

MEMBER SURVIVAL KIT



AFSCME Council 5 Hennepin County

Locals: **34 – Social Service**
 552 – Probation & Parole
 2822 – Support staff and related
 2864 – Professional including Librarians
 2938 – Legal Unit

NEGOTIATIONS 2006 – 2007

Above locals combined represent approximately 4,000 Hennepin County Employees.

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**AFSCME COUNCIL 5
Negotiations 2006 – 2007**

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Questions & Answers Regarding a Strike

1. Q: Will we be going on strike?

A: The Table Team, a representation of union elected officials and regular members across the locals, will negotiate directly with the County for a fair contract settlement based on specific contract recommendations as developed by a larger group of union members known as the Master Negotiations Committee (MNC). The contract negotiations are scheduled to begin on July 18, 2005 and possibly conclude, after nine sessions, on November 14, 2005. The Table Team will relay information about the results of the negotiations to the MNC. The MNC will decide if a recommendation should be made to the membership at large if it should vote to accept the contract offer made by the county, or to reject it. The final decision rests with the members who vote to strike for a better or contract, or accept the contract as offered by the county.

2. Q: If we go out on strike, what would be the earliest date we would begin our strike?

A: The earliest date we could begin a strike would be on January 11, 2006. However, it is possible that the strike could start days, weeks, or even months later depending on if both sides desire to continue contract negotiations past the first of the year. To stay informed about the status of negotiations, be sure to read the Table Talk Reports, talk with members of your local who are on the Master Negotiation Committee (MNC), check the Council 5 website at www.afscmemn.org, call the contract **hotline** at **651-287-0498** and attend your local strike committee meetings.

3. Q: How long would a strike be likely to last?

A: It would be reasonable to expect a strike to last a minimum of two weeks. Of course, the more workers who walk off the job, the greater the crippling effect a strike would have on the employer, giving them greater incentive to reach a fair settlement sooner rather than later.

4. Q: How long will the employer continue to pay their share of health insurance premiums if we go on strike?

A: According to Hennepin County Human Resources Department, the health insurance payment is taken from the second paycheck of the month and that provides coverage for the employee until the last day of the following month. For employees with dependent coverage, the amount the employee contributes would come out of their wages for that period. We would be looking at what would happen after the contract expired at the end of this year, if the locals had voted to go on strike at that time. The following is a quote from the Benefits Division of the Hennepin County Human Resources Department using the month of August for an example:

“You had a question about basic extension, or when health coverage terminates in the event of a strike. Here’s a real quick way or rule of thumb. If employees get a second paycheck in a month, that automatically provides employer paid health coverage through the end of the following month. So we’re going to get paid our second pay check on August 26th; our coverage automatically extends until September 30th.”

To be safe, we should work four (4) days into the second pay period of a month prior to striking to ensure health care coverage for everyone for the remainder of that month, plus the entire subsequent month. Potentially, we could maintain health coverage for approximately a maximum of six (6) weeks depending upon when a strike would begin.

5. Q: What happens to employees who are approaching retirement in regards to their “high five”?

A: A strike of a couple of weeks would have no significant impact on the benefit structure. For example, if an employee were in their final five years and had two weeks without pay, PERA would simply go back five years and two weeks to account for a full five years of wages. Adopted this year (2005) by the Minnesota Legislature was a provision for public employees to buy back service time lost during a strike. The following is from the monthly PERA newsletter (Sept., 2005) regarding this issue:

“...any member may purchase service credit, up to one year, for any time the individual was on a public employee strike without pay. If the purchase is made within one year of the event, the cost is the employee and employer contributions plus any applicable interest. If the purchase is made more than one year after the event, the purchase must be made on an actuarial basis. Purchase must be made within five years of the end of the strike.

6. Q: Would pre-approved vacation time still be granted?

A: The employer would cancel all pre-approved vacation time during a strike.

7. Q: Would short-term and long-term disability still be paid during a strike?

A: Yes, if an employee were already collecting it at the time a strike began.

8. Q: What happens to someone who is on approved medical leave?

A: The leave would continue if the employee were already on medical leave at the time a strike began. If the leave ends during a strike, the employee would decide at that time whether to go on strike or return to work.

9. Q: Can the employer replace striking workers?

A: The employer has the right to temporarily replace strike workers with “scabs,” but is forbidden, according to MS Chapter 179A, to permanently replace them; in other words, your job will still be there for you at the end of a strike.

10. Q: What if I just can’t afford the loss of pay that would come with going on strike?

A: It is important to look at the big picture in this type of situation. The long-term gains from a successful strike would very likely far outweigh the short-term impact of the loss of pay. For example, the State AFSCME strike of 1981 was critical in that it prevented employer take-backs in insurance premiums and establishment of co-pays that have saved state employees untold thousands of dollars

over the last 20+ years. A strong show of unity and solidarity in the form of a strike, if that is what the members agree must happen, would force the employer to come closer to paying us what we are worth. Then, perhaps fewer of us will have to live from paycheck to paycheck in the future. *Individual members must also consider the impact of their future relationships with their coworkers if they decide to cross the line to work while their coworkers are making personal sacrifices to achieve a better contract that we will all benefit from.* There is information later in this “Member Survival Kit” that can assist you in making a plan to meet your financial needs and obligations during a strike.

11. Q: Would I have to picket?

A: It is expected that all members will take their turn on the picket line. A strike should not be considered as “vacation time.” Picketing throughout history has been one of the most visible ways of showing the commitment workers feel about working conditions of themselves and their union brothers and sisters. Picketing shifts would probably be four (4) hours long. Picket training will be provided so you know where to report, and how to conduct yourself on the picket line. If this would cause a problem for you, there are other ways that you can assist in the strike effort, such as working in the strike kitchen, or serving on one of a number of other strike committees that have specific tasks and focuses to assist in the overall effort to achieve a successful outcome of the strike. Contact the General Strike Committee to learn of other ways to help and become involved.

12. Q: Can other public employee unions honor picket line lines?

A: By law, these other unions cannot honor our picket lines. If their members wish to show support for us, they can help by picketing with us during non-work hours, making financial contributions, or donating food and beverages to our strike kitchen.

13. Q: Does AFSCME have a strike fund?

A: There is no strike fund at the Council or International level. Such a fund would need to be built with dues money, and would have to be mammoth in size in order to be able to provide a meaningful strike benefit. For example, if 2,000 members went on strike from Local 34, it would cost almost \$200,000 per week to fund a strike benefit of just \$100 per member. Local 34 with its about 2,000 member, for example, only takes in about \$28,000 per week in union dues to operate (of this amount, it divided between the International, Council and Local for operating expenses). This also holds true for all our locals (i.e., 552, 2822, 2864, and 2938).

It is anticipated, though, that there will be a hardship committee to assist members that have a unique and significant need. Criteria to access such assistance will be developed.

14. Q: Can I work at another job while I am on strike?

A: Yes, you can. In retail and restaurant jobs, one would probably be able to get hired and begin work relatively quickly. There are also temp agencies that hire short-term staff for general labor, assembly, and similar positions. For temporary nursing, group home or clerical positions, it may be a good idea to sign on with a temporary or staffing agency prior to the anticipated start of a strike, since testing and orientation may be necessary prior to starting work.

15. Q: Can intermittent, temporary, or probationary employees go on strike, and could they be retaliated against by the employer if they do?

A: Any members of the above classes of employees may go on strike if they are in the bargaining unit as a member. Probationary employees are subject to the contract language, as they would be regardless of a strike situation. While no guarantees can be made, there has been little evidence of the employer retaliating against the above classes of employees following other AFSCME strikes in the past.

NEGOTIATIONS AT A GLANCE

1. WHAT IS COLLECTIVE BARGAINING?

Collective bargaining is the ability of a group of employees to negotiate a contract with their employer. This contract determines the **terms and conditions** of employment as well as **salary and benefits**.

Terms and conditions of employment include items such as overtime distribution, hours of work, how vacancies are filled, disciplinary procedures, and job safety. Salary and benefits include pay, overtime rates, holiday, vacation, sick leave and insurance and any other economic items.

Negotiations are a give and take process by which a mutually acceptable outcome is achieved. Once successful, the employer and the union become the two parties to a contract and they have both agreed to the terms of the agreement.

2. WHY DO WE BARGAIN?

As a union, we have the right to negotiate our salary as well as terms and conditions of our employment with the boss. Without this, the employer decides solely what to pay employees, what benefits they receive, and under what conditions they perform their job.

3. WHAT GIVES US THIS RIGHT?

The law. Congress passed a federal law in 1935 giving employees the right to organize unions and bargain collectively with their employer. This law, however, only covered private sector. Congress left it up to the states to determine what rights public employees would have.

The Minnesota legislature passed a law in 1971 called the Public Employee Labor Relations Law (**PELRA**). This law gave public employees the right to bargain collectively as a union. Once a group of employees decides to organize themselves as a union, the employer is obligated to negotiate with them. The **Bureau of Mediation Services (BMS)** administers the law. The Governor appoints the Director of the BMS.

Even today, public employees in some states do not have this right.

4. HOW DOES THE PROCESS WORK?

It depends on what the parties agree to but most practice “**Traditional**” bargaining. The traditional process consists of each party developing proposals of what they want. Once the proposals are presented, the two teams determine how to discuss them and come to agreement on the issues.

Sometimes, they agree to “**package**” the proposals in a way that puts them in similar subjects. For example: Sick leave, vacation leave, and leaves of absence proposals might be discussed as one group. The teams will try to get agreement on this group before moving on to the next group.

Breaking it down like this makes it more manageable for the teams to address a large number of issues that might be proposed.

Generally, “**language**” issues are dealt with first. These include the parts of the contract that govern terms and conditions of employment that do not have an economic aspect to them like work rules and grievance procedure.

Economic issues like salary and insurance are the last items in the process to be negotiated.

5. ARE THERE OTHER STYLES OF BARGAINING, OTHER THAN THE TRADITIONAL FORMAT?

Yes. Many unions and employers are participating in “**Interest Based Bargaining**”. This is a process where each side expresses a desired outcome to a problem or an issue and the two work on finding a mutually beneficial solution together, usually facilitated by a mediator.

Some groups do a combination of the two. They start with Traditional Bargaining, but may form subcommittees to address challenging or complex issues. These subcommittees tend to practice a form of “Interest Based Bargaining”.

6. WHAT DETERMINES WHICH STYLE THE TWO GROUPS SHOULD CHOOSE?

The desires of the parties and the trust level between them. Most groups who choose to do “Interest Based Bargaining” agree to participate in joint training before they begin the process. When using the BMS as facilitator, joint training is required.

Some who participate in the process feel that “Traditional Bargaining” feels more adversarial. Others feel that there needs to be a high level of trust between the parties and a fairly high level of experience of the participants for “Interest Based to be successful. In our past contract negotiations, a combinations of methods has been used.

7. HOW LONG DOES THE PROCESS TAKE?

It depends on the size of the contract, the number of proposals, the strength of the relationship between the parties, the economic situation (how much money is available in the budget), the effectiveness of

each party in finding creative solutions and sophistication in compromise ability, and possible outside forces.

The **Council 5 Contracts** cover 5,000 County Employees and negotiations generally run from July through December with an average of 12 days of negotiations.

Supplemental agreements (part of the Master Contract) that cover one particular local or one particular work location are usually negotiated in two or three days.

8. AFSCME/HENNEPIN COUNTY CONTRACT NEGOTIATIONS SCHEDULE FOR 2006-2007 IS AS FOLLOWS:

July 18, 2005	2:30 p.m.	October 10, 2005	2:30 p.m.
August 15, 2005	2:30 p.m.	October 24, 2005	2:30 p.m.
September 12, 2005	2:30 p.m.	November 7, 2005	9:00 a.m.*
September 19, 2005	2:30 p.m.	November 14, 2005	9:00 a.m.*
September 28, 2005	2:30 p.m.		

All negotiation sessions are scheduled to be held in the Auditorium, Level A, Hennepin County Government Center, 300 So. 6th St., Minneapolis, MN.

* In the last two days of negotiation, a state mediator will be present.

These days just reflect actual bargaining at the table with the employer. The union's process started months before we ever sit down at the table.

9. HOW DOES THE UNION DETERMINE WHAT IT WANTS TO PROPOSE?

At each of our five (5) local's monthly General Assembly meetings, members are selected or are elected to serve on the Master Negotiations Committee (MNC). The MNC represents the common interests to members of all of our five locals (e.g., wages, health insurance, vacation time, contracting out, funeral leave, life insurance, shift differential pay, weekend differential pay, and bi-lingual pay). The MNC met a total of four times (approximately 4 hours per session), the first session on May 5, 2005 and the last session on June 9, 2005. During these sessions, many more issues or interests were presented than noted above as items desired to be negotiated for. Through a democratic process, a shorter list of specific contract proposals were developed that the Table Team will pursue through the period of contract negotiations as schedule to occur above. The Table Team is a smaller group of union members consisting of individuals such as various elected union officials and regular members who meet directly with the employer's representatives to negotiate a contract.

In addition to the main contract that is negotiated for as result of deliberations by the MNC, each of the five locals develop **supplementals** to the main contract that are relevant to their local's bargaining unit. For example, Local 34's supplemental may include items such as pay parity for Financial Case Aids and nurses, no contracting out of form letters that need to be translated into another language, misuse of intermittent staff, etc.

10. WHAT IS THE RESPONSIBILITY OF THE UNION'S BARGAINING TEAM (TABLE TEAM)?

Prioritizing the issues included in the proposals and to work with the Chief Negotiator to develop a strategy in achieving the best results.

In "Traditional Bargaining", the Chief Negotiators usually are the only ones who talk at the bargaining table. After the teams hear what each negotiator says, they then go and meet separately. This is called a **caucus** and this is where the teams do most of their bargaining work. The members decide, based on what they heard from the Employer's Chief Negotiator, what decisions to make. They may be able to determine the probability of achieving a desired outcome or that the Boss might be willing to give something they want. It is also noted here that the Union has an official, paid note taker from one of our locals to keep an accurate record of all the intricate negotiations over an extended period of time. This is done so the Table Team can always refer back to, for example, a previous offer or discussion now impacting a change either in the County's or Union's position on a particular item.

The other important job of committee members is to **communicate with the membership**. The Unions Negotiators write the "**Table Talk**" to report on what is happening in negotiations. These reports will appear on Council 5's website (www.afscmemn.org) which you may immediately access the day after each negotiation session. Also, as in past, look for the "**Table Talk**" paper bulletins that are circulated among the membership at key strategic times during the negotiation process.

11. HOW DO WE FINALLY GET AN AGREEMENT?

The two teams (the Union's and the Employer's) will come up with a final, tentative agreement, or the Employer's last best offer. This final agreement should be what both parties feel is the best result they can achieve.

The members are presented with a choice to "Accept" or "Reject and Strike". The Table Team, based on direction from the Master Negotiation Committee (MNC), makes a recommendation to the membership on whether to accept or reject the tentative agreement, or the Employer's final offer.

How we will vote: There will be an all locals informational meeting to explain the Employer's proposal, answer questions and receive comments. Following this meeting, voting will occur for all members present. There will be different ballots for the different bargaining units (locals), and each bargaining unit will be counted separately. The following day there will be different voting locations and times to allow members to vote. Any fee payer may choose to sign a membership card and join at that time. The dates of the meetings and voting locations will be announced later. If you have questions, please contact your local executive board members as listed later in this document.

12. WHAT IF WE ARE HAVING TROUBLE GETTING TO A FINAL AGREEMENT?

One or both of the parties can ask for a **mediator** to work with them. A mediator is provided to public sector bargaining by the State of Minnesota Bureau of Mediation Services. Under PELRA, there must be at least 45 days of mediation before a union could strike.

13. HAVE ANY AFSCME GROUPS IN MINNESOTA GONE OUT ON STRIKE?

Yes. In 1981, State Employees went out on strike when the membership rejected the tentative agreement. The strike lasted 21 days and was considered successful in that we were able to secure affordable health insurance and a reasonable wage increase after the Employer proposed significant take backs. In 1985, Dakota County Local 304 went out on strike. In 1991, Ramsey County Locals went out on strike. Both of these county locals represent human service staff. At one time, Hennepin County wages were the highest in the seven county metro area. Now we're 5th. Dakota and Ramsey Counties now post significantly higher top pay salaries than does Hennepin in similar job classifications (for detailed examples, see an excellent article about this topic written by Lori Schmidt that appears in the Sept., 2005 issue of Local 34's newsletter).

14. ARE COUNTY EMPLOYEES IN OUR UNION REQUIRED TO HONOR THE PICKET LINE IF THE UNION VOTES TO STRIKE?

No. Employees can cross the picket line. That is why it is especially important for the Table Team and the Master Negotiations Committee to know what the strength of the union is as they make decisions in bargaining.

15. WHY IS THE STRENGTH OF THE UNION IMPORTANT DURING THE BARGAINING PROCESS?

The employer is aware of the strength of the union through its membership numbers, presence in the workplace, and past effectiveness in representing its members.

The higher the membership, the more visibility that it has in the workplace, and the more effective its communication structure, the stronger the union is!

Our ability to bargain a good contract is based on this strength.

PERSONAL FINANCIAL PREPARATION

- Know who is chairing your Local Strike Hardship and Finance Committee. These people will have checklists for you, along with information about local resources for assistance.
- **CREATE YOUR OWN EMERGENCY FINANCIAL PLAN.** There are as many variations on this kind of plan as there are members. An individual or family situation will dictate the kind of financial plan to prepare. The following suggestions will not apply to everyone, and are certainly not prescriptive – they may help you think about the ways you and your family’s own finances can be protected in the event of a strike.
- Think about writing out a “bare-bones” budget to follow during a strike.
 - If you are two-income family, how long can you get by on one income (assuming both incomes are not coming from Hennepin County jobs...)
 - Start placing more money NOW into your savings accounts. Some sources suggest having a minimum of three-months’ worth of income in your savings; others suggest putting away six-months’ worth.
 - Look at your current expenditures. What expenses will disappear if you are not working? Commuting & parking expenses? Child care?
- What about **creditors**?
 - Many financial planners suggest that, as long as you can do it without buying down your savings, pay off as much of your credit card debt as you can in advance. You will save money on interest charges and have the open credit available in emergencies.
 - If you are in a great deal of credit debt now, sit down to prioritize your debts. In order to come out of a financial squeeze relatively intact, you should plan a budget that will get your rent/mortgage payments made, along with utility bills, child support, car payments and taxes paid, for instance. Credit card companies, department stores, etc., may whine

louder, but saving your home and staying out of trouble with the IRS are important.

- There is conflicting advice about whether or not to get in touch with your creditors in advance of a strike to arrange payment options. It is usually best, however, to make sure that you get in touch with creditors whenever you know that there may be a problem making minimum payments. The response from these companies varies widely, but some are willing to accept lower minimums if you are clear and straight-forward with them about what you can pay, and can give them a rough estimate of how long you might be making lower payments.
- If it simply is not possible for you to make a payment during a strike to a specific creditor or creditors, then inform them of this as well as that you intend to immediately resume making payments when your fair labor dispute is settled between your employer and your AFL-CIO AFSCME Union that represents you. It is a good idea that you do this both through conversation over the phone with a follow up letter also stating this to the person you spoke with.

● What about **loans**?

- Most financial planners recommend against tapping into any retirement funds. The penalties that are usually associated with early withdrawal are often substantial, and the loss of funds down the road at retirement is usually greater than the immediate gain.
- Some financial experts suggest that you can take out a home Equity loan in case you have to use it to supplement the funds you've placed in a savings account. The danger is in the temptation to use it to pay everyday expenses for the duration of the strike, only to find yourself and your home in jeopardy later.

● What else is out there?

- You might want to consider applying for the AFSCME Advantage Credit Card (Please recognize that this is not meant to be a solicitation for or offer of this card). We understand that it takes about six to ten weeks to process

the application, and you can activate the card as soon as you receive it. One of the reasons to think about this particular credit card is that there is an option available to skip two monthly payments per year. This might be an attractive option in the event of a prolonged strike.

- Remember that in applying for *any* new credits cards, you should check the interest rates and terms (minimum payment, etc.) before making a decision to change credit card companies.
- There may have been discussion with people at certain local financial institutions regarding special loan packages, rates, etc. Check with your Hardship and Finance Committee for further information.
- There are a host of community resources that may be available to you for assistance. The specific agencies will of course, vary by county and city. There are food shelves, Salvation Army, United Way, local emergency help lines (e.g., First Call for Help) etc. to assist you.

● The Local Strike Fund

- *IF* one exists, a Local Strike Fund is usually set aside for people to use only in the event of a dire emergency, such as a major health catastrophe, possible loss of a home through foreclosure, etc.

● Things to remember

- The duration of a strike is, of course, never known at the start. But one piece of advice that we hear over and over is: **DON'T PANIC!** If you have made some simple preparations in advance, you will be in good shape. As well, there is always someone to talk to, whether it's a fellow member of your Local, or a sympathetic neighbor, or a counselor from a community resource or agency -- you are not alone. Don't be afraid to ask for help if you need it. **Help will be out there!**

FROM: Gene Hoelscher, retired bank vice president

SUBJECT: Some financial considerations when anticipating a strike

The chance of a strike can be very unsettling to an individual regardless of your financial situation. There are some things that can be done to reduce the anxiety if you take the time to know your situation and understand all of your options. Acting from a plan, not out of fear, is the most important first step to dealing with the uncertainties of a strike. You will feel a sense of power when you act from “your plan” as opposed to “reacting” out of fear or expectations of others, including creditors.

You can begin creating a workable plan by asking yourself some specific questions and answering them to the best of your ability. Some questions may be:

- 1) What is the longest amount of time a strike is likely to last?
- 2) How much money will I need to carry me through that period of time?
- 3) How much money do I, or will I, have available to me during that time?
- 4) What are some sources that I could go to for the money that I will need beyond what I have available?

- A) My bank
- B) Equity in my home
- C) Family or friends
- D) New credit cards
- E) Sale of something that I own
- F) Others

- 5) Which of the above actions can I activate now rather than waiting until I am under the pressure of a strike?

Begin to create your plan of action immediately so that you can begin to make your decisions based on your plan rather than acting emotionally under the pressure of the moment. If your plan includes requesting extensions of payment dates by one or more of your creditors, approach them with confidence and truth as you explain your request and your plan. Remember the following when speaking to a creditor:

- 1) Get the name of the person that you are talking to and keep brief notes of the conversation, including the date of the conversation.
- 2) Be respectful and avoid arguing.
- 3) If you believe that you are being mistreated, calmly ask the person for the name and phone number of their supervisor.

A 28-year AFSCME member wrote the following letter from Local 1092 in Moose Lake who participated in the 1981 strike.

Having lived through the State Employee Strike of 1981, I was asked to put together some information about that strike. This request was made in the hope that the information will help all present state employees to survive a strike, if we are forced to take that route in order to achieve a fair labor contract.

However, I would like to give you some introductory information before addressing those issues.

I have been a state employee and a member of AFSCME Council 6, Local 1092, for nearly 28 years. Over the course of that time the possibility of a strike has been bantered about during quite a few of the negotiations. During most of those negotiations that is all it was – BANTER.

During the 1981 negotiations the State of Minnesota refused to negotiate in good faith. In fact, one legislator in office at the time commented that state employees were those people “who couldn’t get jobs anywhere else” and so negotiating a good faith contract was not needed. For all practical purposes, the 2001 negotiations appear to be headed down the same road.

In 1981 the State planned to cut our benefits and give us little or no wage increase. We were already falling behind the cost of living and our wages were behind other comparable jobs. The negotiators came away from the table with a strong recommendation to strike.

State employees were left with two choices. 1) Strike in order to force the State to negotiate in good faith, or 2) accept a bad contract with the knowledge that the State would continue to try taking more away from us with each successive contract negotiation until we stood up to them.

A strike is never easy on the participants, but the long-term benefits far outweigh the short-term inconveniences.

At the time of the 1981 strike, I was in the same situation many of you may be in now. I had a wife and two small children to consider along with all the added bills, home and car payments, etc., etc. I did have one advantage over some people – a spouse with a part-time job that brought in enough salary to purchase groceries and diapers as well as pay some bills. To this day I still believe we did the correct thing by striking. It allowed state employees to retain our benefits and to continually improve our wages over the succeeding years of contract negotiations.

Many people were worried about retaliation being taken against them by management and the State before the 1981 strike. To set employees’ minds at ease, issues dealing with harassment and return to work at your same position and status are top priority negotiation issues that are dealt with first when both sides go back to the negotiating table.

Preparing for a strike is a major endeavor, which requires extensive planning on a number of levels. If the strike is set up to begin on the second day of a new pay period, it allows employees one day’s pay which covers the portion they are required to pay on their benefits. It also obligates the State to pay their contribution. By state law, your insurance then stays in effect until the end of that month. In 1981 the strike lasted just two days shy of four weeks, so my insurance was covered.

Plan in advance:

START NOW. Cut back on some of your optional spending. Forgo a few dinners or movies out. Cancel that shopping trip to the mall. Don't take that fishing trip up north or that trip to the Cities for weekend of motels and dinner theaters. Forget about the visits to the casinos or bars for a while. Put the money you would spend on these things aside, it is enough to purchase a couple of week's worth of groceries.

START NOW and purchase a few extra frozen and canned goods each payday so you are stocked up on the groceries you'll need during a strike.

START NOW and take a few overtime shifts and put the money aside for your monthly payments. Cast about for "pick up" jobs you can do for extra income. For example, if you own land consider cutting and selling a few cords of firewood or saw logs. I cut firewood for extra cash in 1981.

START NOW. Sit down and discuss the possibility of a strike with your family. Sharing what the strike is about and what everyone will need to do in order to make it succeed will help keep our families strong. Talk to community members, friends and extended family to let them know why the Union is striking and how, if the State wins this round, it will negatively impact the entire community. The more community support we have the shorter the strike will be. Encourage everyone you know to write letters to editors and legislators to show solidarity for the Union's stand.

If it comes down to a strike I believe it wouldn't start any sooner than August. So there IS time to put away an extra car, truck or house payment or two.

If it should come to a strike, when we give our notice of intent to strike to the State of Minnesota go visit your creditors and utility companies. Let them know that you are going on strike. Many of them will allow you to make reduced payments or to only pay the interest on loans. Creditors don't want you to default any more than you want to. With luck the local union will have a Hardship Fund that will be able to make some small loans to help tide the most needy over.

Prior to a strike, the Union will hold informational meetings and offer instruction in strike protocol. Plan on attending those meetings and adhering to that protocol during a strike. No one wants the media, community or the Legislature to see Union employees as irresponsible, unapproachable citizens.

In the event of a strike we all need to honor it and stand together. This cooperative spirit will make picket duty easier and more pleasant. It will also make a strike shorter. Don't believe the non-union "pie in the sky" promises of full-time positions for those who scab (cross the picket lines) -- they don't materialize.

I sincerely hope that some of this information will help in the event of a strike. I also hope that if a strike takes place that I will see each and every one of you out there on the picket line with me. I don't have my dog, I'ma, any more to stand picket duty with me, but I know if she were still around she would be right there beside me ready to take on the State of Minnesota once again. I don't know if any photos exist of her on picket duty, but she sure did brighten our days on the picket line.

In Solidarity, Steve

**CONTACT INFORMATION FOR THE HENNEPIN COUNTY
GENERAL STRIKE COMMITTEE & ITS SUB-COMMITTEES***

David Tremewan, Co-Chair, **General Strike Committee**

Phone: W: 612-348-3718; H: 763-767-8394

Home Email: dmtremewan@worldnet.att.net

John Korman, Co-Chair, **General Strike Committee**

Phone: W: 952-888-0485; H: 651-452-0204

Home Email: opallover@yahoo.com

Steven Martinetti, Chair, **Picket Committee**

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Home Email: sm1381@netscape.com

Kevin Ihrke, Chair, **Finance & Hardship Committee**

Phone: W: 612-348-3558; H: 952-997-7023

Home Email: kevin ihrke@netzero.net

Laura Merkle, Chair, **Local Headquarters Committee**

Phone: W: 612-348-348-8923; H: 952-975-9985

Home Email: llm1960@yahoo.com

Susan Herlofsky, Chair, **Internal Communications Committee**

Phone: W: 612-348-9881; H: 612-821-0389

Home Email: none

Sue Wick, Chair, **Community Relations Committee**

Phone: W: 612-348-7074; H: 612-788-4085

Home Email: swimck35@msn.com

Gretchen Shanight, Chair, **Family & Social Committee**

Phone: W: 612-348-3089; H: 952-920-3958

Home Email: tshanight@msn.com

Sue Gillham, Chair, **Strike Kitchen Committee**

Phone: W: 612-348-3089; H: 612-869-1797

Home Email: sgillham@mn.rr.com

CONTACT THE CHAIR OF A COMMITTEE THAT INTERESTS YOU TO FIND OUT HOW YOU MAY HELP!

*All chairpersons of the above named committees make up the General Strike Committee.

Your Local Presidents:

Local 34: Jean Diederich (612) 348-0266
Local 552: Tim Turrentine (612) 348-9114
Local 2822: Molly Malecki (763) 569-3686
Local 2864: Janet DeSirey (952) 847-5906
Local 2938: Jim Appleby (612) 348-4529

Members of your ACTION COMMITTEE!

Representatives from Local 34:

Andrea Lazo-Rice
Lauren Behl
Sue Carr
Chalmers Davis
DeAnna DeLoach
Terri Fields
Kela Williams
Margaret Yzaguirre

Representatives from Local 552:

Robin Martinson
Brenda Wood, Co-Chair

Representatives from Local 2822:

Ann Bunce Baird
Joann Hanson-Sanford
Pam Ritter
Mary Dwyer, Co-Chair
Walter Hanson
Zanona Anderson

Representative from Local 2864:

Lisa Kjellander

Representatives from Local 2938:

Beverly Benson
F. John Halla

CONTACT YOUR ACTION COMMITTEE TO HELP WITH EXCITING AND IMPORTANT ACTIVITIES SUCH AS ORGANIZING A RALLY, STAGING AN INFORMATIONAL PICKET, ETC.!

MEMBERS OF YOUR TABLE TEAM WHO DIRECTLY NEGOTIATE WITH THE COUNTY:

Representatives from Local 34:

Jean Diederich 612-348-0266
Anita Selin 612-348-6848
Clifford Robinson 612-348-7542
Mary Kay Popko 612-348-7546
Shannon Wesley 612-348-9558

Representatives from Local 552:

Tim Turrentine 612-348-9114
Rhonda Bode 612-348-5464
Patrick Guernsey 612-728-5280
Cate Wagner 612-348-4161

Representatives from Local 2822:

Molly Malecki 763-549-3498
Jennifer McNair 612-596-8000
Lynn Stetler 952-847-8569

Representatives from Local 2864:

Jan DeSirey 952-847-5906
Jean Bielke-Rodenbiker 952-847-5886
Lisa Kjellander 952-847-6126
Ben Trapskin 952-847-5982

Representatives from Local 2938:

Jim Appleby 612-348-4529
Ernie Dial 612-348-6594
Laura Floista 612-348-8162
Cliff Poehler 612-348-8246
Bob Sorensen 612-348-6595

Wes Volkenant, Notetaker 612-348-9592



YOUR DEBT COLLECTION RIGHTS

Federal and state law protects you from abuse or harassment by debt collectors. A **person** or **collection agency** collecting a debt for a business must follow the law. If a lawyer regularly collects debts, s/he must also follow these laws.

For legal advice about your debts, call a lawyer or your legal aid office. For help with your budget or making a payment plan, call a non-profit debt counseling service, like Consumer Credit Counseling at (612) 874-8164 or 1-(800) 388-2227. They charge a small fee.

Watch Out for companies that charge money to “repair” your credit. Many of these are rip-offs! Call the numbers above for good service. They can help you set up payment plans with your creditors and may get them to take lower payments as part of the plan.

HOW DOES DEBT COLLECTION WORK?

- **Written Notice**

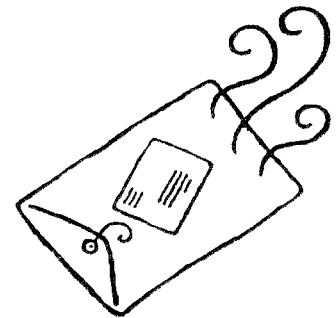
Within 5 days of its first call or letter to you, the debt collector must send you a written notice. The notice must state the amount of your debt, the name of the company that you owe, and that they assume you owe the debt unless you disagree (dispute) within 30 days.

- **Disputing A Debt**

If you disagree with their notice, send a letter to the debt collector within 30 days. Keep a copy. If you send this letter, the debt collector must stop trying to collect the debt until they send you **proof** that you owe the debt.

- **Payment Plans**

You may be able to set up a payment plan to pay off the debt. Many creditors will take a small payment, as long as it comes regularly. Some creditors will freeze or reduce the interest charges if you start making payments.



If you make any kind of deal, try to get it in writing. If they won't sign an agreement, write down in a letter the terms of the agreement and send it to the agency or creditor. Keep a copy.

If you want a payment plan, you need to ask for it. Creditors and debt collectors try to get payment in full. You have to speak up to get a plan. Get help from a good agency by calling the numbers listed above.

- **Paying On Multiple Debts**

Sometimes a debt collector is collecting on more than one debt that you owe. When you make a payment, you can choose which debt to pay it on. However, you can't choose a debt

you are disputing. On the check or money order write which debt you are making a payment on. Keep a copy.

- **Post-Dated Checks**

Never give anyone a post-dated check. This is a check that you write on a certain day, but put a later date on it. A debt collector can ask for one, as long as they don't cash it before the due date. It is not a good idea to give them one. If they cash it before the due date, you may end up bouncing the check and paying more fees.

- **Stopping The Calls And Letters**

You can stop the debt collector from calling or writing you. Just send them a letter asking them to stop. Date your letter, sign it, and keep a copy. After getting your letter, they can only call or write you to tell you that they are stopping their collecting efforts and what legal action they plan to take. **Remember, this doesn't give you the right to ignore court papers.** For example, if you get an Order for Disclosure, telling you to state what money and assets you have, you must tell them or you will face fines or jail time for contempt of court.



- **Garnishment**

If you do not pay a bill, a creditor or debt collector can sue you in court and get a judgment. See our fact sheet *What To Do if You Are Sued*. Once they have a judgment, they can garnish (take money from) your wages or bank account or force the sale of your property. But the law protects some of your money and property:

- They can't take your Social Security, SSI, MFIP GA or other funds you get from a program based on need, even after you put it in the bank.
- If you work, they can't take any of your pay while you are still on SSI, MFIP, GA, MA (Medical Assistance) or any other program based on need. And they can't take any of you pay if you were on any of these programs in the last 6 months.
- If you work and haven't been on any of these programs, they can't take more than 25% of your net pay.
- You can keep your home, a car worth up to \$3,800, and furniture and appliances worth up to \$8,550.

See our fact sheet, *Your Rights in Garnishment*.

WHAT IS ABUSE AND HARASSMENT?

Debt collectors can't contact other people to tell them about your debt, like your employer, co-workers, neighbors, relatives, or friends. They can call people to get your home or work address, or phone number, but they can't say that you owe money. They can't say that they are a debt collector unless they are asked. If you have a lawyer, they can't contact you or **anyone** except your lawyer.

IT IS ILLEGAL FOR DEBT COLLECTORS TO:

- Use obscene or abusive language
- Call before 8:00 a.m. or after 9:00 p.m.
- Call you at work if they know your employer doesn't allow personal or creditor calls
- Take cash without giving you a receipt
- Threaten you with arrest or criminal charges
- Contact you directly if they know you have an attorney
- Make a letter look like it's from the government, the court, or a lawyer
- Fail to give you the name of their agency
- Threaten to take any legal action that they don't really plan to take
- Give you legal advice, like: "You have no legal defense to this debt."



ENFORCING YOUR RIGHTS

If a debt collector does any of these things, keep a careful record of it. When they call, write down the date and time, the name of the caller, and what was said. If you have questions, call your lawyer, legal aid office, or the Minnesota Department of Commerce at (651) 296-4026. If you have suffered damages, you can sue. Usually, you need to start the suit within 1 year.

To make complaints about debt collectors, write to:

Minnesota Dept. of Commerce
85 7th Place East, Suite 500
St. Paul, MN 55101-2198

and The Federal Trade Commission
Bureau of Consumer Protection
Washington, D.C. 20580

Tell in detail the actions you think violated your rights. Keep a copy of your letter.



THINK HARD BEFORE REFINANCING

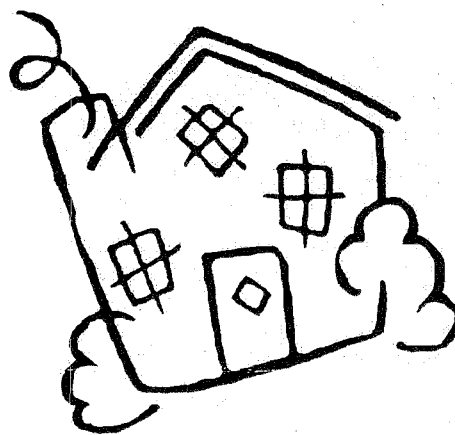
WHAT DOES REFINANCING MEAN?

Refinancing means getting a new mortgage on your house or a new loan to replace one you already have. Many banks and finance companies offer refinancing. Some advertise it on TV as a “magic” fix for people with debts because you can take out extra money to pay other bills. Others send offers in the mail. They make it sound like you can solve your debt problems just by filling out a form. Refinancing is tempting, because it can get bill collectors and creditors off your back. But in many cases it will just dig you into a deeper hole. It can also put your house at risk for debts that could not affect your house before you refinance. **Be careful!**

Refinancing often has hidden costs and fees, and other loan terms. Even well-known lenders sometimes make unfair refinancing deals. Do not sign a refinancing deal before talking to a trusted financial advisor.

You can get help from:

- The Home Ownership Center (651) 659-9336 (in the metro) or 1-(866) 462-6466 (statewide)
- HUD Housing Counseling 1-(800) 569-4287



They can tell you about agencies near you that offer credit counseling, foreclosure prevention, and can help you decide if refinancing is a good idea for you.

DON'T MORTGAGE YOUR HOUSE TO PAY OTHER BILLS

If you can't pay a mortgage, you may lose your house. This is much worse than anything that can happen to you for not paying credit card bills, utility bills, or hospital bills. None of these bills can affect your house.

A mortgage is a “secured” debt. Secured means that you put up “collateral” – property that the lender can take if you don't pay. Credit cards are not usually secured. If you don't pay, they can sue you, get a judgment, and then collect it by taking money from your wages or bank account. But they can't take your house! See our fact sheet, *Your Rights in Garnishment*.

The rule is, never turn unsecured debt into secured debt.

DON'T LET A DEBT COLLECTOR TALK YOU INTO REFINANCING

It's their job to get their money any way they can. There are other ways to deal with them. See our fact sheet, *Your Rights With Collection Agencies*. If they want you to refinance, just say NO!

NEVER TURN YOUR CAR LOAN INTO A SECOND MORTGAGE

If you turn your car loan into a 2nd mortgage on your home and can't pay, they can take your house. If you can't pay on a regular car loan, only your car is repossessed. **Don't get a mortgage to pay off your car loan!!** It's better to lose your car than your home.

IF YOU ALREADY HAVE A LOAN WITH A FINANCE COMPANY, DON'T REFINANCE WITH THE SAME COMPANY

Ask the company to lower payments on the loan you already have. Don't let them talk you into refinancing. You can end up with higher interest, and many new charges.

NEVER REFINANCE AT HIGHER INTEREST

The interest on the new loan must be lower than the interest rate you are paying now, or you lose money – lots of money.

ONLY PUT YOUR FIRST MORTGAGE INTO THE REFINANCE IF YOU GET LOWER INTEREST AND A GOOD DEAL

Only consider this if the new loan has a MUCH lower interest and the payments are the same or less. NEVER do it if the refinance has a "balloon payment". A balloon means you make a low monthly payment for a time - a year or several years and then you have to pay the **whole** rest of the loan off in one payment. The balloon payment can be thousands of dollars. If you don't have the money, or can't get a loan for it, you will lose your house. Even if you can get a loan for it, it's not a good deal because you have to pay all the fees for refinancing all over again.

BEWARE OF EXTRA CHARGES

Most refinancing deals will have "points", broker's fees, title fees, and other charges, in addition to the interest. Make sure you know how much of all of these will cost you. Beware of "extras" like credit insurance. Credit insurance is usually a bad idea. But many lenders will try to sneak it in or make it seem that you must buy it in order to get a loan. They make a lot of money from selling that insurance, and it doesn't do you much good.



YOU HAVE 3 DAYS TO CANCEL ANY REFINANCING THAT INCLUDES A HOME MORTGAGE

You should get a Notice of Right to Cancel when you refinance. You can fill it out and return it within 3 days to un-do the whole thing. If you don't get that notice, write a letter saying, I don't want to refinance, sign and date it. Keep a copy. Hand deliver it to the bank or finance company.



On Your Side if You're on Strike

If you participate in Union Plus programs and then take part in a prolonged union-sanctioned strike or are hit by a lengthy lockout, as long as your account is current you don't have to worry about losing Union Plus benefits. As you fight to defend or improve wages and conditions, Union Plus will back you up. Here's How:

Skip Payments on Union Plus Credit Cards

If you're on strike or locked out for 30 consecutive days or more, you can skip a total of four months in a year – up to three consecutively. Finance charges will continue to accrue. Call **1-800-622-2580** if you need to use the strike skip payment plan.

Education Loans: No Payments for Two Months

After being on strike for 30 days or more, your education loan payments are covered for 60 days, with no repayments. Call **1-877-881-1022**.

Free Credit Counseling Session

You can get a free credit counseling and budget analysis session, and if you need it, your credit counselor will set up a debt management plan that allows you to make one simple payment each month. You'll also get one-third off the setup fee for the plan. Call **1-877-833-1745**.

Free Membership in Health Care Savings

You can get a free membership in the Union Plus Standard Health Savings program, which normally costs \$14.95. The program includes discounts on retail and mail order prescriptions, vision care, hearing care and foot care. Call **1-800-228-3523** and say you want to get a free membership as part of the Union Plus strike benefit program.

Free Legal Advice

Call your union for advice on matters regarding the strike or layoff. For all other legal matters, you can get free expert advice, including a consultation of up to 30 minutes, under the Union Plus Legal Services program. Plus, you get 30 percent off most additional services. To find a participating lawyer near you, call **1-888-993-8886** or visit www.unionplus.org/legal.

Three Stage Mortgage Protection

1. During the first 3 months of a strike or lockout, you can apply for an interest-free loan through the Union Plus Mortgage Assistance Program to cover your monthly mortgage payments.
2. After 3 months of a strike or lockout, one-half of your monthly principal and interest payments will be covered as a grant.
3. After 6 months of strike or lockout, your entire principal and interest payment will be covered for the next three months as a grant. After that, you become eligible for another interest-free loan.

You never have to repay the grants, but they do not cover taxes or insurance and you can receive them only once during the life of your mortgage. Interest-free loans, however, may be available in case of additional strikes or lockouts. Eligibility for strike protection begins one year after you receive your Union Plus mortgage loan. Call **1-800-848-6466** to apply for a loan during the first 90 days of a strike or lockout, and again for strike benefits at least two weeks prior to the 90th day of the strike or lockout.

Accident Insurance Premiums Waived

With UnionSecure insurance, you don't have to pay your premiums for up to one full year beginning the first quarterly premium due date following the start of the strike or lockout (provided your coverage remains in force). Call **1-800-393-0864**.

Life Insurance Premiums Waived

With UnionSecure insurance, your life insurance payments are waived for up to three months during strikes or lockouts that last more than 30 consecutive days. Call **1-800-393-0864**.

Skip Payments on Union Plus Loans

You can skip payments for a total of four times during strikes or lockouts – but only two consecutive months at a time. Interest still accrues, but there are no penalties. To get the program started, Call **1-800-343-7097**.

To learn more about all of these programs, visit www.unionplus.org

Please check with your local union leader or international union representative for a list of programs in which your union participates.

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Union Plus Safety Net: Help During Layoffs

Union Plus benefit programs have built-in protections to help laid off union members cope.

Layoff Helpline:

If you're a laid off union member with a Union Plus Credit Card or Personal Loan, a specialist will work with you to find the best options to help you stay economically afloat. Among the options are:

- Skipping payments
- Reducing interest rates
- Settling accounts
- Getting credit counseling

Credit Card Layoff Helpline: **1-800-551-2873**

Loan Layoff Helpline: **1-800-365-1328**

Credit Card Skip Payments:

You can skip two monthly payments a year if your account is in good standing (finance charges accrue, but there are no penalty fees and no impact on your credit report). Call **1-800-622-2580** each month you want to skip a payment.

Personal Loan Skip Payments:

If you're in good standing, you can skip two monthly payments in a 12-month period. If your layoff is extended, two more payment skips are available, totaling four a year (finance charges accrue, but there are no penalty fees no impact on your credit report). Skip payments may be used only two consecutive months at a time. Call **1-800-343-7097**.

Credit Counseling:

You can get free credit counseling and budget analysis. If you need additional assistance to lighten your debt, your counselor will develop a Debt Management Plan for you, at one-third off the regular set-up fee. Call **1-877-833-1005**.

Health savings:

You can get free membership in the Union Plus Health Savings program worth \$14.95. Then you'll save big on prescription drugs, vision care, hearing care and foot care. Call **1-800-228-3523**.

Mortgage Assistance Program (MAP)

MAP offers interest-free loans to cover payments on Union Plus mortgages for up to six months. Eligibility for this benefit begins one year after you receive a mortgage through the Union Plus Mortgage Program. Call **1-800-848-6466**.

Insurance Premiums Waived:

Insurance premiums are waived during involuntary layoffs of more than 30 consecutive days. No waived premium need ever be repaid, but the length of waiver varies with the type of insurance. Call **1-800-899-2782**.

Legal Services

For matters regarding your layoff, contact your union. For other legal matters you can get:

- Free 30-minute consultation
- Free review of select documents
- Free follow-up letter or phone call
- 30 percent off additional services

Visit www.unionplus.org/legal or call **1-888-993-8886**.

Additional Help:

At www.aflcio.org you'll find information about your union's layoff assistance programs.

At www.unioncommunityfund.org you'll find what the AFL-CIO's Union Community Fund can do to help you.

For more information, visit www.unionplus.org