OPEIU education conferences
focus on the basics

The heart of trade union work—grievance handling and collective bargaining—was the focus of the spring 1991 regional education conferences. Participants could attend classes in collective bargaining and receive a thorough overview of the negotiations process: the legal background for bargaining, goal-setting (contract proposals), selecting and working in a committee, bargaining skills and techniques.

Or, they could attend grievance handling, where they learned to administer the contract and to better defend the rights of our members, in effect to become better shop stewards—the backbone of any union. They learned the steps of the grievance procedure, how to recognize a grievance versus a complaint, how to investigate a grievance, confer with the supervisor, their legal rights, and much more.

Since OPEIU is strongly committed to active educational techniques, (Continued on page 4)

New Jersey BC/BS members win on health care

Health care coverage remains one of highest priorities in contract negotiations. Union members are constantly faced with employers seeking reduced benefits or employees bearing a greater and greater share of the costs. The soaring costs of coverage have caused this often-bitter struggle—a struggle which Local 32 members recently faced.

Although it took four months of intense negotiations—including 30 days of contract extensions and a strike—members working at Blue Cross and Blue Shield of New Jersey beat back attempts to shift the cost burden to them and win a choice in types of health coverage, announced International Vice President Pat Tully.

Tully credits the members’ victory to constant pressure placed on the company by them, as well as by the community and local labor movement. Hundreds of members sported “No POS” buttons to work, an action closely followed by a demonstration at the (Continued on page 6)

Local unions study corporate campaigns

Have you found yourself faced with a contract impasse but with little hope of waging a successful strike? How then are you to negotiate a contract, especially one you are proud of or that the membership will accept? How can you pressure management to settle without a strike?

These were just a few of the questions answered at OPEIU’s recent national “There is Another Way” Conference, held in Milwaukee, Wisconsin, June 28 to 30, 1991.

The 30 participants were taught the intricacies of waging a coordinated corporate campaign by OPEIU International Vice President Michael Walker, Local 212 Vice President Gerald Skrzeczowski, and Local 35 Business Representative Judy Buriek.

The corporate campaign

The purpose of the coordinate corporate campaign was stated to be:
• to successfully negotiate without the employees having to strike and suffer the loss of wages and benefits;
• to build constant and mounting pressure on the company both externally and internally until an acceptable contract is obtained;
• to build strength and solidarity (Continued on page 6)

OPEIU offers home mortgages to members

OPEIU is proud to announce that we have signed on-board the AFL-CIO’s new union privilege program aimed at providing affordable mortgages to our members.

Buying a home is one of the largest and most important purchases of our lives. However, today’s home buyer faces a bewildering array of choices when looking for a mortgage. And, many union members are simply shut out of the housing market by the high costs. The Union Member Mortgage program offers union members, their children and parents an easier and more affordable way to obtain a mortgage.

Why the program is better than your local bank’s:

This program makes the mortgage application process much easier and offers many features that make buying a home more affordable. An expert mortgage consultant is available to answer your questions and tailor the mortgage best suited to your needs—not just to sell you a mortgage “product.” You apply over the phone (1-800-848-6466) at your convenience. Other advantages:
• competitive rates at or below national average
• refinancing of existing mortgages
• down payments as low as 5 percent
• reduced closing costs
• favorably priced homeowners insurance and mortgage life insurance
• pre-approval of loan amount gives you price negotiating power

Making housing more affordable for union members

Because of rising housing prices and the large amount of cash needed up-front to purchase a home, many members are shut out of the housing market. This union benefit includes several unique features for first-time home buyers to help them realize the American dream of owning a home, including:
• 3 percent down payment for members buying their first home who have belonged to (Continued on page 8)

Scholarship application—See page 7
Local 12 at the union industry show

The Minneapolis Convention Center was the scene of an exciting display of union-made products during the 1991 Union Industries Show,” said Anita Billings, Business Manager of OPEIU Local 12. A crowd estimated at more than 273,000 attended the four-day event.

Unions and companies from across the United States displayed their products and services at the Minneapolis show. Everything from union-built automobiles and motorcycles to household cleaners and cat food to insurance and health care services were in evidence.

OPEIU Local 12 hosted a cooperative display with Group Health, Inc. and Minngasco—two companies whose employees are Local 12 members. Visitors to the booth had the opportunity to register to win prizes supplied by the International Union and the two companies. In addition, visitors received pens, key chains, pins, pocket calendars and bumper stickers furnished by the union.

Local 233 defeats IP’s attempt of oust union

For the third time in a year, OPEIU Local 233 defeated attempts by International Paper Company to decertify the union, in spite of the clear desire of the employees to retain OPEIU representation. International Paper, said OPEIU International Representative Ron Hutson, is a notorious union-busting company with scant regard for its employees or their welfare. Other unions have faced repeated attempts to oust the union and increasingly difficult contract negotiations.

In fact, Hutson said, we have beaten back attempts to decertify the union at plants in Mobile, Alabama and Texarkana, Arkansas. “This latest victory at the Georgetown, South Carolina, however, is not likely to be our last,” he said.

But, Hutson believes, employees will continue to realize that their best hope lies with OPEIU representation. They have continued to see through management’s assertion that they could achieve a better workplace with a union-free environment.

In addition to the employees’ commitment to saying “Union Yes,” Hutson credits this Local 233 victory to a strong in-house committee. Since the win, negotiations have been concluded on a new three-year contract.

How to Protect Your Credit History

By David Silberman, President Union Privilege, AFL-CIO

Just like yearly visits to your doctor and dentist, your credit report deserves a regular check-up because it is a key asset of your financial health.

Every time you apply for a credit card loan, mortgage or even a job the final decision could easily rest on what’s in your credit report.

What’s in your credit report? Typically it consists of information reported by institutions with whom you have a loan or a credit card. Included are your name, address and social security number, amount of money owed, your repayment history and judgments against you.

Consumer experts estimate that one in five credit histories contains at least one error. That’s why you should review your credit report at least every two years or prior to applying for a major loan or mortgage.

Credit bureaus are required to send you your report on request. If you request it within 30 days of being denied credit based on that report, it will be sent to you free. Your denial letter will contain the name and address of the bureau who issued the report. At other times, you may have to pay a fee of $5 to $30.

To find the major credit bureaus near you, look in your telephone book. Then call the bureau. They will tell you what you need to do to obtain a copy of your report.

The three major credit bureaus—Credit Bureau Inc., Equifax, Inc., and TransUnion—are now requiring bureaus to issue a free annual report to consumers. This will enable consumers to check their reports for errors and to take the necessary steps to correct mistakes.

For a free list of publications designed to help you understand credit bureaus and save money on credit write to: BankCard Holders of America; Publications List; 560 Herndon Parkway, Suite 120, Herndon, VA 22070. A pamphlet, Understanding Credit Bureaus, is available for $3.

BankCard Holders is a national nonprofit consumer credit education and advocacy organization. Your union may also offer a booklet on the credit granting process called “Keeping a Healthy Credit Rating.” Contact your local union leader for more information.

Letters

Thanks for training in Western Canada

On behalf of the education committee and the OTEU Local 378 executive board, I would like to extend our sincere thanks for hosting the weekend educational seminar for our job stewards and union officers.

All of the participants I spoke with throughout the weekend, very much enjoyed the training sessions and the well-planned activities. We found the interaction with other locals was beneficial and entertaining.

It is very gratifying to be part of an International Union that so willingly offers its expertise and resources to further the education and experiences of our job stewards and union officers. The strength of the labour movement is built on the foundation of sound labour education and the solidarity of union members with OPEIU. We thank you for demonstrating your support by your personal attendance and participation in a truly successful weekend.

Jerry New
Chair, Education Committee
OTEU Local 378, Vancouver, B.C.

Thanks for scholarship

I would like to thank you for this most recent contribution of the OPEIU scholarship towards my education at the University of Pennsylvania. In today’s age of impersonal conglomerates, it is refreshing and inspiring to experience the kindness of the OPEIU.

For myself and many other young people a college education was always a dream that depended on hard work and the hope of available finances. Fortunately, I have been able to provide the study work, and the OPEIU has been generous enough to contribute towards the finances. Now my final hurdle lies near with graduation and the rigors of law school.

Again, thank you for everything. As a side note that you may find interesting, my major courses in law and public policy include studying labor and unions. I’ve found it most interesting.

Tristan D. Svare
Howard Coughlin Scholarship Winner
Angina—The Scary Pain
By Dr. Phillip L. Polakoff, M.D.

Angina pectoris (sometimes just called angina) is not a disease.

The name angina (rhymes with "miner") refers to the characteristic type of sharp chest pain caused by failure of the coronary arteries to supply enough oxygen to the heart muscle. The pain is variously described as "crushing," "heavy," and "vise-like." In less severe attacks, it may be felt only as a "tightness" in the chest. The pain is sometimes accompanied by shortness of breath, dizziness, and palpitations.

A diagnostic feature is that the pain occurs during activity and will rapidly disappear if the patient stops and rests for a few minutes.

Angina can also be brought on by stress, a heavy meal, cigarette smoking or sudden exposure to extreme cold.

One of the main features of angina, however, is the fear it arouses in the sufferer. A recent study found that at least half of angina patients are so afraid of dying that they almost stop living.

And yet, 8 out of 10 heart specialists surveyed by the Gallup polling organization agreed that transdermal medication—a nitroglycerin patch worn on the skin—can restore patients' confidence in themselves and their ability to participate in everyday activities.

"The vast majority of angina patients could live a happy, normal life," says Dr. Harvey Wolinsky, a clinical professor in the Dept. of Medicine, Mount Sinai Medical Center.

"But unfortunately, I find too many of my patients half expect to have a heart attack if they just walk into the corner store for a few groceries or go out to dinner with friends," he adds. "Many simply withdraw from life altogether to protect themselves against possible pain and, in their minds, maybe even death."

One of the saddest aspects of this living in fear is that angina takes its greatest toll on patients in the workforce.

Angina affects 2.5 million Americans age 45 or older. More than 300,000 are diagnosed with angina each year.

This means that among the sufferers are many men and women who would be at the peak of their productive professional lives if fear did not drive them into early retirement.

Before age 60, the risk for women is lower than for men. After 60, the risk for women increases so that by age 75, the risk for women is more than double that for men.

Besides withdrawing from an active work life, an estimated 35 percent of angina patients are afraid to enjoy sexual relations with their mate. But the heart specialists polled in the survey agreed that a couple shouldn't have to deny the pleasure and comfort of physical intimacy because one partner is afraid of an attack. There are preventive measures like medication that can control angina pain.

Decreased productivity and normal activity can lead to a decreased sense of self-esteem and this has a profound impact on the patient's emotional health. Among cardiologists surveyed, 86 percent agreed that low morale can affect a patient's clinical condition. The first transdermal (through the skin) nitroglycerin patch was introduced in 1981. It releases nitroglycerin to dilate the arteries, allowing more oxygen to reach the heart.

Being able to see and touch the medicinal patch (unlike other forms of medication) bolsters patients' confidence that they can avoid an attack.

Light to moderate exercise is also often prescribed to strengthen the heart's ability to pump blood through the body as well as to manage stress, weight and cholesterol.
delegates in both classes participated in role-playing, individual, small group and brainstorming exercises. Mock grievance handling and negotiations sessions were high points in the respective classes where the students participated to learn representational techniques and then to practice what they had learned. Judging from the evaluations, they found the exercises stimulating, challenging and fun.

In most regions the conference aimed at entry level shop stewards and bargaining committee members, although there were a couple of exceptions. At the Western Canadian conference, for example, sessions were offered on advance bargaining and intermediate level grievance handling. Although many local unions train their stewards and negotiating committee members regularly, area locals cannot. Also, it was clear to the International that by offering the basic training at regions in Canada and the United States that it gives a break to those heads who usually find themselves hard pressed to work additional training into their already busy schedules.

With the turnover rate among stewards and officers, the union finds a continual need to train new people. Plus, basic courses prove to be exceptionally popular in all regions. Participation at the regions was proof of that popularity.

Western regional conference
This year the Western regional conference was devoted to the needs of the San Francisco and Oakland, California area. Therefore, the shop stewards and bargaining committee members attending represented Local 3 (San Francisco) and 29 (Oakland). The program took place in San Francisco from April 20-21, 1991, and was conducted by staff from the Center for Labor Research and Education from the University of California at Berkeley—Mary Ruth Green and Pete Gaddy. OPEIU International Vice President Kathleen Kostick and Education Director Gwen Wells represented the International Union at the conference.

Southeast/Southwest conference
Three May 3-5, 1991, the 65 participants from the Southeast and Southwest regions met in Albuquerque, New Mexico for the training sessions. Classes were led by Higdon Roberts and Ralph Johnson from the Center for Labor Education and Research at the University of Alabama at Birmingham. The local union officers, staff and shop stewards represented OPEIU members from a wide area, ranging from New Mexico to Puerto Rico. Specifically they came from Local 27 (Kiev, Texas), 47 (Lake Charles, Louisiana); 118 (Chattanooga, Tennessee); 179 (Chattanooga); 251 (Albuquerque, New Mexico); 265 (Kinston, Tennessee); 277 (Fort Worth, Texas); 301 (New Orleans, Texas); 310 (Kansas City, Kansas); 311 (Oklahoma City, Oklahoma); 321 (Phoenix, Arizona); 317 (Ponce City, Georgia); and 504 (San Juan, Puerto Rico).

International President John Kelly, Vice President J. B. Moss, Education Director Gwen Wells, and International Representative Bill Kirby and Page Orr represented the International Union at the conference.

Western Canada conference
Western Canada extended its hospitality to include U.S. western locals (Seattle, Washington) and Canadian locals (Ottawa, Ontario), 15 (Vancouver), 239 (Vancouver), and 401 (Calgary, Alberta). There were 40 delegates for education. Our own Nao Fernando (Local 378) and Daily Robertson-Reiser (Local 19) led discussions in the training sessions, on grievance handling, while Don Peterson from the United Steelworkers conducted the class in advance bargaining.

The International Union was represented by International President John Kelly, Vice President Ron Turkwood and Education Director Gwen Wells.

OPEIU Fall 1991 Education Conference

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Evaluations
Participants from all regions were effusive with their praise of the instructors and quality of instruction. Many wanted longer and more frequent instruction. Overall the conferences were judged to be exceptionally informative and highly needed by the local unions.

Delegates square off in Vancouver on union and management to discuss grievances.
The Consumer Price Index for Canada and the U.S.

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* CPI-W figured on 8/1977 base
** CPI-W figured on 1992-04 base

Corporate campaigns

(Continued from page 1)

within the union;

* to launch an offensive attack against the employer putting them on unfamiliar turf;

* to demonstrate to the employer that the union has the ability to win;

* to win without having to accept a watered-down version of what you actually need, i.e., "not just saving face;"

* to enhance the union's image in the community;

* to portray an image of strength and solidarity to other employers.

To accomplish these goals the instructors, through the use of projection, videotapes, handouts, examples, explained in detail what was required to conduct a corporate campaign—internally, externally and through negotiations.

They used as their focus the successful Blue Cross-Blue Shield campaigns waged in Milwaukee, Wisconsin and Buffalo, New York. The three discussion leaders—Walker, Ski and Burnick—along with International Representative Jay Porcaro led those struggles.

Participants and evaluations

The training program was immense-ly popular. Therefore, the International Union is considering a similar program at a future date. If your local union is interested in participating in such a program, please complete the form below. Indicate your first two choices of location and how many delegates you might want to send. Return to OPEIU Education Department, 265 W. 14th St., New York, N.Y. 10011; or call (212) 675-3210.

Those delegates who attended the June 1991 program were very impressed by the program to judge by the evaluations. Instructors and materials were rated exceptionally high.

The International Union was represented by International President John Kelly; Vice President Michael Walker; Education Director Gwen Wells; Representatives Patricia Jeney, Bill Kirby, Rosanna Knickerbocker, Jennifer McCleld, Charles McDermott, Faye Orr, George Porcaro, Donna Shaffer, Bonnie Strauss, and Tony Viren.

Delegates were from Locals 3 in San Francisco (Nancy Wohlfirth), 12 in Minneapolis-St. Paul (Anita Billings); 29 in Oakland, California (Georgia Dobbs-Callahan); 32 in Newark, New Jersey (Edward Andrysyczky); 35 in Milwaukee (Joe Burbach and Judy Burnick); 67 in Charleston, West Virginia (June Harrah); 85 in Wisconsin Rapids (Sam Freolland); 140 in Los Angeles (Judy Sollkowitz); 153 in New York City (Charles Smith); 182 in Nashville (Joanne Fowers); 212 in Buffalo (Gerald Ski); 261 in Albuquerque (William McLendon); 269 in Chicopee, Massachusetts (William Dupuis); 422 in Chillicothe, Ohio (Robert Woods); 444 in Galensburg, Illinois (Ron Linder); 457 in Centerville, Pennsylvania (Brenda Wohlforth); 494 in Detroit, Michigan (Sandy Naples); 502 in Oberlin, Ohio (Julie Weir); and 920 in Kansas City (Cindy Cosner).

Conference delegates prepare a mock corporate campaign. Seated clockwise are Charles Smith, business representative from Local 153 (New York City); June Porcaro, president of Local 67 (Charleston); Robert Woods, president of Local 422 (Chillicothe, OH); International Representative Jay Porcaro; Sandy Naples, president of Local 494 in Detroit; and Cindy Cosner of Local 320 (Kansas City).

Corporate campaign survey

Please send us information when you have a "There Is Another Way" training program.

Our first choice for a location is ____________________________
while our second choice is ____________________________

We would send approximately _______ delegates to the training.

Name ____________________________
Position ____________________________
Local Union ____________________________

(Send completed form to OPEIU Education Department, 265 W. 14th St., New York, N.Y. 10011; or call (212) 675-3210.)

Health care

(Continued from page 1)

Newark corporate headquarters.

Hundreds of sympathetic trade unions from Essex County picketed in support of the BC/BS employees during their lunch periods. Local 32 members took to wearing the "No POS" t-shirts during lunch time and during company-sponsored "Dress Down" days. On "Dress Down" days employees dress casually for work.

POS stands for "Point of Service"—the new health care system the company sought to force our members to accept. Local 32 fought to retain their traditional coverage and to beat back the company's insistence on weekly employee contributions.

Ultimately the pressure on the company paid off. The chief executive officer, who had stonewalled bargaining, resigned. His replacement listened to the members who said they were able to win their choice in health care coverage.

Now, Tully said, members can choose between the traditional system with no employee contributions, the POS option, or HMO coverage with no contribution. This, he reports, is exactly what Local 32 wanted from the beginning.

The members responded enthusiastically with a 6-to-1 vote of approval for the new agreement.

In addition, they won a 12 percent cumulative wage increase over the contract's three years, two reinstated personal days off with pay, improved grievance procedure language, improved vacation benefits, increased employer contributions to the pension plan, and an improved job classification system.

The contract also creates a joint labor-management housing committee, which will work with the Rutgers University Affordable Housing Institute to obtain low-cost mortgages, mortgage guarantees, downpayment assistance, and other ways of helping our members become homeowners. (See page 1 for information on the OPEIU home mortgage program.)

This members' victory was the result of the hard work of a dedicated negotiating committee: Local 32 President Ed Andrysyczky, Acting Chief Steward Juanita Ray and Representative Lois Cucinello.

Local 32 members at Blue Cross-Blue Shield in Newark, New Jersey demonstrate to protect their health care coverage during negotiations.
OPEIU announces 5th Howard Coughlin Memorial Scholarship

Ten (10) scholarships will be awarded. Applications are open to members in good standing, or associate members, or to their children, all of whom must meet the eligibility requirements and comply with the rules and procedures as established by the Executive Board. Each scholarship has a total maximum value of $4,000. These scholarships for members in the United States (Canada has its own scholarship program) are limited to at least one per region in the U.S. and one per family.

Eligibility
An applicant must be either:
- a member of OPEIU in good standing or an associate member;
- the son, daughter, stepchild or legally adopted child of an OPEIU member in good standing or an associate member; and

An applicant must be either:
- a high school student or high school graduate entering college, university or a recognized technical or vocational post-secondary school as a full-time student;
- presently in college, university or a recognized technical or vocational post-secondary school as a full-time student.

Procedures
Each applicant must file an official OPEIU scholarship program application. Application forms must be endorsed by the Local Union President or Secretary-Treasurer attesting that the member or parent of an applicant is in good standing or an associate member. Such endorsement must be obtained before the application is submitted.

Forms
Application forms may be obtained at your local union office or at the Secretary-Treasurer’s office of the International Union.

Applications
All applications must be received at the Secretary-Treasurer’s office of the International Union, 815 16th Street, N.W., Suite 606, Washington, D.C. 20006, no later than December 31, 1991.

Requirements
High School Transcript—All applicants are required to submit their high school transcript.
1. College Transcripts—If presently enrolled in a College, University or a recognized Technical or Vocational Post-Secondary School as a full-time student, applicant is required to submit transcript, along with their High School Transcript.
2. Test—All applicants are required to take a Scholarship Aptitude Test—SAT—(the Admissions Testing Program Examination of the College Entrance Examination Board, American College Testing Program—ACT)—or equivalent examination by a recognized Technical or Vocational Post-Secondary School. If you have already taken the above tests, you should request your school to forward the results of your test to the Secretary-Treasurer’s office of the International Union.
All requirements are due at the Secretary-Treasurer’s office no later than March 31, 1992.

Selection of Scholarship
The selections shall be based on recommendations of an academic scholarship committee. Announcement of the winners will be made during the month of June 1992.

Address all inquiries to:
Office of Professional Employees
International Union
Howard Coughlin Memorial Scholarship Fund
815 16th Street, N.W., Suite 606
Washington, D.C. 20006
Phone (202) 393-4464

SEND FOR OPEIU SCHOLARSHIP APPLICATION
Application deadline—December 31, 1991

Please send me the application for the 1992 Howard Coughlin Memorial Scholarship.

Name
Address
City State Zip

Please send a letter for the 1992 Howard Coughlin Memorial Scholarship.

OPEIU Local Union

Send to:
OPEIU
Howard Coughlin Memorial Scholarship Fund
815 16th Street, N.W., Suite 606
Washington, D.C. 20006

Call for Canadian address (202) 393-4464.
How do we improve our union meetings?
by John Kelly, International President

I wrote the following editorial for White Collar years ago. It was true then; and it is still true.
The spare attendance at union meetings, including OPEIU meetings, is not a new phenomenon. Hoever, simply because the problem has existed for many years is no reason not to tackle it. It is, in fact, the duty of union leaders and representatives to encourage and foster the participation of rank-and-file members in the union for their own welfare.
What are just a few of the reasons given for not attending a union meeting?
1. Too busy
2. Other things are more important
3. The same people do all the talking
4. Meetings are uninteresting
5. Meeting held at time I go to church
6. The meetings always last too long
7. They never tell us anything there
8. I'm always too tired after work
9. The union hall's too far away
10. I don't know what the union's all about anyway
11. They're held at the wrong time
12. If you've seen one meeting, you've seen them all

Some of these are legitimate reasons for non-attendance, while others may be excuses. It is our responsibility to find out whether these reasons really represent the members' true attitudes.
Among other things we should think about:
- poor time and location of meetings,
- arrangement of the agenda so that the important things are discussed early on;
- get good speakers to attend and allocate time for them to speak (just a few examples might include a speak on alcohol and drug abuse, or on comparable worth and pay equity; or on a pertinent political issue, or on consumer affairs);
- are the meetings too long?
- do we hold meetings too frequently or not often enough?
- do we follow parliamentary procedure?
- are we educating our members in procedures so that they are better able to exercise democratic control of the union?
- are our local officials and stewards seen to be doing a good job?

Life is often tough: we can't simply demand participation in the union. Demands of work and family are often a genuine barrier to union participation. The following are just a few of the ways we might find out and change the attitudes or our members—about meetings and more.

Find out the other half of the story
Find out what lies behind the excuses. Bring our members around gently. Before we can change attitudes we have to know them. And, the means spending a lot of time with the membership, discussing, arguing, drawing them out, and above all listening sympathetically.

Set an example
Publish the union's achievements. Be tolerant. Don't be abrupt. Don't go in for "overkill." It is rarely wise to meet hostile attitudes head on, simply because the attitudes are not usually based on reason and argument. Some suggestions as to how to meet hostile or cynical attitudes are suggested below.

Find out discreetly why the hostility exists
Don't put hostile members off; you will only increase the animosity. Don't lose your temper or treat them with contempt, be tolerant. You may have to change as well as your hostile members.

Think about when you might confront the member with her/his hostility. But, sometimes this simply won't work. You will clear the air for a few days but you won't always get to the truth in a confrontation and the hostility will still be there. You can't be liked by everyone all of the time. Setting an example and doing your best are more important than trying to be liked.

"Whatever we do, the world never changes"
It simply isn't true that the world never changes, or that unions have made no impact at all on Canadian or U.S. society. Otherwise children would still be working down the mines as they were eighty years ago.
Ask the cynics why they think it is that children don't work down the mines any more; or why employers now agree to pension plans; or why the highest wages are to be found in organized workplaces. It is better to suggest they find out whether the opinions expressed are really true, rather than forcing the truth down their throats.

"I'm alright, the union is only for losers"
When does that person become a loser? What really stops it from happening? The union, of course; is there really a super-class of winners? Can society really accommodate tens of thousands of one-person shows who never need unions, never run afoul of employers and will always be in work?

"Don't give me that stuff"
These members clearly don't want to listen to a reasoned answer; in fact, they're probably afraid of it and insecure. Actions speak louder than words; example, not talk, is the main hope.

It's true: we have to continually prove ourselves to our members. And, that's the way it should be. We should constantly be working for the members and attempting to interest them in greater participation in the union. But, if the members won't come to us, we must go to them.

Home mortgages
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the union three years and who meet federal income eligibility requirements
* expanded approval criteria allows
to qualify for a mortgage
through this program that they may
never qualify for with other lenders
* no-points loans to lower upfront costs

Help when times are tough
Union members receive strike insurance at no additional cost. A financial assistance program to help them during times of hardship is also available. These features can help members meet monthly mortgage payments if they become unemployed due to a prolonged strike, lockout, layoff or disability.
A mortgage is a phone call away
Just call 1-800-845-6466 to talk to an expert mortgage consultant. Applications are taken over the phone. The mortgage lender is PHH US Mortgage Corp—one of the nation's largest and most stable. The AFL-CIO's Housing Investment Trust and the union-owned Amalgamated Bank of New York are helping to make owning a home more affordable for union members through their participation.

OPEIU contest Entry Form (please print)
Name ____________________________________________
OPEIU Local Number ______________________________
Social Security Number _______________________
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City _______ State _______ Zip _______
Employer __________________________ Work Location _______
Job Classification ________________________________
I understand that all entries become the property of OPEIU.
Signature _______________________________________
Please return entry to: OPEIU Card Contest, White Collar
265 West 14th Street
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Deadline: October 1, 1991