HEALTH BENEFITS & NEGOTIATIONS

President’s Report
Nicholas C. Yovnello

I have taken the unusual step of devoting this editorial to an important topic that is still a central subject of our ongoing negotiations with the State. That topic is the State’s proposal to eliminate the Traditional health care plan and replace it with a new PPO (preferred provider organization). Given the significance of this topic and what has already transpired with other public employee unions’ negotiations, I believe that we should share as many facts as we currently know about these proposed changes and closely compare the proposed new plan with the Traditional Plan.

The State has presented the Council’s bargaining team with the same health benefit package that CWA ratified and AFSCME has recently agreed to. IFPTE is also expected to shortly follow suit. Your Council negotiating team has been asking the State’s bargaining team and SHBP representatives many questions about this package as well as asking for modifications to the planned implementation dates. So far, the State has indicated that there will be no changes to their proposals.

Since the two largest public employee unions have already settled their contracts, it is unlikely that the State will make further modifications to its proposals. This makes it extremely important that we all understand what these proposals contain as we continue with our negotiations.

Under the State’s proposal, beginning July 1, 2007, all employees will pay 1.5% of their base salary as a payroll deduction for health insurance — regardless of the plan. The 1.5% deduction will not be required if you opt out of the State Health Benefits Program and elect health care coverage from another source. In this event, the State would require you to provide proof of alternate coverage.

NJ PLUS as we know it will be eliminated and replaced with a new PPO with potential nationwide coverage. Since the State owns the name NJ PLUS it may use this label for the new PPO. A PPO provides greater flexibility in choosing doctors and seeing specialists than does an HMO.

In addition, the Traditional Plan will be eliminated for employees once the new PPO is created. The target date for implementation of the new PPO and the simultaneous elimination of NJ PLUS and the Traditional Plan is January 1, 2008. The State is also planning to consolidate the number of HMO’s it currently offers, but has no definite details about this process. By January 1, 2008, all employees will have to choose between the new PPO or one of the remaining HMOs. We have been assured that the State will provide ample notice and time to make an informed decision about choosing a medical carrier.

The State intends to honor existing contract language concerning employees who have already accrued 25 or more years of service (see pages 126-127 of our current Agreement). The State indicated that for those categories of employees, one of the options for medical coverage in retirement will be the Traditional or an equivalent Traditional type plan. This also applies to current retirees in the Traditional Plan, which is currently administered by Horizon Blue Cross/Blue Shield. However, the State may change to another plan administrator as has been the case in the past. The State is self insured for all the health plans it offers.

The State provided a comparison spreadsheet of the Traditional Plan vs. the new PPO and NJ PLUS. You may view this directly on our website using this link: http://cnjscl.org/News/negotiation%20update.html. Then choose the “State’s latest health benefit proposal.” All of the benefit elements of the current NJ PLUS would remain in the new PPO with the addition that no referrals will be required (sometimes referred to as a “gate keeper”) to see a specialist and that the new PPO is intended to have a nationwide service/provider area.

When comparing the proposed PPO with the Traditional Plan in the chart on our web site, most of the benefits are identical. However, some benefits in the new PPO are better than those in the Traditional Plan. For example, in the pro-
posed PPO, an in-network physician office visit pays 100% after a $15 co-pay; the Traditional Plan pays 80% of the reasonable and customary fees after deductibles with no coverage for wellness care. If a Traditional Plan physician charges more than the reasonable and customary fees, the member is 100% responsible for the balance, which is not the case in the PPO for in-network services. Physical exams are not covered in the Traditional Plan but in the new PPO they are paid at 100% after the $15 co-pay provided the member stays in-network. Chiropractic care in-network pays 100% after a $15 deductible with a maximum of 30 visits per year in the new PPO while in the Traditional Plan the same 30 maximum visits are paid at 80% after the deductible. In-network outpatient radiation/chemotherapy is paid at 100% in the new PPO while in the Traditional Plan it is paid at 80% after the deductible. There are no deductibles in the new PPO for in-network services while the Traditional Plan has a deductible of $250 per covered employee and for each dependent maxing out at $500 per family. You can make a more detailed comparison of details that will affect your personal circumstances by looking closely at the member handbooks for NJ PLUS and the Traditional Plan on the State Health Benefits web site at http://www.state.nj.us/treasury/pensions/shbp.htm.

A primary question about the elimination of the Traditional Plan for active employees is how large will the network of physicians, hospitals and labs be? Also, will all network providers accept new patients? There have been problems (mainly in southern NJ) with in-network physicians not accepting new patients in NJ PLUS.

Members currently enrolled in the Traditional Plan pay the following: $2,094 for single coverage; $4,483 for member, spouse/domestic partner; $5,335 for family; and $3,094 for parent & child. In all cases these employee contributions amount to much more than the proposed 1.5% salary deduction for medical benefits. If an employee’s physician, hospital and lab are in-network there will most likely be a savings for members and their families who are currently enrolled in the Traditional Plan.

If an employee goes out-of-network in the new PPO, the primary difference will be 30% co-pay as opposed to the Traditional Plan’s 20% - based on the reasonable and customary fees charged for various visits and procedures. There is no gatekeeper in the PPO. In the Traditional Plan, members pay a deductible and 100% for anything the physician charges above the reasonable and customary fees. In the proposed PPO in-network and remaining HMO’s that would not be the case.

Additionally, effective July 1, 2007, there will be $15 co-pay for a doctor’s visit instead of $10 co-pay. If you go to the Emergency Room, the co-pay will be $50 instead of $25 or $35 unless you are admitted, in which case there will be no co-pay.

Also effective July 1, 2007, your prescription drug coverage under the new proposal will remain $3 for a generic at the pharmacy, $10 for a brand name at the pharmacy, $5 for a 90-day mail order generic and $15 for a 90 day mail order brand name. The State has proposed that if your physician prescribes a brand name where there is a generic available, you will have to pay $25 retail or $40 mail order if you opt for the brand name. However, if your physician certifies and receives an approved, “no substitute allowed” for medical reasons, you may receive the brand name at the $10 co-pay rate.

Lastly, it should be noted that the wage increases that CWA and AFSCME have agreed to will provide an 11.94% increase over the term of the new contract for employees in their top step AFTER the 1.5% health benefit salary deduction. This percentage AFTER the health benefit deduction increases for those employees who move up steps in their salary guide.

Your bargaining team will continue to fight to obtain whatever is legally negotiable regarding health benefits. For now, I felt it was important to alert you to the elements of what the State has proposed. Please continue to check the Council’s web site at www.cnjscl.org for any breaking news regarding negotiations.

CAMPUS LOCALS HOST LEGISLATIVE BREAKFASTS

Since March 6, AFT New Jersey has sponsored five legislative breakfasts that have attracted 35 state legislators or their aides to campuses throughout the state including Rowan University, Rider College, Rutgers University (New Brunswick), William Paterson University, Montclair State University and New Jersey City University on April 24.

The purpose of these breakfasts was to urge the legislators to increase funding for higher education in the upcoming 2007-2008 budget and to impose greater State oversight on how each college or university spends these funds.

WPUNJ Local 1796 President Susanna Tardi addresses legislators and attendees

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tions of boards of trustees and the lack of a dedicated revenue source.

The breakfasts were organized by Local leadership with Council assistance. Each session drew any where from 30 to 60 activists - mostly AFT members, but also AFT retirees, representatives from other campus unions and student leaders. After informal discussions with legislators, Local Union Presidents set the tone by introducing legislators, making brief remarks and soliciting comments and questions from the audience. At Rowan, each legislator was asked to speak briefly and then take questions from the floor. At William Paterson and Montclair, some legislators spoke while others listened. At NJCU a legislator took the opportunity to announce his intention to introduce legislation to help finance new construction. At some campuses, the college/university presidents were also invited to speak, but these were clearly AFT events, in which our issues and concerns took precedence — funding, state oversight, student aid, increasing the ranks of full time faculty and upgrading the status of adjunct faculty.

Student leaders also participated in these breakfasts, as well as professional staff working in financial aid offices. Remarks made by students, who gave vivid examples of the detrimental effect of high tuition and neglect of campus infrastructure were particularly well received.

Special thanks go to Local Presidents Karen Siefring (Rowan FORCE), Dr. Suzanna Tardi (William Paterson, Local 1796), Dr. Dierdre Glenn Paul (Montclair, Local 1904) and Sarah-Ann Harnick (New Jersey City University, Local 1839) and the committees they organized to make these events a success.

Karen Siefring was pleased to see “members of the New Jersey legislature and public employees unions from the state higher education system meeting to discuss ways of working together to help solve some of New Jersey’s problems.” She considers the Rowan breakfast “a fine start to finding reasonable and acceptable solutions” and hopes that “this is just the beginning of more productive conversations.”

Dr. Suzanna Tardi described its legislative breakfast as an “opportunity for our state representatives to see that students, labor and management are united in their concern for the state of New Jersey to increase funding for higher education in order to provide quality education accessible to all students.”

Dr. Dierdre Glenn Paul assessed its legislative breakfast as “gratifying and engaging.” She considers “these breakfasts and similar forums as important to advancing a more effective working relationship between the local, other campus-based unions, and members of the Legislature.”

Sarah-Ann Harnick noted that its legislative breakfast attracted a cross-section of current and retired faculty, professional staff as well as local officers and members of the Student Government’s Executive Board. She commented that “Our Hudson County state legislators are very strong supporters of public higher education. This morning’s informal event was a wonderful opportunity to thank them for their support.”

In sum these breakfasts succeeded in uniting the entire campus community in favor of increased funding for higher education. They provided an excellent opportunity for both local union leadership and ordinary union members to meet and greet area legislators and for AFT/NJ to make an impact on the budget process. Annual breakfasts of this nature would undoubtedly raise our visibility and effectiveness in Trenton.
You would hardly know that Richard Stockton College of New Jersey is only one hour from Philadelphia and only two hours away from New York City. The College is nestled on a 1,600-acre campus in pristine southeastern New Jersey pinelands and it feels remote from the bustle of urban life. Indeed, with Lake Fred and its many pine-needled pathways smack in the middle of the campus, the College looks and feels like a village instead of one of the top five national public liberal arts colleges in the nation. That feeling is embodied in the Stockton Federation of Teachers (SFT, Local 2275) and nowhere is it more evident than at the Local’s traditional Payday Parties — what a great idea to get union members together to create a cohesive union family!

The payday parties provide the down time that faculty, staff and adjunct faculty need in order to network. SFT president Mike Frank commented that faculty and staff offices are not necessarily assigned to departments so the payday parties serve as a focal point that “promotes and enhances the commitment the Stockton community has toward each other as colleagues and more importantly, as union members.”

When asked about the origin of the payday party, some of the newer members remarked that they did not know when they started but that they are a tradition. So we picked the brains of one senior faculty who, in the 1970s, was a founding member of Local 2275. Now retired, founding member Ralph Bean (Natural Sciences and Mathematics-NAMS) recalled that in the College’s early days, there were no institutionally sponsored activities that faculty and staff could attend in order to meet and mingle. Thus, in order to fill that collegial void, NAMS faculty members Ralph Bean, Dick Colby and Tom Wirth (who would become one of the Council’s first staff reps) began the payday party tradition by running out to a local deli to buy “stuff”. Usually, “stuff” meant assorted luncheon meats, breads, deli salads and chips along with soda and beer deliveries from New Gretna Liquors (which to this day, provides beverage deliveries to the SFT payday parties).

Later, in the early 1980s, the payday parties became a bit more organized after the Local allotted resources to keep the parties going. In the later 1990’s, under the auspices of the Local’s “Special Committees,” the two payday party officers Melaku Lakew and Renga Iyer who, along with the arrival of Local 2275 Office Manager Sue Burrows in 2004, kept the payday parties alive as a gathering of union friends and family by adding an international flair to the cuisine.

Melaku and Renga thought that adding a cultural element to the payday parties would reflect the diverse faculty and staff population at Stockton. That idea took off — no more cold luncheon meats and deli salads for the payday parties. Instead, the menus have included gourmet fares from Ethiopia, the Middle and Far East regions, all parts Latin America and Europe. Assistant professor Ejantha Herath claimed, “If you want to learn about diversity, eat different foods!” It seems that the menu change is what keeps people interested in the parties. We spoke with professional staff member Eva Baranowski who said that, “the parties started as a way to get together and at first, the food was just okay— basically sandwiches. I only went a few times. Then two professors started with the wonderful idea of meals from different cultures. Ethiopians is still the best and the numbers of people attending swelled. I love trying all kinds of different foods — and I love the casual atmosphere where I can get to know faculty.”

Office manager Sue Burrows began working for the local in 2004 and when she found out about the party tradition, she dove right into the planning with abundant enthusiasm — she’s become a moving force in making sure the parties are successful. She looks forward to each party and often brings her daughter with her to participate in the family oriented event. Sue notes with a mis-

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chievous grin that she “thinks of the Stockton local as family” and enjoys teasing faculty and staff as she does her own family. “In fact,” she said, “everyone looks forward to and even expects an affectionate tease from me.”

The family element is one of the best features of the SFT payday parties. A couple of faculty and staff members told us that some of their children have grown up with the union. We spoke to the Castillos, Roberto and Maria, who brought three of their five children to the party. Roberto claims there is no better way to instill union consciousness in the next work force generation than by showing their children that the union is their ‘other’ family. High school senior Isuru Herath has been attending the payday parties since 2004 when his parents, faculty members Ejantha and Suvineetha came to Stockton. Isuru said that he enjoys meeting his parents’ colleagues, admires the SFT’s leadership style and in general has a high regard for unions. Kudos to Local 2275 for promoting union consciousness in the younger generation!

Mike Frank states with humor, “we all know that the key to any successful meeting is to serve food; in this case, the key to a tight knit union community is to throw a party attached to payday and to do it in style.”

Send us a story about how your local works to keep union solidarity thriving on your campus! – • –

Rutgers Administrative Staff Unit Elects to Unionize
Largest unit has decided to unionize; Sets stage for Supervisors group

After thousands of individual discussions and hundreds of small group meetings, an overwhelming majority of approximately 2,000 administrative workers at Rutgers University have elected to unionize by officially forming the Union of Rutgers Administrators-American Federation of Teachers (URA-AFT). Rutgers administrative staff workers talked about negotiating an equitable system for determining raises and promotions, preserving health and retirement benefits and protecting jobs, showing a consensus by signing authorization cards. Signed authorization for representation cards were delivered to Trenton today to file for the official certification of the URA-AFT.

“Organizing under the card check system means that we made a decision with an actual majority of the unit because every member counts,” said administrative assistant Lucye Millerand. “That is a true democratic process. Our members were able to talk about whether unionization is the right thing to do at Rutgers—and most of us have decided ‘yes.’”

“The New Jersey State AFL-CIO is proud of the efforts of the URA-AFT to bring a voice at work to the administrative staff at Rutgers University,” said Charles Wokanech, President of the New Jersey State AFL-CIO. “Rutgers and the labor movement have a long and proud history of supporting the efforts of working families to improve their standard of living, and it is only fitting that these workers also be able to benefit from having a real voice at work.”

Filing the cards with the certifying board in Trenton also signifies the launch of the second phase of the URA-AFT campaign, led by first-level supervisors at Rutgers. These managers and directors are the next largest group looking for representation with URA-AFT in a University which will be nearly 90% unionized after the administrative unit’s decision. “We are in the same pool as our colleagues in the administrative unit in terms of pay allocations and currently receive the same benefit packages,” said Julia Zapcic, a director of development. “We believe that affiliating with the American Federation of Teachers, a union that also represents Rutgers faculty, in URA-AFT, we will create the type of professional organization we need to support our work and the University’s goals.”

A third group of Rutgers staff members, those with specific technical responsibilities and training, are in a different group termed “professional” and are working with the Communications Workers of America (CWA), AFL-CIO in organizing their unit. – • –

Professional Staff Reclassification
ALERT!

The Council staff would like all professional staff members who have recently applied for or who are planning to apply for reclassification to a higher title to involve your Local union throughout the process. The reason for our request is that if your Local does not have a negotiated reclassification appeal process as part of the application procedure, there is a very narrow time frame in which you can mount an appeal under the State’s appeal guidelines. If we don’t know about a reclassification denial and your time runs out, there is no way we can get around an expired statutory deadline.
The tragedy at Virginia Tech has been a stunning reminder to all of us that violence can occur in places that we previously deemed safe--college and university campuses.

During the past week, I saw several TV newscasts that covered State College/University Presidents and other campus officials discussing their security plans, including extensive GPS tracking systems for students (who have elected to purchase costly, University cell phones) and secure entrance and exit checkpoints. In some instances, this emphasis on technology may instill a false sense of confidence by giving the impression that such a tragedy could be headed off on their campuses. I must question this confidence. Taking MSU as an example, policies for handling situations involving faculty and student complaints about dangerous or emotionally volatile students and student violence were not sent out to faculty and staff until after the massacre at Virginia Tech occurred. Perhaps these policies had been prominently noticed in the past, but, as far as I know, they have not been stressed recently. I did not find them easy to locate on the MSU website either.

While I am aware of privacy laws that impede the University’s ability to require troubled students to seek treatment and protect them from discrimination, I am also aware that many college/university administrations are slow to respond to faculty complaints and even slower to take action. Just this week, a faculty member on the MSU campus contacted the Local Union to report that he had notified the University about an obviously troubled student some time ago and was not able to get an appointment with the Office of Student Development and Campus Life in a timely fashion.

As a Union concerned about the welfare of the employees we represent, we have to take the initiative where the safety of the faculty, librarians and staff we represent is concerned. Locals can hold their Administrations to account by:

- Making sure that Administration Safety policies are widely publicized and can be easily found on the campus website. Contractual language we can rely on include Articles VIII (Information) and XXX (Safety) of the Agreement.
- Reporting to the University community in general, to the College/University Safety Committee and to the CNJSCL any policies that are deficient and, where appropriate, pressing for revised or new policies.
- Closely monitoring the College/University’s compliance with and dissemination of its policies.

While it goes without saying that preventive measures cannot guarantee that our colleges and universities will not have to confront what the faculty and students are now dealing with at Virginia Tech, we need to do all we can to make sure that our institutions’ policies and procedures regarding troubled students and emergencies are as effective as possible.

In related news, Acting Governor Codey has announced the creation of a task force on campus security in response to the Virginia Tech massacre.

According to an article in the April 21, 2007 Star Ledger, its purpose will be to “recommend protocols for all of New Jersey’s colleges and universities to follow in case of a campus security breach.” These protocols will encompass student and family emergency notification systems, campus lockdown procedures and more thorough policing. They may also include improved mental health counseling for troubled and potentially violent students.

The task force will be led by New Jersey’s Homeland Security Director Dick Canas and Commission on Higher Education Executive Director Jane Oates.

Meanwhile, over 30 private and public institutions of higher education in NJ have agreed to submit campus security plans to the Office of Homeland Security by the end of May.

Montclair State University already requires incoming freshmen to purchase cell phones (for $186 per semester) that allegedly alert students to emergencies through instant emergency text messages and also acts as a Global Positioning System (GPS) device that lets campus police know if a student needs help.

However, according to Local 1904 President Dierdre Glenn Paul, only a small fraction of the students and few, if any, faculty on campus have the GPS enabled RAVE phones. Since only that small subset of students would be contacted with an Instant Message, this method of contact can only be considered secondary at best, until a critical mass of community members have compatible phones. Further, to our knowledge, no one has ever ascertained whether the thousands of text messages that would have to be transmitted in an emergency situation will actually be received within any acceptable or predictable timeframe.

Dr. Paul notes that “we have never simulated a campus emergency other than an occasional fire drill. It is our feeling that without a full blown rehearsal of a campus lockdown or evacuation we can not accurately assess the quality of the extant Emergency Plan.”

Rutgers University has announced two initiatives: it plans to install security cameras at the entrances to all buildings on campus and to allow students and employees to register their cell phone numbers so they can get text messages from university officials in case of an emergency. Princeton University will install a similar text message early warning system. Seton Hall claims it has had such a system in place since early 2006.

All campus-based security plans have one major drawback. It appears that there is no legal requirement for these institutions to enact them, to submit them to the State for approval or to adopt uniform policies and procedures.
VETERAN NJCU AFT UNION LEADER HONORED


Christine has been employed at New Jersey City University since the late 1980s, first as an adjunct faculty member in the Women’s Studies Program, and since 1994, as a member of the professional staff as Director of the Open Writing Lab. The Open Writing Lab is the English Department’s center for student instructional support, providing a variety of administrative and educational services to the English Department and to the campus community.

Christine’s involvement with the AFT and with the Council began long before her employment at NJCU. With her husband, Bob Arey, she was active in the founding of Local 1839 and the Council, and for a time in the 1970s she was employed by the Council as office manager. “My main accomplishment there,” she said, “was to teach Marco Lacatena (then Council President) how to dictate letters.”

Since joining NJCU, she has served as the Local 1839 political action/COPE representative. Christine was soon elected as a Council delegate, and served as Council COPE representative for several years.

Her feminist activities began when she joined the National Organization for Women in 1970 as a charter member of Hudson County NOW (then Jersey City NOW). She served as NOW President for Jersey City and Hudson County, and from 1981 to 1985 served as New Jersey NOW State President. One of her major campaigns was to win pregnancy disability benefits for working women. She helped found a battered women’s shelter and lobbied for the Equal Rights Amendment, for New Jersey’s first gay rights bill (A1721), and for Title IX legislation, which guarantees equal funding for women’s athletic programs. On behalf of Local 1839, she is currently involved in the effort to gain passage of paid family leave legislation in Trenton, one of the Council’s top legislative priorities.

She considers her involvement in the labor movement and the feminist movement to be a natural match. In order for women to be empowered they must have full rights in the workplace, which can best be achieved through trade unionism. In order for trade unions to flourish, they must champion the rights of their female members, as well as other minorities. She praises Local 1839 for its longstanding commitment to women’s equality.

Christine is the daughter of Irish immigrants and grew up in Harlem. Her father was a stationary engineer and her mother a homemaker. Christine went to Catholic elementary and high school and attended Hunter College, working during the day and taking classes at night. She earned a BA in English/Women’s Studies from Jersey City State College in 1980 and an MA in Basic Skills/Urban Studies from the same institution in 1992.

Three other women associated with NJCU are also profiled in the book: Helen Hoch, professor of biology, Barbara Rubin, professor emeritus of women’s studies and Elizabeth Diggs, a former faculty member. Rubin joined the Jersey City State College faculty in 1967 and later co-founded its women’s studies program. She served as co-director and director of the college Women’s Center. In 1977, she was succeeded by Hoch, a member of the college’s women’s collective, who has worked on gender issues in New Jersey since the early 1970s. The Council honors their accomplishments.

Sources: Jersey Journal, March 27, 2007
Council interview of Christine Carmody-Arey

Council Bids VP Steinberg a Fond Farewell From Executive Committee

It is with a sense of deep gratitude and fondness that the Council Executive Committee says good-by to its out-going Vice-President Ivan Steinberg (NJCU). Ivan withdrew his name from nomination in the recent Council election. He was elected to the Council Executive Committee in 1997. During his tenure, he served with distinction as the Council’s voice in Trenton at the Commission of Higher Education meetings as well as at meetings and events of other external bodies. Council President Nick Yovnello commented that “I could always count on Ivan to provide insightful and meaningful commentary about developments in higher education in New Jersey and their impact on Council members.” Ivan will remain a Council delegate from Local 1839, but he will be missed at the Executive Committee meetings.

Sources: Jersey Journal, March 27, 2007
Council interview of Christine Carmody-Arey
MEMBER ASSISTANCE SERVICE AVAILABLE

If you need assistance with stress, mental health problems or substance abuse that is affecting your job performance—or if anyone in your family is experiencing similar problems—help is available from Healthcare Assistance with Member Support (HCAMS).

Some of you may be familiar with the Employee Advisory Service (EAS) which employers use to assist employees with the types of problems described above. HCAMS is a superior alternative because it acts as your advocate, which is something that EAS cannot do. As a union-friendly and employee-friendly organization, it will assist you in obtaining the health care you need, while protecting your rights on the job.

HCAMS is your personal referral service. It will counsel you and refer you to competent professionals that will accept your insurance. Should you miss time at work, it will further assist you in avoiding discipline and navigating fitness for duty exams.

You are encouraged to call 1-888-828-7826 if you have one or more of the following problems:

• Drug and alcohol dependence
• Stress related conditions
• Sleeplessness
• Uncontrollable anger
• Difficulties in concentrating
• Disciplinary issues relating to health
• Adolescent problems
• Other relationship issues

In sum, HCAMS can help you deal with a myriad of problems—at the workplace and at home. It can help you access treatment, obtain medical documentation, avoid disciplinary problems and to advocate for your right to health benefits, disability, family leave or sick leave.

Call for a confidential consultation. Ask for Terry Livorsi.

THIS IS A FREE SERVICE AVAILABLE TO THE ENTIRE BARGAINING UNIT—and yet another good reason to join the UNION.