain recently gave a speech on his health care plan, which said very little. McCain's economic advisor Holtz-Eakin makes it clear that their political strategy is to avoid getting tied down on any details, so that the glaring flaws in the plan won't be quite so obvious.

Here's the one hard proposal McCain has made: he would tax employer-sponsored health insurance and create new tax credits--\$5,000 for a family and \$2,500 for an individual--for people who buy their own insurance. This means that workers would have to pay taxes on the value of health benefits they received from employers. This is explicitly an attempt to kill the existing system of employer-provided care by dramatically increasing taxes on workers. How would this work out for the typical worker? Consider this information from the most recent Kaiser Family Foundation study of health care costs:

In 2007, for a family the average total premium for a health care plan was \$12,106, with \$8,824 paid by the employer. Let's say the McCain plan is enacted. What would happen to that average family if the employer continued to provide coverage? For a married couple filing jointly with income \$63K-128K, the

marginal tax rate is 25%, so they would face a tax increase of \$2,406 (25% of \$8824).

But of course the intent of the McCain plan is to kill the employer-provided system. So let's say the McCain program is adopted and your employer drops your family's coverage. What would happen? You would now have to foot the complete \$12,106 bill for coverage, a \$8,825 increase over the employee-portion you're currently paying. This would be offset by a \$5,000 tax credit. So net, you would end up paying \$3,325 (\$8,825-\$5,000) more for your health care.

So, remarkably, McCain has managed to design a heads-you-lose, tails-you-lose program. Either your employer keeps your coverage, in which case you face a huge tax increase. Or your employer drops your coverage, and you face an even more massive increase, or in your out-of-pocket health-care costs.

The best-case scenario would be that employers who dropped coverage would then increase wages, compensating workers for

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Members Chatter

This being the seventh anniversary of 911, do you feel safer with the Bush administration?



William Logan "D"
shift RTN
"No, I don't, I feel that Bush had something to do with it all."



Diane Durham "D"
shift Banbury
"Yes, I do, they have taken a lot of precautions, they have stepped up a lot and I feel safer."



Byron Taylor "1st"
Calendars
No, because the same leadership that perhaps was given credit for the whole 911 incident is still there."



Russell Miller "D"
shift Banbury
"No, I don't like Bush."



September 10, 2008

The meeting was called to order by President Jack Dodson. All Board members present. There were 84 members present.

Opening prayer led by Catherine Williams followed by the Pledge of Allegiance.

Minutes of the last meeting read and approved. Treasurer's report read and approved.

The name of Inez Godsey was drawn for the attendance prize and she was awarded with the \$90.00 check. Starting in October the prize will be worth \$10.00.

Five new members were welcomed into membership. They are:

Steven E. Myers
Charles and Bessie Hubbard
Keith and Laura McCoy

Benny Toler gave a report on VEBA which has been approved by the Court. VEBA will now be the insurance provider for SOAR and new cards will be issued. In case there is a problem with having prescriptions filled before getting the new cards the number AN2A can be given to the prescription provider.

Inez Godsey, Chairperson of Political Action Committee, gave a report on voting in the current Presidential campaign.

The following door prizes were awarded:

- Goodyear Mt. Cross Rd.- free oil, lube change - Jack Dodson and Daisy Duffey.
- Goodyear Piney Forest Rd. - free oil, lube change - Randolph Haley and Betty Durham.
- 50-50 won by Danny Gammon

The Union picnic will be October 4 at the Carrington Pavilion.

Motion made by Juanita Edwards to adjourn and seconded by George Stewart.

Respectfully submitted,
Nancy Guill, Secretary

PENSION & INSURANCE

By Gloria Gravely

PRESCRIPTION DRUG ID CARDS

All active employees must present a copy of the Express Scripts prescription drug ID card to their Pharmacy in order to fill prescriptions. Some employees are still using the old hard plastic prescription card that shows Express Scripts, Delta and Cole Vision. This card no longer works at the pharmacy. You should have a paper card with Express Scripts name only on the front of the card. If you experience a problem getting your prescription filled, please give the Pharmacy the correct card to update your information. The group code and ID # changed which is the reason the old card does not work. If you have already done this, then you should have no problem getting prescriptions filled.

NOTE: Grandfathered and Technical employees should have (4) ID cards: Delta Dental, Express Scripts, Anthem B/C B/S, and Eye Med.

- Non-Technical (New Hires) should have (2) ID cards.
- Anthem B/C B/S and Express Scripts

All Retirees will be receiving new prescription drug ID cards with a different group and identification number. The change is due to the court approval of the VEBA. Goodyear will no longer be responsible for retiree medical and prescription drug. All retirees are being moved under a new group and Express Scripts will remain the prescription drug carrier. Please watch the mail for your new ID cards. They should be arriving soon. If you experience any problems getting your prescriptions filled, please contact your Benefits Representative

OPEN ENROLLMENT

This is a friendly reminder that open enrollment will begin on October 27, 2008 and will run thru November 9, 2008. Please start preparing early and make yourself a note on any changes that you may need to do concerning your benefits. This will be the only time you can make changes unless you have a family status change. Packets will be mailed out to your homes soon, so please take time to read thru your information because there will be some important changes that will occur during this enrollment period. More information will be coming as the enrollment period nears. There will be someone set up in the plant to assist employees with any changes that you may need. Please take advantage of this accommodation, especially if you do not have access to a computer at home.

Dig Deep for God's Storehouse

God's Storehouse is a non-profit food pantry that serves people in need in Danville and Pittsylvania County. During the first eight months of 2008 they have served 14,982 boxes of food. So far this year we have served 1,652 more boxes of food than they did last year. Since 2004 their services have increased by 40 percent.

All clients are screened and the services they receive are based on their income and the number of people in the household. If they do not receive food stamps they can receive food every two weeks and if they do receive food stamps they can get help every four weeks.

God's Storehouse is supported by over 100 churches in the community as well as businesses, schools, civic groups and individuals, "We are very grateful to Local Union USW 831 for your continued support. Your collections of food and funds help us help others," stated Becky Wales, director. God's Storehouse has over 50 volunteers help each week. Last year they had over 468 volunteers give more than 9,800 hours. They could not do the work they do without volunteers help.

Local 831 will be holding a gate collection on September 25 & 26, 2008. Please dig deep to help our community with the gift of giving.

September Membership Meeting Minutes

USW Local 831 held its regular membership meeting on September 11, 2008 with President Danny Barber presiding. These are the highlights of the meeting:

- Prayer led by Greg Gammon followed by pledge of allegiance.
- Roll Call of officers.
- Recording Secretary Brenda Miles presented the minutes from the August regular membership meeting. They were approved as read.
- Executive Board report for September was approved as read and it contained the following:
 - Provide hotel expenses for Chair and Co-Chair of Women of Steel for council meeting to be held September 23, 2008 in Covington, VA.
 - Purchase an Ink Jet laser printer for approximately \$398.98.
 - To run an additional drain line for overflow from the #2 AC unit and replace thermostat cover.
 - Donate \$100 for Faces of Our Children, Inc. (Sickle Cell Anemia)

- Purchase a full-page ad for \$200 to support the Pelham Fire Department.
- Per recommendation of the President to appoint Monica Gray to Organizing Committee.
- Allot \$1,000.00 for Ed Steffey Educational Open.
- Purchase a Certificate of Deposit for \$100,00.00 from Edward R. Jones at a rate of 3.5%.
- Allot \$2,500.00 for food and refreshments for Contract Action Team training to be held on September 22, 2008.
- Financial Report for the month of August was given by Greg Gammon and approved as read.
- P & I report given by Gloria Gravely.
- Presentation from AFL-CIO President Jim Leaman. He gave key issues that are at stake for the upcoming election.
- Points of information:
 - Health care is a very important issue in the upcoming

election.

- Addressed membership on CI projects. We do not need anything to drive a wedge between us with upcoming negotiations.

NAACP ticket winners:

1. James Smith
 2. Schenita Payne
 3. Brenda Tuck
 4. Monroe Thacker, Jr.
 5. Byron Taylor
 6. William Logan
 7. Tony White
 8. Margie Jones
- Samuel Courts and Jerry Allen won 50/50
 - Donald Loftis/CC# 3932/Dept# 1320 won the \$250.00 picnic raffle.
 - The name of Adrian Williams CC# 7267/Dept# 1052 was drawn for the attendance drawing. He was not present. The November door prize will be \$650.00.
 - Motion to adjourn. The next union meeting will be held on October 9, 2008.

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McCain's Health Care Plan

the jump in what they have to pay for health care. In the long-run, there's a fair case to be made that this would happen, but as Keynes famously remarked, "In the long run, we're all dead," and the transition period would be extremely painful.

Strangely, although the plan is plainly an attempt to deep-six the employer-provided system, Mr. Holtz-Eakin said he "believes that many employers would still offer health insurance to try to attract the best workers...." If that is right, these workers would face a huge jump in their tax bill.

None of this gets to the key problem in McCain's plan: on the individual market, people with pre-existing conditions would be denied coverage.

Contract Ratified for Goodyear Gemini Service Centers

Contract negotiations have concluded for Goodyear Gemini Service Center Locals 2822 on Mt. Cross Road and 2831 on Piney Forest Road. Negotiations were held July 30- 31 and August 1, 2008 with a tentative agreement reached on August 1, 2008. Present for negotiations were President Danny Barber, Vice President Terry Trull, District 8 Staff Rep. Eddie Robtison and members Stan Wells for 2831 and Rob Terry for 2822.

Here are some of the highlights of the new contract:

- 2 percent increase in wages each year.
- Auto Techs 2 - 4 1/2 percent increase based on average hours build each year.
- Auto Tech with state inspection license 1 percent increase.
- Auto Tech with ASE certification 1/2 percent increase.
- Letter of Understanding on Auto Tech hiring rates deemed on skill, experience and market demand.
- Medical Coverage to remain Anthem BC/BS but insurance cost cannot exceed 40 percent for duration of contract.
- New hires medical coverage to be BC/BS PPO3 75/25.
- Dental coverage remains in effect not to exceed 20 percent insurance cost for the duration of contract.

The new contract is effective August 19, 2008 and is good for 3 years.

National Guard Members Return

Rickey Barley, Jamie Durham and Rayvon Venable members of Local 831 has successfully completed their Virginia Army National Guard deployment to Kuwait and Iraq. After one year of deployment they have returned home safely to their families and loved ones. They have recently returned to their respectful jobs at the Goodyear Tire and Rubber Co. in Danville, VA. "We would like to thank everyone for their support and prayers for us and our families during the long year of deployment. Is good to be back home," stated Rayvon Venable.

Annual Picnic Raffle And The Winner Is . . .



The eighth and final monthly drawing for the annual picnic raffle for the \$250 VISA or Gas Card was held at the September Membership meeting. And the winner is Donald Loftis CC# 3932 of Dept. 1320. At the picnic on Saturday, October 4, 2008, prizes of \$1,500, \$1,000 and \$500 will be drawn. Each will be in the form of a VISA card. After each monthly drawing all winning tickets will be put back in for chances at future drawings. Tickets are still available, but selling fast.

USW Local 831 CREDENTIALS

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EDITOR'S COLUMN...

Fighting The Worst Fires First



If you went home one day and discovered that your house was on fire, would you perhaps bring the mail in first, or maybe talk to your spouse about how (HIS OR HER) day was, or would you go into action in trying to put out the fire? Obviously, your first priority would be to try and put out the fire because it is of the most importance.

If it spreads, it can destroy your entire home. So you do everything in your power to stop it. Everything else takes a back seat until you have it under control. So where is the fire burning at, for us, that we need to try and put out?

The fire has been spreading for quite a while for working people in the U.S. and it's just about out of control. If something is not done it can and will destroy the life we have come to know and appreciate. As a matter of fact, we have several fires that are attacking us. They come in the forms of rising health care costs; a sagging economy, lost pensions, corporate greed, energy costs, rising food prices, education costs and the one that hurts the most, job losses. We have lost over 600,000 jobs so far this year, with 60,000 of those jobs being in manufacturing!

There are other important issues (fires) that we face, but none of them may mean as much to us if we don't have jobs, can't afford health care, can't afford gas in our automobiles and if we're unable to afford to send our children to college. In my opinion, these are the fires that we need to address first. Let's try to put these out first, so we will be better prepared to address the others.

So let's look at some of the issues (FIRES) that affect us, and compare the two candidates positions that are running for President of the United States. On health care, which is the number one issue for unions, John McCain said that he would eliminate a tax deduction for companies providing health care for their employees. If an employee were lucky enough to have health care, through their employer, he would tax that employee on the cost of the health care as income. In other words, another example of how McCain wants to shift the tax burden from large corporations to the middle class worker! Barack Obama say's, that he would require employers with the exception of some small businesses to provide health insurance or pay into a National Health Insurance Exchange. He also has said that he would preserve tax advantages for employers and create a safety net for catastrophic illnesses to protect employers and employees.

On jobs, McCain supports unrestricted free trade, while Obama would eliminate tax advantages for companies that off shore jobs. McCain supports lowering corporate income taxes to create jobs. Obama supports tax credits for companies that expand American jobs.

John McCain thinks the economy is doing OK. He supports the Bush tax cuts for large corporations and for the richest one percent. Obama say's he will roll back the Bush tax cuts for people earning more that \$250,000 and give the middle class a tax break for a change.

On workers rights, McCain opposes the Employee Free Choice Act and voted to allow for permanent replacement of strikers and for a national Right to Work Law. Senator Obama, supports the Employee Free Choice Act and supports a ban on permanent replacement of strikers. He also opposes a national Right

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Questions & Answers

If anyone has a question for *The Informer*, please submit it to Danny Travis, Sandra Hairston, Mike Fox or your Division Chairman.

Will Sub Pay Be Available the Week of 9/27/08?

Sub pay may or may not be available the week of 9/27/08. The current level of Sub will be drawn down further due to Buffalo, NY and Topeka, Kansas shutting down MRT production the week before our shutdown. If the Sub fund drops below 4 percent there will be no pay out and reports will start to come in weekly as to the status of the fund.

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Fighting The Worst Fires First

to Work Law. McCain said at his acceptance speech, "I fought the tobacco companies and trail lawyers, drug companies and union bosses. I don't think he's a union man!"

We have been mighty fortunate here at the Danville plant, partly because of the product we produce and the strong workforce. But rest assured, we are not exempt from what has already happened to thousands and thousands of working Americans who have lost their jobs, don't have health care and are just plain struggling to make ends meet. Ask them what issues are the most important! I am sure it won't be gun control.

I believe that for us, here at the Danville plant, and for anyone that punches a clock for a living that this year's Presidential election may be the most important election that working people will ever participate in! I hope and pray that we make the right decision for our families, ourselves and for generations to come on Election Day. Finally, John McCain said, that in the last eight years he has voted with George Bush 90 percent of the time. We deserve better than a 10 percent change!

Danny (Tree) Travis, Senior Writer

USW International President Leo W. Gerard On John McCain's Selection Of Sara Palin As His Running Mate:

"It is important to realize that while the governor's husband is a member of a union, this does not automatically qualify her for an on-the-job training program to become a heartbeat away from the presidency. And while her husband is one of 850,000 dues-paying members of the steelworkers union, it does nothing to absolve Sen. McCain of his long history of anti-union sentiment and anti-worker actions, including continuously pushing an anti-working family agenda that:

§ Opposes giving workers the right to bargain collectively;

§ Jeopardizes retirement security by privatizing social security;

§ Further threatens job security by signing more job-stealing trade deals without the regard to human rights and environmental abuses; and,

§ Erodes the ability of working families to secure quality health care by taxing their employer-provided coverage for both active and retired workers.

McCain's choice is another example of his poor judgment and his desire to play politics as usual. McCain-Palin is not a team that works for working families. The first-term governor's record is thin and divisive. And John McCain has a life-long record of being for the rich and powerful. No union card can hide that any more than Ronald Reagan's union card did."

CDC Update

Session I is underway at the Career Development Center(CDC). Registration is underway for Session II. Please remember customized classes are NO CHARGE to our Union Brothers and Sisters.

ATTENTION: Effective 1/1/2009 Tuition Assistance will increase to \$1200.00 per year. These funds are good at most higher learning institutions but are limited so first come first served.

Fall classes began 9/9/08

Session I 9/9/08 to 10/9/08

Session II 10/21/08 to 11/20/08

** registration ends 10/10/08

Session III 12/1/08 to 12/11/08

** registration ends 11/20/08

**If you miss the registration deadline but would like to take a class, please call the CDC office at (434) 792-1670. If the class is not full, they will be happy to add you to the class. Also, please note that you can register early for classes.

There are now 3 dedicated CDC boards in the plant. These boards contain current and upcoming CDC information including class schedules. The information is posted on the boards and any hand-outs will be in the holders next to the boards. We will be increasing the number of boards in the future.

Locations are as follows:

- (1) Main plant entrance next to the Union board.
- (2) Fabric calendar break area at the entrance to the maintenance shop, next to the time clock.
- (3) To the left of the double doors leading to the plant hospital and offices.

Member Business Of The Month

Any member with an outside interest can have their business card published free of charge for one month.

Travel Center

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The Real Economic State Of The Union



In just the past seven years, U.S. household debt almost doubled and federal debt soared by nearly two-thirds, rocketing by a combined \$10.5 trillion. The total combined debt of households (\$14.4 trillion) and the federal

government (\$9.2 trillion) is now 168 percent of the Gross Domestic Product (GDP), far higher even than in the brief spike during World War II. All other levels and ratios of debt also have soared far beyond any past precedent.

Yet, this record-shattering explosion of debt stimulus created the weakest seven-year job growth (4.4 percent) and one of the weakest periods of real GDP growth (18.1 percent) since the Depression: less than 6 million new jobs (\$1.8 million of debt per job) and a mere \$4 trillion increase in GDP. This period began with the collapse of Wall Street's stock market bubble from the late 1990s and ends now with the collapse of Wall Street's housing and other debt bubbles. That such massive mortgage and consumer borrowing tax cuts and war spending produced such remarkably weak real economic results suggests the months and years ahead could be quite difficult.

Yet, along with the Fed rate cuts for cheaper debt, the only policies seriously considered by this year's crop of Wall Street-funded political candidates is more short-term household and federal debt "stimulus." Locked into a failed, 30-year-old ideology of deregulation and debt, there is still no option to compete with the remarkably effective industrial and trade policies pursued by China and others.

2008 will be the ninth consecutive year the U.S. economy grows slower than the world's growth while China grows more than three times faster. In the past seven years of sluggish growth, the United States

accumulated manufacturing trade deficits (production shortfalls) of over \$3 trillion with full current account trade losses of \$4.3 trillion; more than the entire nominal growth of GDP.

At the same time, now in the third year of their remarkable eleventh Five-Year Development Plan, China's accumulated Current Account surplus soared by nearly \$1 trillion since 2001, near 13 percent of GDP in 2007. These surpluses are funding China's now \$1.5-trillion war chest of foreign currency reserves.

Record trade losses have accelerated the hollowing-out of the once dynamic U.S. economy. For the first time on record, in 2002 the United States lost its historic global trade surplus in advanced technology products (ATP). Worsening sharply, since 2004 the ATP deficit became larger than the U.S. trade surplus for intellectual property services, royalties and fees. That is, for the past four years the United States has a worsening combined deficit in technology goods and services. Technology no longer pays any part of the U.S. import bills for oil, cars, electronics and clothing, etc. China now accounts for half the U.S. manufacturing trade deficit and more than the entire deficit in technology.

Another powerful measure of the hollowing out in the economy is the radical shift in the job market. Of the 5.92 million total new jobs in the last seven years, only 4.32 million were in the private sector while 1.66 million were in state/local governments, mostly for public education, health and prisons.

More than all of the new jobs added by the private sector since 2001 are in private education and health care bureaucracies (3.34 million new jobs) and in bars and restaurants (1.53 million new jobs.) Uniquely, all net new jobs added fall in the non-supervisory/ production category -- half a million supervisory jobs were lost. Manufacturing lost 3.28 million jobs (19.1 percent) and now provides fewer jobs than in July 1942 -- seven months after the attack on Pearl Harbor.

Despite concerns about illegal immigration, since 2001 the labor force has grown more slowly (7.4 percent) than during any seven-year period since 1955 and participation

rate of those in the labor force -- those working or looking for work -- also fell sharply -- from 67 percent to 66 percent. This is the reason that the unemployment rate, now 5.0 percent, is not much higher.

The average weekly wage for non-supervisory jobs buys 2.0 percent more now than seven years ago and the average real salary and benefits for all workers is up by 9.0 percent. These real increases are down from the bubble period of the late 1990s but they are far better than the declines of the previous 20 years. Unfortunately, these recent increases in "average" wages appear to be a product of the latest financial bubbles: the widening use of stock options and very large bonuses in compensation, particularly on Wall Street.

Median real wages have continued to decline, including by 1.4 percent over the past year. Median household real incomes fell 2.0 percent from 2000 to 2006 (latest data available) and even the average income fell 0.5 percent with inequality now the worst on records back to the 1960s. The total current savings of ALL households over the past three years is virtually nothing; by far the worst since 1933.

Soaring debt and debt schemes did drive up many asset prices, creating a borrowed illusion of general prosperity along with enormous actual wealth and power for a few. But now, unprecedented debt and soaring inventories of unsold homes are driving down the inflated prices for homes and other assets. For at least the next several years, most households will now be forced to cut spending and earn, not borrow, their living standard.

Another short-term debt stimulus may take the edge off the difficult economic conditions of the next few months. But trading away our once unique economic strengths while borrowing against the future has failed. Making even minimum interest payments on these massive, soaring debts will be increasingly difficult as the success of thoughtful industrial and trade policies in China and elsewhere continues.



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If you would like a free review of your retirement plan, or any of your other investments to see if they are appropriate for your long-term goals, please call or stop by today.



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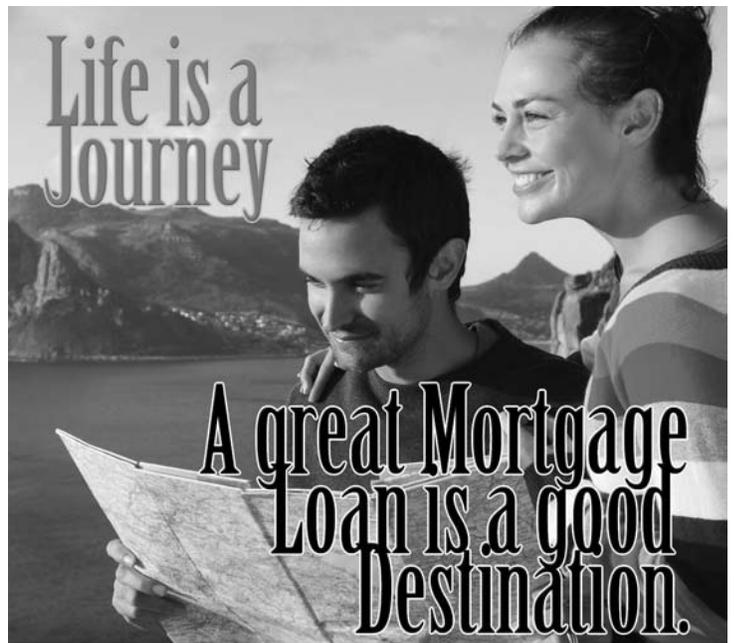
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www.urwfcu.org | Email: garrymartin@urwfcu.org

Call Garry Martin to make an appointment **434-793-1278**



RETIREES

Congratulations to the following retirees. We wish them much success in their future endeavors and hope they can fully enjoy their union negotiated retirement benefits.

John Adkins Dept.# 1320 CC# 3771
Sam Barker Dept.# 1523 CC# 3767
Billy Childress Dept.# 2541 CC# 2679
Michael Motley Dept.# 2431 CC# 3865
Larry E. Payne Dept.# 1211 CC# 2319
Harley "Mack" Cassell, Jr. Dept.# 2333 CC# 2456

Attention Union Member Business Owners

USW Local 831 is in the process of putting together a business guide for members who want to help out other members. If you or your spouse own and operate a business that other members might use, please bring or send a business card to Mike Fox, Sandra Hairston or Danny Travis. You may also mail it to USW Local 831, 285 Shady Grove Road, Providence, NC 27315, Attention: Communications. Please include all necessary information such as hours of business, best time to contact, phone number, etc. Retirees welcome too!

Please Update Your Email

Local 831 is in the process of updating its email database. This method of communication will be very useful during the upcoming contract negotiations. If you want to be kept up to date please send an email to verify or update your address to mfox@usw831.org.

We Send Our Sincere Condolences To

Brian Anderson, James Anderson, Jr., John Bowe, Richard Doss, James Doss IV, Archie Foster, Timothy Francisco, Timothy Gammon, Charlie Hightower, Roger Hutchinson, Craig Laughorn, Darryle Logan, Frederick Matthews, Curtis Meadows, Lynwood Pope, Jerry Pyrtle, Michael Scott, Brenda Tuck, Charlie Vaden, Jr., Clinton Waller, Michael Waller, Carl White, William Wood.

U.S.W. Local 831
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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
OCTOBER 2008 CALENDAR						
AC 28	BD 29	BD 30	AC 1 SOAR Exec. Board Mtg 1:00 PM	AC 2	BD 3	BD 4 Union Picnic 10:30 AM
BD 5	AC 6 Exec. Board Meeting 7:30 AM Voter Reg. Deadline	AC 7	BD 8 SOAR Meeting 11:00 AM	BD 9 Union Meeting 7:30 AM 7:30 PM	AC 10	AC 11
	COPE Comm. to Rapid Response Conf. Roanoke, VA					
AC 12	BD 13	BD 14	AC 15	AC 16	BD 17	BD 18 5K Run Chatham, VA 8:30 AM
BD 19	AC 20	AC 21	BD 22	BD 23	AC 24	AC 25
AC 26	BD 27	BD 28	AC 29	AC 30	BD 31	BD 1
					HALLOWEEN	