

The Informer

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

Employers Push New Health Care Costs On Workers

As employers struggle with rising healthcare costs and a sour economy, U.S. workers for the first time in at least a decade are being asked to shoulder the entire increase in the cost of health benefits on their own. The average worker with a family plan was hit with a 14% premium increase this year, pushing the bill to nearly \$4,000 a year, according to a survey by the nonprofit Henry J. Kaiser Family Foundation and the Health Research and Educational Trust.

That is the largest annual increase since the survey began in 1999 and a marked change from previous years, when employers generally split the rise in the cost of premiums with their employees. The average employer contribution to a family plan did not go up at all this year, meaning the entire increase was borne by workers.

At the same time, nearly a third of employers reported that they either reduced the scope of benefits they are offering this year or increased the amount that workers must pay out of pocket for their medical care. Workers saw average copayments for routine office visits increase 10% and deductibles continue

their surge upward. In 2010, more than a quarter of American workers with employer-provided health coverage were in plans with deductibles of at least \$1,000.

"It's really bad news for everybody," said Helen Darling, president of the National Business Group on Health, an organization of large employers that provide coverage to about 50 million workers, retirees and dependents. Overall, premium growth slowed slightly this year to 3%, with the average annual cost of a family health plan reaching \$13,770. Workers picked up 30% of that bill. The average plan for an individual cost \$5,049.

The squeeze, reported by employers between January and May, largely reflects the fallout of the ongoing economic slowdown and may be ameliorated in future years as the new healthcare law is implemented. But it could further complicate the Obama administration's efforts to rally support for the law, which is expected to do relatively little in the short term to contain rising medical bills.

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AFL-CIO Convention Held in Williamsburg

The Virginia AFL-CIO Convention was held in Williamsburg, Virginia from August 12 through the 14th. Attending from Local 831 were COPE members, Mark Powers and Courtney Dixon.

During the convention, history was made when Doris Crouse Mays was elected the new AFL-CIO President. She will be replacing retiring President the first woman to hold the position in Virginia history. She will be Jim Leaman. She becomes endorsing Congressman of the Fifth District House percent voter record for bills on labor. He also supported stimulus package and cash healthcare reform which for million children.



Virginia AFL-CIO President Doris Crouse-Mays with CWA President Larry Cohen.

Richard Cranwell, chairman Party, spoke on how Virginia compensation benefits in the country as well as the lowest unemployment benefits. He praised the stimulus package, telling the delegates that it saved over three million jobs in 30 days. He thanked the members of congress for extending unemployment benefits.

Secretary of the National AFL-CIO Liz Shuler, reiterated to the delegates that Virginia won an award from Forbes magazine for being the number one state to run a business. Factors were lower wages and Virginia being a right to work state.

The COPE Committee members encourage their brothers and sisters to please support candidates that support labor and go out and vote.

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The meeting was called to order by President Jack Dodson. All Board members present. There were 114 members present. Opening prayer was led by Earl Guill.

The name of Bernard Fisher was drawn for the attendance prize. Since he was not present the October attendance prize will be \$20.00.

Minutes of the last meeting read and approved. Treasurer's report read and approved. New members welcomed were Jerry and Ida Harris.

Benny Toler gave a report on insurance coverage for the year of 2011.

Brenda Scarce gave a report on future bus tours. See Brenda for details by calling (434) 724-7158 or (434) 489-3705.

It was announced that USW has a bus trip to Washington, D.C. on October 2, 2010 to attend the rally "ONE NATION MARCHING TOWARD ONE DREAM." Call Jack Dodson for details.

A motion was made by Barbara Fry to adjourn seconded by Kenny Durham. Motion passed.

REMINDER - members must attend at least five (5) business meetings to be eligible for prizes at the Christmas party.

Respectfully submitted,
Nancy Guill, Secretary

Flu Shots

Flu shots will be available on Oct. 13th from 9am-11am at the Union Hall. This is the day of the SOAR meeting. You will need ID and insurance card."

PENSION & INSURANCE

By Gloria Gravely

LAI-D-OFF EMPLOYEE

If you are an employee on layoff and you have been bypassed on the re-call list, your benefits were activated on the date that a less senior employee returned back to work. Letters were mailed to all laid off employee's explaining what needs to be done if this affects them. Please make sure that you notify the Benefits Representative at the union hall if had a family status change while you were on layoff to ensure that your dependents are added on the coverage. This also applies to employees who have returned to work from layoff. The plant will activate your benefits in the same manner that you were enrolled before you were laid off.

Note: It is your responsibility to make sure that your benefit enrollments are correct with the Goodyear Benefits Solution Center. If you are not sure, you can contact GBSC at 1-800-334-9395. Keep in mind that once you are re-activated with benefits, allow up to two weeks to show eligibility with the vendors.

DELTA DENTAL UPDATE

Delta Dental has been chosen as the vendor for the dental benefits. The International P&I Committee will be meeting with Delta Dental very soon to negotiate a new contract. We will keep you posted on these discussions.

RETIREE PRESCRIPTION DRUGS (MAIL-ORDER)

If you are enrolled in the Mail-order program with Express Scripts, please make sure that when you are placing an order with a customer service representative that you ask about the cost of your 90 days supply of medication.

There are some drugs that may have moved from formulary to generic or vice versa. Also, some drugs may not have a generic available today but 3 months down the road a generic comes available. When this happens the co-pays may change from the last time you placed an order. An example is the drug Flomax, it now has a generic drug available and if you continue to get this drug, the cost for 90 days supply has changed from \$60.00 to \$343.00. Please make sure that you speak to a customer service representative when placing orders to get the cost before confirming the order. When that order ships to your home, it cannot be returned and you will be responsible for the cost.

(If ordering prescriptions online, you can verify the cost by clicking on the price check button and it will show you what that 90 days supply will cost)

MEDCO (MAIL-ORDER)

Active employees are also advised to verify the cost of their mail-order prescriptions before confirming the order. If ordering online, click on the price check button or call Medco and speak to a customer service representative.

Change is the law of life and those who look only to the past or present are certain to miss the future.

John F. Kennedy, 35th President of the United States

September Membership Meeting Minutes

USW Local 831 held its monthly membership meeting on September 9, 2010 with President Danny Barber presiding. These are the highlights of the meeting:

- Prayer led by Scott Wallace followed by pledge of allegiance.
- Roll Call of officers.
- Brenda Miles presented the minutes from the July 21, 2010 regular membership meeting. (The meeting was for the month of August) They were approved as read.
- Executive Board report for September is as follows:
 - Motion to send COPE Committee to One Nation
- March on Washington to be held October 2, 2010 in Washington, D.C.
 - Motion to donate \$250.00 to the Multiple Sclerosis Association.
 - Motion to donate \$250.00 to the Light the Night Walk in support of Leukemia & Lymphoma Society.
 - Motion to sponsor a hole for the "First Tee" Golf Tournament for \$100.
- Financial report for the month of August was given by Greg Gammon and was approved as read.
- P & I report given by Gloria
- Gravelly (see P&I).
- Committee Reports
 - Election Committee report given by Jimmy Davis
 - COPE Committee report given by Courtney Dixon/Mark Powers
- Brenda Miles/Andre Mays/ Terry Reynolds won the 50/50 raffle.
- The name of James Farmer, dept# 1420, cc# 5916 was drawn for the attendance drawing. He was not present. The October door prize will be \$425.
- Motion to adjourn. The next union meeting will be held on October 8, 2010.

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Employers Push New Health Care Costs On Workers

"There have been times when employers have been able to absorb costs. This is not one of those times," said James Gelfand, health policy director at the U.S. Chamber of Commerce, a leading critic of the new law. The law, which focused on expanding coverage for Americans who don't get insurance through work, was designed to largely preserve the existing employer-based healthcare system.

Independent analyses of the law estimate that most Americans will continue to get insurance through their employer, as about 157 million do now. Administration officials Thursday pointed to two new studies from the Rand Corp. and the Commonwealth Fund that predicted small businesses in particular would probably expand coverage in coming years, in part with help from billions of dollars of in new tax credits.

"We have really just begun our efforts," said Nancy-Ann DeParle, director of the White House Office of Health Reform, emphasizing the growing number of tools government regulators have to control insurance premiums.

The Kaiser survey found that the percentage of firms offering health benefits rose to 69% from 60% this year, an unexpected increase that analysts speculate may reflect the failure of many businesses that didn't offer benefits. But the survey suggests that the coverage workers

are being offered is becoming increasingly unattractive as employers try to control their costs in the down economy.

"We were all so focused on the reform debate that I think we took our eyes off the fact that what we call health insurance in this country is changing," said Kaiser foundation President Drew Altman. "What workers get looks less and less like the comprehensive coverage their parents had." Since 2005, workers' contributions to insurance premiums have shot up 47%, far outpacing the 18% increase in wages over the same period, according to the survey.

The squeeze on employees at small and medium-sized businesses has been particularly intense, as these employers face the biggest challenges providing their workers with health benefits. Nearly half of all workers at firms with fewer than 200 employees are now in plans with deductibles of \$1,000 or more.

The bleak statistics do not reflect some more-promising changes in the way employers are designing their health benefits, said Paul Fronstin, senior research associate with the nonpartisan Employee Benefit Research Institute. Some large companies, for example, are raising copays for specialist care while lowering them for primary care in a bid to encourage workers to use more preventive care, which is typically less expensive in the long

run. "There are more things going on than just slashing benefits," Fronstin said.

The new law may also help bolster the benefits workers get from employer-provided coverage by prohibiting plans from imposing lifetime benefit limits and by requiring them to cover dependent children under age 26. If employers substantially raise deductibles and copays or scale back their contribution to employees' premiums by more than 5 percentage points, the health benefits would be subject to even more mandates. These include covering preventive services such as cancer screenings with no copays or other cost sharing.

The added protections for workers have been widely praised by consumer advocates. They are expected to further push up premiums, at least for the short term, however. And businesses and workers probably will have to wait longer for the benefits of provisions in the new law designed to improve care and make it more efficient. That will require patience, said Kaiser's Altman.

"Health reform may not be perfect," he said. "But when it comes to cost containment, it is the only game in town, as opposed to the current strategy, which by default seems to only be shifting more costs onto workers."

Picnic Drawing



Kenny Stevens



Corey Swann

The seventh and eighth drawing for the annual picnic raffle for the \$250 VISA Card was held at the September membership meeting. And the winners is Kenny Stevens for August and Corey Swann for September. At the annual picnic, first place prize is a 4 day Carnival Cruise to the Bahamas, second prize is a 4 night-Pigeon Forge (1 bedroom cabin w/hot tub) and third prize is a \$500 VISA Card. After each monthly drawing all winning tickets will be put back in for chances at future drawings. Tickets are still available and still only \$5 each. The annual picnic will be held on Saturday, October 9, 2010 the gate will open at 10 am, lunch will be served from 10:30 – 2:30.

EDITOR'S COLUMN...

Decisions And Consequences That Follow, Not Everything Is Easy



Our life is based on our decisions, but do we always make the right ones? Some decisions can be as simple as picking out a shirt, but others can mark our life forever.

In order to make good decisions you must first establish your values (beliefs that you consider to be of great importance) as well as determine if the benefits outweigh the risks.

This is an election year for one-third of the Senate and one-half of the House of Representatives. Have you made any decisions yet? Are you asking the right questions? Did you know that our Senators and Congressmen do not pay into Social Security and, of course, they do not collect from it? You see Social Security benefits were not suitable for persons of their rare elevation in our society. They felt they should have a special plan for themselves so, many years ago they voted in their own benefit plan.

In more recent years, no congressperson has felt the need to change it. After all, it is a great plan. For all practical purposes their plan works like this: When they retire, they continue to draw the same pay until they die. It may increase from time to time for cost of living adjustments. For example, a Senator and Congressman and their wives may expect to draw \$7,800,000 (that's seven million, eight-hundred thousand dollars), with their wives drawing \$275,00.00 during the last years of their lives. This is calculated on an average life span for each of those two dignitaries. Younger dignitaries, who retire at an early age, will receive much more during the rest of their lives. Their cost for this excellent plan is \$0.00. ZIP!! NADA!! ZILCH!! This little perk they voted for themselves is free to them. You and I pick up the tab for this plan. The funds for this fine retirement plan come directly from the General Funds; "Our Tax Dollars at Work"! From our own Social Security Plan, which you and I pay (or have paid) into, every payday until we retire (this amount is matched by our employer), we can expect to get an average of perhaps \$1,000 per month after retirement or less. Or in other words, we would have to collect our average of \$1,000 monthly benefits for 68 years and one month to equal a senator's benefits. Who lives that long?

Social Security could be very good if only one big change was made. That change would be to jerk the Golden Fleece Retirement Plan from under the Senators and Congressmen and put them into the Social Security plan with the rest of us. Then sit back and see how fast they would fix it!

Elections are just around the corner, know the issues, get out and vote. Remember your decisions that you make and the consequence that follows, not everything is easy. Study the facts, know your candidates. Make a difference.

Sandra Hairston, Associate Editor

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Mike Fox - *Communications Coordinator*



Questions & Answers

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

With the Health Care Reform Bill passed; when can I add my dependent that is 20 years old and not in college back on the insurance?

All active Employees that have dependents that are age 19-26 who are not covered by a health care plan, will be able to add them back to the insurance during open enrollment in November 2010 and their coverage would be effective January 1, 2011.

Career Development Center Hosts Training Workshop

On August 31 and September 1, Local 831's Career Development Center (CDC) hosted a Targeted Professional Development Workshop. The day and a half of training is one round of four that results in certification of leadership as it pertains to a local Career Development Program.

The event was administered by representatives from the Institute for Career Development (ICD) headquarters in Merrillville, Indiana, who were: Jerry Evans, Korey Fiste, and Stephanie Stalmah.

In attendance was Local 831's local joint committee:

- Becky Inman
- Yolanda Lovan
- Sean Poole
- Michael Scott

Also attending was our local program coordinator David Austin. Program coordinators from other sites also participated. Those from the rubber industry were:

- Marion White, LaVern, Tennessee
- Vernon Johnson, Fort Wayne, Indiana
- Earl Case, Akron, Ohio
- Ron Sandy, Fayetteville, North Carolina

In attendance from the steel industry was Jim Courim, from Warren, Ohio.

The purpose of these workshops is to empower coordinators and committee members to maximize the effectiveness of their local CDC's in relation to the needs of the members. Local 831's CDC is located on Exchange Street, just behind Woodson's Marathon on Riverside Drive.

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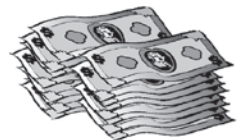
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CGS Confirms \$44 Million Iowa Farm Tire Plant

Czech tire maker CGS Tyres has confirmed its previously disclosed plan to build a farm tire plant in Charles City, Iowa, announcing a \$43.8 million investment over 16 months at the Farm Progress Show in Boone, Iowa.

CGS and Charles City officials signed agreements covering CGS Tyres' commitment to convert an idled Winnebago Inc. plant in Charles City to a farm tire production facility by January 2012. The agreement also calls for additional investments of more than \$22.7 million through 2016.

The state of Iowa has committed \$924,000 in incentives through its Grow Iowa Values Fund.

CGS Tyres, the tire business unit of CGS Holding of Prague, Czech Republic, plans to develop the plant in three stages, depending on demand, with the third stage providing 262 jobs with annual production capacity of 12,200 metric

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Ladder Safety

Ladder safety must always be taken seriously. Each year in the U.S more than twenty thousand people are rushed to the emergency room due to ladder related falls and accidents. Ladder accidents and falls can result in severe injury and in some cases even death. The proper precautions must always be taken. Everyone should be taught how to use a ladder in the right way. If an employee is not trained properly on how to use a ladder they could fall off the ladder, smash fingers, and other body parts. They could also injure other employees. If you follow this list of ladder safety tips, you and your team will be better protected against ladder accidents.

- It is always important when using a ladder to always follow the instructions that come with the ladder. Using a ladder may seem simple but there might be things that you are missing. Always read the directions.
- When going up or down the ladder make sure that you place your foot

Third Time a Charm --Part Two

Once again we're going to a twelve hour schedule. This is the third time we have tried this, maybe this one will be the charm. This is also the third time training will be swamped with employees being moved. Some will be on pink cards, while others will come back from lay off, others bidding to new jobs and we will start the hiring process again. The cycle seems to never change.

How successful we are at making this transition will depend a lot on our union brothers and sisters. We are going to be asked to do things we would probably rather not do. Especially the ones who did not want the 12 hour schedule to start with. Helping with training will be one of those things. When we ask our brothers and sisters to help for no more pay and with a lot more responsibility, it is not a good selling feature. The truth is, training and this plant cannot make it without your help.

Training will also need the support of management. They are going to have to be willing to free trainers up, not move them for any reason. So far this year we have had 116 training disruptions and 195 temporary transfers. If we keep this trend, we will not have employees ready to go to 12 hours. One thing I have asked our training coordinators and BCMS' is, to get together and go over who we have in training now, where they are at in there training and get them certified. If we cannot get the trainees we already have trained, how do we expect to get trainees trained for the 12 hour shifts?

Will this time be the charm? I have no way of knowing. Is this plant, our jobs and community worth fighting for? The answer is yes. Through the years when the company has needed help because of hard times they have always come to the union for help. Even though we may be reluctant, our union has always come through. We do it for our union brothers and sisters, our plant and our community. It's something how what we do in this plant affects so many lives.

Will the third time be the charm? Will 12 hours last? These are questions only time will answer. I do know each of us, including our managers, will play an important role in making it or failing. This is a choice only we can make.

Ronnie Crane, Union Training Coordinator

- firmly on each rung. Hold on tight to the ladder. Never face out when coming up or down a ladder.
- If possible have two people. One to go up and down the ladder, and the other to supervise.
- If you need to get something down from up high, it is always a good idea to have a person on the ground that you can hand stuff down to.
- Always take your time when using a ladder. If you are in a rush you are more prone to accidents and falls.
- Never lean too far to any side. If something is out of your reach get off the ladder and move it closer.
- There should never be more than one person on a ladder at any given time.
- It may seem like fun to play around and make jokes on a ladder but falling of a ladder is never fun. Do not engage in horseplay!
- Ladders have weight limitations for a reason. Always check to see what the weight limitation is before getting on to a ladder. If you are too heavy or if you are getting something down that could cause too much weight

- on the ladder, the ladder could break and you could be seriously injured.
- Make sure the ladder is always steadily on the ground. If not steady this could cause the ladder to fall over or could cause you to fall off.
- Never stand on the top rung of a ladder. You could easily lose your balance and fall.
- Do not place a ladder in front of an open door. Make sure door is locked or blocked off in some way.
- After the ladder is set into place make sure all the locks are locked.
- Always use the right size ladder for the task you are doing.
- When working with any kind of electrical equipment always use a wood ladder. Never a metal one.
- Make sure that any metal ladder you are using has slip resistant coating in good shape on each rung.
- If using a straight ladder put it at a 75-degree angle on the surface you most climb.
- Remember to never leave a ladder unattended.

Safety Committee

Continued from page 6

CGS Confirms \$44 Million Iowa Farm Tire Plant

tons of farm radial tires. Employment initially will be at least 159, CGS said, with about 4,100 tons of annual capacity.

"We bring 78 years of expertise in tire making," said CGS CEO Jaroslav Cechura. "U.S. farmers will benefit from our advanced tires and increased competition."

In disclosing its investments, CGS said Charles City's proximity to farm equipment makers such as Deere & Co., Agco Corp., Claas Group, CNH America L.L.C. and Kubota Tractor Corp. was a key consideration. CGS is already a major supplier of radial

agricultural tires for new tractors and combines produced at these companies' European plants.

CGS also cited the city's proximity to Canadian and Mexican OE and replacement markets as well as the size and layout of the plant being suitable for installing both bias-ply and radial manufacturing capacity. CGS plans to make both Mitas- and Continental-brand farm tires at the plant.

CGS is represented in North America by CGS Tire U.S. Inc. in Charlotte, N.C. CGS Tyres' sales in North America were nearly \$11

million last year.

With 2009 tire-related sales of \$318 million, CGS is considered the 43rd largest tire maker worldwide. In addition to farm tires, CGS makes Mitas-branded industrial and motorcycle tires and a variety of industrial rubber products.

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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.

Harold Bell Dept.# 1320 CC# 3457

Edward "Spanky" Davis Dept.# 1320 CC# 3835

Thomas Moore Dept.# 1524 CC# 3471

Freddie Walker Dept.# 1320 CC# 3930

Herbert Webster Dept.# 4040 CC# 4351

We Send Our Sincere Condolences To

John Blankenship, L.D. Bozeman, Jr., Sheryl Bozeman, Harry Brooks, Lloyd Brooks III, Jason Broyles, James Davis, Jr., Jeffrey Davis, Herbert Echols, Glenn Glass, Gregory Glass, C.C. Gloe, Kenneth Hairston, Bruce Hall, Antonio Harrell, Gary Harris, Cleveland Keller, David Keller, Jessie Lampkin, Sharon Light, Carl Marilla, Andre Marshall, Jerry Meadows, Jr., Bill Moon, Delrick Mooreman, Isaiah Polk, Roger Robinson, Jr., Mark Russell, Sarah Russell, Jackie Snead, Curtis Webster, Melvin Wiles

To the families of retirees: Walter A. Cobb

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Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
OCTOBER 2010 CALENDAR						
					1 BD	2 Alzheimer's Association Memory Walk Comm. Market One Nation March on Washington, DC BD
3 BD	4 Exec. Board Meeting 7:30 AM AC	5 AC	6 SOAR Exec. Board Mtg 1:00 PM BD	7 BD	8 AC	9 Union Picnic Carrington Pavilion 10AM Rain or Shine Lunch 10:30-2:30 AC
USW Health & Safety Environmental Conference, Pittsburgh, PA						
10 AC	11 Columbus Day BD	12 BD	13 SOAR Meeting 11:00 AM AC	14 Union Meeting 7:30 AM 1:30 PM 3:30 PM AC	15 BD	16 BD
17 BD	18 AC	19 AC	20 BD	21 BD	22 AC	23 AC
Women of Steel Conference, Pittsburgh, PA						
24 AC	25 BD	26 BD	27 AC	28 AC	29 BD	30 BD
31 BD HAPPY HALLOWEEN						