The midterm elections are fast approaching and working people's futures are on the line. Every vote counts! Make a plan now to vote Nov. 6.

Not registered to vote? There still may be time! See page 4 to find out how to register in your state and make your voice heard in November!
In 1978, special interest groups convinced Missouri legislators to amend the state constitution authorizing “right-to-work” in the state, a policy designed to take away rights from working people, leading to decreased wages and a lower standard of living.

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Before the law took effect, residents of the state responded by forcing the issue onto the ballot for voters to decide once again. Petitions were circulated and signed by hundreds of thousands of state residents who supported a public referendum on the issue. Special interest groups spent heavily to deny Missourians the right to vote on the issue, which they had already voted on in 1978. After a fight all the way to the high court of the state, Missourians whose livelihoods would have been seriously endangered by the passage of this measure. “We are especially grateful for the organizing and mobilizing efforts of St. Louis’s OPEIU Local 13, which played a significant role in encouraging our members to fight this billionaire-backed policy,” Lanigan said.

Despite this victory, the fight is far from over. We must and will continue to stand up and speak out against the onslaught of ferocious attacks on the rights of working people. The corporations and billionaires who want to eliminate the hard-fought gains we’ve earned as union members won’t give up. Neither will we. Lanigan pledged OPEIU will continue to “take on the wealthy special interests and corporate-funded campaigns to weaken working people’s protections, reduce their paychecks and undermine their solidarity—and we will, as we did in Missouri, win!”

Elections Have Consequences: Just Ask the People of Missouri

By Richard Lanigan

President

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Make Your Voice Heard!

These key races will decide the fate of working people. Make sure you’re registered to vote and get to the polls Nov. 6.

We hear it every time — this is the most important election of our lifetime. It may be a slightly overused phrase, but that doesn’t make it any less true! Especially now, as there has never been an election with more at stake for working people than the November midterm elections.

Job creation and wages, health care, Medicare and Medicaid, pensions and retirement, the future makeup of the Supreme Court and much more all hang in the balance.

It’s not about party affiliation; it’s about voting for the candidates who have the interests of working Americans at heart.

There are important races happening in every state. On these pages are a few key races that could decide the balance of power in the House and Senate, some ballot initiatives that will affect all of us directly as working people and a few important gubernatorial races. Become educated about the races and initiatives in your state, make sure you’re registered to vote before the deadline, then plan to get to the polls Nov. 6.

To find out how to register in each state, visit OPEIU’s website at opeiu.org and select “Click here to register to vote in your state.” Hurry, the registration deadlines are fast approaching!

(If you don’t know your polling location, please visit opeiu.org and select “Click here to register to vote in your state.”)

ARIZONA SENATE:
Kyrsten Sinema (D) kyrstensinema.com vs. Martha McSally (R) mcsallyforsenate.com
Voter registration deadline: Oct. 9

ARKANSAS MINIMUM WAGE BALLOT INITIATIVE ($11/HR.):
Ballotpedia.org (search Arkansas Issue 5)
Voter registration deadline: Oct. 9

CALIFORNIA 50TH HOUSE DISTRICT:
Duncan Hunter (R, Incumbent) hunterforcongress.com vs. Ammar Campa-Najjar (D) campacampaign.com
Voter registration deadline: Oct. 22

FLORIDA GUBERNATORIAL:
Andrew Gillum (D) andrewgillum.com vs. Ron DeSantis (R) rondesantis.com

FLORIDA SENATE:
Bill Nelson (D, Incumbent) nelsonforsenate.com vs. Rick Scott (R) rickscottforflorida.com
Voter registration deadline: Oct. 9

MINNESOTA SENATE:
Tina Smith (D) tinaforminnesota.com vs. Karin Housley (R) housleyforsenate.com
vs. Jerry Tillotson (I) jerry2018.com
Voter registration deadline: Oct. 16 (mail or online)
(You can also register in person at your polling location Nov. 6)

MISSOURI MINIMUM WAGE BALLOT INITIATIVE ($12/HR.):
Raise Up Missouri raiseupmo.org
Voter registration deadline: Oct. 10

NEW JERSEY 3RD HOUSE DISTRICT:
Tom MacArthur (R, Incumbent) tmac4congress.com vs. Andy Kim (D) andykimforcongress.com
Voter registration deadline: Oct. 16

NEW YORK 19TH HOUSE DISTRICT:
John Faso (R, Incumbent) johnfaso.com vs. Antonio Delgado (D) delgadoforcongress.com
vs. Steven Greenfield (Green Party) stevegreenfieldforcongress.com
Voter registration deadline: Oct. 12

TENNESSEE SENATE:
Phil Bredesen (D) bredesen.com vs. Marsha Blackburn (R) marshablackburn.com
Voter registration deadline: Oct. 9

TEXAS 23RD HOUSE DISTRICT:
Will Hurd (R, Incumbent) hurdforcongress.com vs. Gina Ortiz Jones (D) ginaortizjones.com

TEXAS SENATE:
Ted Cruz (R, Incumbent) tedcruz.org vs. Beto O’Rourke betofortexas.com
Voter registration deadline: Oct. 9

WISCONSIN GUBERNATORIAL:
Scott Walker (R, Incumbent) scottwalker.com vs. Tony Evers (D) tonyevers.com
Voter registration deadline: Oct. 17 (mail or online)
(You can register in person at the Municipal Clerk’s office until Nov. 2 and at your polling location Nov. 6.)
Local 11 President Barbara Melton Hears the Call and Runs for Office

In Washington state, OPEIU member Barbara Melton is running for Clark County Clerk. You can learn more about her by visiting electbarbaremelon.com.

Barbara Melton doesn’t want workers to hate their jobs. That’s why, earlier this year, Melton, the president of Local 11, made the decision to run for office for the first time in Clark County, Washington, where she’s lived most of her life.

Melton is the Democratic nominee for Clark County Clerk and is running to unseat an incumbent whose eight-year tenure in the position, she says, has led to unhappy staff, increased turnover of long-term employees, and a lower quality of service for residents in Washington’s fifth-most populous county. As an OPEIU shop steward at the clerk’s office for the past 12 years, Melton routinely deals with employees’ grievances and complaints, which she says have grown in frequency and intensity since her opponent took office.

“I’ve noticed a steady decline of morale in the office,” said Melton, who currently works as a legal secretary in the closely-related prosecutor’s office. “Members come to me and they say, ‘Can you help me? I hate coming to work in the morning.’”

“It really got to me, and I knew somebody had to do something,” she recalled. She didn’t see any other candidates stepping up to tackle the issues that mattered to her and the staff, however, so she “decided that it might as well be me.”

The clerk’s office is responsible for providing crucial support to the court’s system. Its work, namely its facilitators’ office—which, for a $20 fee, helps residents, many of whom are under-represented, navigate the complexities of the courts—is indispensable, Melton explained. Stopping her opponent’s plan to shutter the office is the second item on her agenda, she said, after improving employee morale.

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Through the OPEIU Free College benefit, OPEIU members and their families can attend online classes at Eastern Gateway Community College (EGCC) and earn an associate’s degree or certificates in various disciplines. There are no out-of-pocket costs for tuition, fees or books, and new courses are constantly being added. A new course in Information Technology is now part of the Business Management degree program, and you can earn the Google IT Support Certificate, which is recognized by employers all over the country.

And, EGCC is public and transfer-friendly. Talk to an advisor about how to get credit for your previous work. Complete enrollment information can be found by visiting FreeCollege.OPEIU.org or calling 888-590-9009. Canadian members should email irsa@egcc.edu.

Like Free Stuff and Learning New Things?

With OPEIU Free College, You Can Go Back to School for Free!

Your choice on the OPEIU Free College benefit is Jan. 1  
Classes begin Jan. 14
Spring II Semester
Registration deadline is March 15  
Classes begin March 19

We Want to Hear from You

Letters to the editor are welcomed. Send correspondence to:
White Collar Editor
OPEIU
80 Eighth Avenue
20th Floor
New York, NY 10011
or email to frontdesk@opeiu.org.

BRINGING BACK MEMORIES
In today’s mail I received the OPEIU White Collar for the first time. Thank you very much for adding me to the mailing list.
Among other things, I enjoyed reading President Lanigan’s article, “Small Groups of Committed People Can Change the World.” [Issue 537, Summer 2018]
I happened to take a sociology course while in graduate school at Emory University and was privileged to have Margaret Mead as my visiting professor, [President Lanigan], quoting her brought back nice memories from many years ago.
Harold Gelber
Local 4873
Coconut Grove, Florida

MEMBERSHIP HAS ITS BENEFITS!
Please accept our most sincere gratitude for the awarding of a Howard Coughlin Memorial Fund Scholarship to our two members’ children. DAG 110 Search and Rescue would like to thank OPEIU for its support of our membership and their families.
I wasn’t able to present the certificates to Anabelle and Dylan myself, I wasn’t able to present the certificates to Anabelle and Dylan myself, Howard Coughlin Memorial Fund Scholarship on behalf of their families.
Kevin Morawski, left, accepts the scholarship award on behalf of his son, Dylan. DAG 110 Search and Rescue Specialists
St. John’s, Newfoundland

Guy St. Denis, left, accepts the Howard Coughlin Memorial Fund Scholarship on behalf of his daughter, Anabelle.

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Congratulations to 2018 OPEIU Scholarship Winners!

Congratulations to the winners of the 2018 OPEIU Scholarships. Information and applications for the 2019 scholarships will be available in January at opeiu.org (click on the Member Resources tab). Winners are chosen by random drawing. Here are this year’s winners of the Howard Coughlin, John Kelly and Romeo Corbeil/Gilles Beauregard scholarships:

Howard Coughlin Memorial Scholarship Fund—Full-Time Winners

Dylan Morawski
DAG 110s
Region I

Anabelle St-Denis
DAG 110s
Region I

Regina Christen
Local 6
Region II

Maudine DiGuglielmo
Local 32
Region II

William Carmello
Local 153
Region II

Ricky Maldonado
Local 102
Region III

Maura Garrison
Local 277
Region IV

Janel Aranda
Local 29
Region V

Brienna Jobstmann
Local 11
Region VI

Andrew Fick
Local 40
Region VII

Christina Johnson
Local 459
Region VII

Howard Coughlin Memorial Scholarship Fund—Part-Time Winners

Tricia Washington
Local 2
Region II

Deanna Souza
Local 102
Region III

Jacinda Matthews
Local 251
Region IV

Daniel Comer
Local 29
Region V

Shane O’Brien
Local 2002
Region VII

John Kelly Labor Studies Scholarship Fund Winners

Myra Hepburn
Local 153
Region III

Dorothy White
Local 4873
Region III

Susan Wolfe
Local 494
Region VII

No photos available:

Fredericka Green
Local 100
Region III

Jacqueline Lacey
Local 494
Region VII

Local 459 member Christina Johnson, left, is presented with her OPEIU Howard Coughlin Memorial Scholarship award by Chief Steward Naudia Fisher. Johnson is employed at the Community Mental Health Authority of Clinton, Eaton and Ingham Counties in Michigan, working as a community support technician with adults with intellectual disabilities. She’s beginning the social work program at Spring Arbor University and hopes to earn her bachelor’s degree within two years and eventually become a case manager. OPEIU is pleased the scholarship program can help Johnson achieve her dreams.

Local 494 President Joe Mason presents Susan Wolfe with a John Kelly Labor Studies Scholarship award.

The 2018 Romeo Corbeil/Gilles Beauregard Memorial Fund Summer Camp winners at the University of Missouri campus in Columbia.
OPEIU Mourns Loss of International Vice President Emeritus John Conley

OPEIU is mourning the loss of long-serving International vice president and former president of the Industrial, Technical and Professional Employees Union (ITPEU)/ OPEIU Local 4873 John F. Conley, who died June 23 at the age of 92.

Conley dedicated his life to serving his union and his country, and upholding the principles of freedom, equality and the pursuit of a better life for all Americans. He served as a founder and president of ITPEU until his retirement in January 2013. The ITPEU represents the largest number of Service Contract Act employees in the country, as well as workers in a number of occupations in the private sector.

Conley also demonstrated his commitment to his community by serving in the U.S. Navy. Shortly after the Japanese attack on Pearl Harbor, he joined the Navy at the tender age of 17, serving most of his naval career in the Pacific aboard the U.S. Navy cruiser, the USS Canberra.

Soon after his honorable discharge from the Navy, Conley joined the U.S. Merchant Marine, and at the same time, in February 1948, he joined the National Maritime Union. Thus, began his dedication to the labor movement. Conley was named Labor Leader of the Year by the Georgia State AFL-CIO in 2007 in recognition of his commitment to the welfare of union members in his state. He was also a member of The American Legion and was a member of the Loyal Order of Moose and the Fraternal Order of Eagles.

Conley was also a recipient of the Ellis Island Medal of Honor in 2010 for his outstanding service to the community. He was among good company; past honorees have included presidents, Nobel Prize winners, gifted artists, performers and athletes, among others.

OPEIU is forever indebted for Conley’s dedication and service to the members and to the wisdom and experience he brought to his years on the International Executive Board.

Announcing the 28th OPEIU Convention

June 10-14, 2019

Bally’s Las Vegas
Las Vegas, Nevada

OPEIU Apprentice Organizer Program Expands from Coast to Coast

OPEIU’s Apprentice Organizer Program has taken off and new apprentice organizers are now working in San Diego, Oakland, Washington, D.C., and Boston to help local unions create organizing programs to increase membership, strengthen existing bargaining units and develop future leaders.

In addition to Local 30’s Carolina Aceves and Local 29’s Martinique Phillips-Sotka, who were both featured in the last issue of White Collar, Grace Reckers has joined Local 2 in Washington, D.C. and Mariah Painter is now with Local 6 in Boston.

Other apprentices are expected to join local unions in the coming months.

The OPEIU Apprentice Organizer Program provides an opportunity for OPEIU local unions to build organizing capacity with assistance from the International, which will provide both financial support, guidance and training—all with the goal of the local union eventually operating a self-sustaining organizing program.

Get Connected!

Receive text alerts by texting OPEIU to 97779 *

* By providing your cell number, you understand OPEIU may send you automated calls and/or text messages on a periodic basis. OPEIU will never charge for alerts, but carrier message and data rates may apply. Text HELP for more information and STOP to stop receiving messages to 97779 at any time.
Local 40 Nurses Prevail in Contract Fight with McLaren Macomb

Local 40 RN Staff Nurses at McLaren Macomb in Mount Clemens, Michigan, ratified a contract with the hospital in early September, bringing an end to a contentious bargaining battle that lasted more than a year.

The contract, which was ratified by 89 percent of the members and covers about 600 nurses, is the result of a dedicated membership staying united through a year of extremely difficult negotiations. Nurses will now receive much-needed wage increases to bring pay more in line with other local hospitals, maintain their health benefits and gain an increase in tuition reimbursement, among other contract improvements.

The Local 40 leadership and bargaining committee held strong and employed a strategic campaign highlighting the unsafe conditions at the hospital and their impact on the nurses, patients and community at large. The campaign for improved conditions featured a town hall in April and a rally and informational picket in August warning the public of safety concerns at McLaren — including instances of violence against nurses — and that Local 40 filed more than 200 grievances for safe staffing violations in the past year. The informational picket received notable media attention, especially after physician and then-candidate for Michigan governor Abdul El-Sayed walked the picket in support of the nurses’ fight for a safer workplace.

Local 40 even created a giant billboard, which loomed over a main highway near the hospital telling local residents everything they needed to know about the hospital’s conflict with its registered nurses. It showed a blue-smocked RN carrying a tray. “Local 40 Nurses,” a yellow ribbon banner read. “Protecting our community, fighting for safe staffing, quality patient care.”

Local 2 Contract with DC Metro Means Increase in Wages, Job Security

After two years of negotiations, Local 2 members voted to ratify a five-year contract with the Washington Metropolitan Area Transit Authority (WMATA) in Washington, D.C., in late July, solidifying wage increases and job protections for about 1,000 OPEIU members.

WMATA began negotiations by proposing a total freeze of wages and significant takebacks of benefits, but the bargaining team, led by International Vice President and Local 2 President Dan Dyer, negotiated retroactive and future wage increases, which will benefit members employed by the authority in administrative and professional roles.

The new contract comes at a time when WMATA, which operates the D.C. Metro system, is confronting an array of structural issues jeopardizing its future viability: a budget crisis, plunging ridership as fares increase and services decline and non-union contracting of its workforce to reduce its budget deficit.

Despite this, the bargaining team successfully reached an agreement on contract language preventing the authority from contracting out the work of Local 2 members — a stipulation WMATA had hoped to roll back — protecting their jobs against an authority bent on transforming its workforce into contracted non-union workers.

“Local 2’s dedicated and skilled members working for WMATA are pleased to have reached this beneficial resolution and look forward to continuing to provide vital services to the riding public,” Dyer said.

Local 2 is the second-largest union within WMATA, after Amalgamated Transit Union Local 689, which represents the system’s rail operators, maintenance employees, custodians and other employees.

Local 29 Reaches Agreement for Historic 12 Percent Wage Increase at San Francisco Museum of Modern Art

The Local 29 bargaining team at the San Francisco Museum of Modern Art (SFMOMA) reached a historic settlement of 12 percent in wage increases over the life of the contract after a brutal fight against a two-tiered wage proposal that included wage freezes for the lowest paid and most diverse workforce in the museum.

The four-year contract covers nearly 300 members performing every craft, skill and job function at the museum, including guides, membership sales, museum store customer service, art handling, art frame shop fabrication, operations technicians, official museum photographers, publications producers, education coordinators and storage managers, among the more than 70 job roles.

This stalwart bargaining team, which was led by San Francisco Director of Representation Natalie Naylor, organized its colleagues through concerted actions such as coffee breaks, group breaks, community support flyeing and a successful social media campaign. The team also won improved vacation accruals, a job upgrade process and improved health care benefit coverage for staff with children. Local 29 has represented employees at SFMOMA for 46 years.

Longtime Local 306 Leader Pam George Is Remembered

Longtime OPEIU leader and member Pamela George is being remembered by OPEIU and her local union, Local 306, for her many years of service on behalf of her members, and her dedication to furthering the rights of all working people. George died Aug. 8 at the age of 68.

Prior to her retirement in late 2016, George was the dedicated head of Local 306 in Amarillo, serving as president for 36 years and an inspiring leader at the Pantex nuclear facility for 46 years. She also served as an integral part of OPEIU and its conventions for four decades until her well-earned retirement.

George was a very effective leader at Local 306, and was able to maintain an overwhelming percentage of the local’s membership despite operating in a so-called “right-to-work” state. In the face of aggressive management demanding contract concessions that would have decimated members’ benefits — particularly health care — George led the Local 306 strike of 2015. Her efforts preserved and maintained benefits for employees of Pantex for many years to come.
Three Contracts Settled with Michigan's Community Mental Health Authority

In nearly unanimous votes, the members in three Local 459 bargaining units at the Community Mental Health Authority of Clinton, Eaton and Ingham Counties (CMHA-CEI) in Michigan ratified agreements that included wage increases and a more than 3 percent signing bonus.

The three five-year agreements—which cover registered nurses, residential employees and all other employees (large unit), totaling about 700 employees—including “reopeners” for 2018 and 2019 to renegotiate wages, health care and an issue to be named by the union. The bargaining teams chose to focus on increasing the annual longevity bonus. With worsening financial projections for the state’s upcoming budgets, the bargaining teams worked quickly to conclude negotiations, according to International Vice President and Local 459 President Sharon Taylor and successfully secured a 2 percent wage increase in October and a 1.25 percent one-time bonus in August. The bargaining teams were also able to negotiate an 8 percent increase in the annual longevity bonuses for employees with enough seniority.

Many Huffman represented the RNs in bargaining. The residential team was comprised of India Hudson, Marcus McKissic and Dorothy Washington, with alternates Vanessa Hernandez and Nick Holzwart. The large bargaining team included Kelly Bernath, Erin Brindy, Paul Brooks and Jennifer Garza, with alternate Karseem Baig. All teams were assisted by Local 459 servicing staff Nadia Fisher and Jeffrey Fleming.

Membership Involvement Key to New Contract at Sandia

Local 251 members at Sandia National Laboratories ratified a new contract covering 483 members that includes a 7 percent wage increase over three years, a ratification bonus, increased vacation time, and improved overtime calculations and work schedules, among many other improvements.

Anticipating difficult negotiations, Local 251 put in place a Contract Action Team (CAT) months in advance ensuring members played a big role in the process, were updated on developments and asked for their input at every turn. The CAT also developed and frequently updated a bargaining website, communicated with members through texting and Facebook videos and other social media channels.

“Membership involvement was the key to securing a great contract,” said Local 251’s Kelley Allen.

OPEIU Mourns Loss of Former Local 6 Executive Board Member, Grandson

OPEIU regrets the passing of Julie Lawrence, a longtime Local 6 member, and her grandson in a drowning accident in Manchester, Vermont, in late July. A nurse, military veteran who earned the rank of captain, and executive board member of Local 6 from March 2018 to November 2014, Lawrence, 56, tragically drowned while attempting to rescue her five-year-old grandson, Jason, at Lowell Lake.

“Julie was one of our chief stewards at Rutland Regional Medical Center,” noted Local 6 Business Manager George Noel. “She was extremely skilled and knowledgeable and had a great sense of humor. She was thoughtful and the voice of reason when things got chaotic during contract bargaining. Along with a huge hole in our hearts, she left a tremendous void on our negotiating team.”

“Julie was an asset to our steward team, to Rutland Regional and such as great person,” reads a tribute by her fellow stewards at the hospital. “Julie’s reach at Rutland was wide, and she will be missed by so many.”

In addition to her work on behalf of the union, Lawrence had many interests, including creating hand-painted crafts, enjoying the outdoors and exploring by motorcycle her adopted home of Vermont, where she moved in 2002.

OPEIU extends its thoughts and sympathies to the Lawrence family and to the Rutland Regional Medical Center, noted Local 6 Business Manager George Noel. “She was extremely skilled and knowledgeable and had a great sense of humor. She was thoughtful and the voice of reason when things got chaotic during contract bargaining. Along with a huge hole in our hearts, she left a tremendous void on our negotiating team.”

“I’m proud and grateful to MAGE for addressing the membership’s concerns with the MDHHS’s lack of diversity, equity and inclusion,” he continued, adding that he’s honored to be able to represent MAGE on the council. “If other OPEIU local unions would like a copy of our plan to use as a template in their workplace, they can contact me at MAGE Local 2002.” [MAGE Local 2002 contact information is available at opeiu.org]

I’m proud to have Brant serve on this important diversity council. He is one of our best and brightest,” added MAGE President Alan Quattrin.

Local 381 is First to Organize State Democratic Party Staff

Local 381 in Oklahoma City has signed a new collective bargaining agreement with the Oklahoma Democratic Party (ODP), the first state Democratic Party headquarters staff in the nation to organize.

The process, which began with a voluntary card check last October, was concluded with the signing of a collective bargaining agreement in late Spring. Local 381 is proud the five new members chose OPEIU. A sixth employee is currently on leave of absence as a candidate for Oklahoma State Senate.

MAGE Local 2002’s Wimbush Appointed to Michigan Diversity, Equity and Inclusion Council

The Michigan Association of Government Employees (MAGE)/OPEIU Local 2002 First Vice President Brant Wimbush has been appointed to serve on the State of Michigan Diversity, Equity and Inclusion Council, whose mission is to create a plan to promote and foster a culture that values diversity.

“MAGE recently performed a study in the Michigan Department of Health and Human Services (MDHHS) and discovered there were a paucity of promotions of people of color to higher positions,” Wimbush said. “This led to discussions about the importance of a diverse workforce to serve the diverse communities they represent and the formation of this committee. Diversity as reflected in the leadership, it is assumed, will percolate through the workforce as a whole and provide role models and hope for those employees working their way up.”

“I am proud and grateful to MAGE for addressing the membership’s concerns with the MDHHS’s lack of diversity, equity and inclusion,” he continued, adding that he’s honored to be able to represent MAGE on the council. “If other OPEIU local unions would like a copy of our plan to use as a template in their workplace, they can contact me at MAGE Local 2002.” [MAGE Local 2002 contact information is available at opeiu.org].
Local 35 Unanimously Ratifies New CBA with Northwestern Mutual

Local 35 members in Wisconsin ratified a three-year agreement with Northwestern Mutual that includes absolutely no concessions and a number of economic improvements, including a 3 percent annual merit increase, a 2 percent wage increase, enhanced parental leave policy and paid volunteer hours. The company will increase its annual incentive plan payout percentage and will align benefits to union employees with those offered to management employees. The contract also guarantees that before the company can outsource any positions, it must first meet with the union to determine the best way to move forward and lessen the impact on employees. The grievance committee will also now include two union representatives.

Local 1937 Members Re-Elect President Dottie Miller

Members of Local 1937 have re-elected Dottie Miller to serve another three-year term as president of the union representing them at the Merck pharmaceutical company in Pennsylvania. Also elected were Vice President Sabrina N. Elms, Executive Board member Barbara McCain and International Representative Shaun Francis.

Local 391 Ratifies Agreement with Roosevelt University

Local 391 in Chicago has unanimously ratified a new four-year agreement with Roosevelt University, which includes a more flexible holiday schedule, additional compensation for long-term employees, and guaranteed wage increases every year of the agreement.

By standing up for America’s workers, we stand out among banks

Founded by a union nearly a century ago, we’re proud to be the largest majority union-owned bank in the nation and count more than 1,000 unions among our clients.
Welcome Home

Whether you are in the market to purchase a home or refinance an existing mortgage, Union Plus offers two mortgage providers designed to help union families. Every mortgage provides hardship assistance in case of disability, layoff, lockout or strike.

Find out more about this and other great Union Plus programs by visiting unionplus.org.

YOUR RETIREMENT

Nearly seven out of every 10 millennials (aged 22–37) nationwide are not saving for retirement, according to a recent survey conducted by Ipsos, Earnest and Amino—and it’s not because they’re spending all of their income on avocado toast and artisan sparkling water.

In fact, millennials are putting off saving for retirement because they’re instead spending what would be their savings on massive amounts of largely unforgivable student loan debt, which amounts to a $1.5 trillion crisis nationally, Forbes reports. The average 2016 graduate left college with $37,172 in student loan debt, forcing them to focus on paying it down instead of making investments in raising families and purchasing homes—quickly disappearing staples of a middle class lifestyle.

To put the $1.5 trillion figure in perspective, the Century Foundation reports in the U.S. that kind of money could raise more than 3 million children out of poverty, make four-year public college tuition-free, and give every single worker 12 weeks of annual paid family and medical leave at 66 percent of their monthly income.

This seemingly never-ending cycle of debt payments has dire consequences for the entire economy by lowering the purchasing power of younger consumers. But OPEIU is working to alleviate the burden by offering a member-driven 401(k) National Retirement Plan, in addition to annually awarding scholarships through the OPEIU Student Debt Reduction Program to members to reduce their student debt loan. OPEIU is also organizing the unorganized so more and more workers can reap the benefits of retirement savings plans, which only one-third of U.S. workers currently have, and the many other benefits and protections that come with union membership.

As U.S. workers grapple with the student debt crisis and a looming retirement crisis—another recent study predicted 40 percent of older workers aged 50 to 60 will fall into poverty or near poverty by retirement—it’s increasingly important for working people, across political, geographic, racial and gender lines to stand together in union and demand dignity in both retirement and during their working lives.

Contact your local union to learn more about the OPEIU’s National Retirement Plan and the Student Debt Reduction Program, which grants five awards of $2,500 each to members who have completed an associate or undergraduate degree and who can demonstrate they have at least $10,000 in student debt and their account is current. Applications for the 2019 program will be available in January at opeiu.org under the Member Resources tab.

Two-Thirds of Millennials Aged 21–32 Have No Retirement Savings

OPEIU’s 401(k) Retirement Plan Features Automatic Escalation

Why Is That a Good Thing?

Automatic escalation is a term that refers to a process whereby a person increases the amount he or she contributes to their 401(k) account incrementally over time.

It is a form of forced savings for retirement. A person using this process would reach their maximum contribution level early in their employment. This would ensure they have time and the money needed for their account to accumulate necessary retirement assets.

In a collective bargaining agreement, the way it works is to provide language allowing an employee to direct the employer to increase his or her contribution annually based on wage or step increases. As to retirement assets, the Kaiser Foundation recently published a report saying that health care for a person from age 65 through end of retirement will be one of their biggest personal expenses and will likely run more than six figures. Those who build up contributions and have a considerable nest egg in their 401(k) should be able to meet this challenge head on.

Learn more at unionplus.org/mortgage

OPEIU’s 401(k) Retirement Plan Features Automatic Escalation

SOURCE: CNN Money, National Institute for Retirement Security (cnnmon.ie/2NvojGP)
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