



**LOCAL 2-21**

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# 21 NEWS

Editor: Steve Benoit

[WWW.USW2-21.COM](http://WWW.USW2-21.COM)

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21 News is a periodic publication of USW (United Steel, Paper and Forestry, Rubber, Manufacturing, Energy, Allied Industrial and Service Workers International Union) Local 2-21, 1201 Sheridan Road, Escanaba, Michigan 49829. The views and opinions expressed in this publication are not necessarily that of the International Union, the Local 2-21 membership, or the officers of these bodies. The editor reserves the right to refuse any article that is detrimental to the Local Union or the USW. Article accuracy and content is the responsibility of the author.

## Important Information & Events

Employee Assistance Program (EAP)  
([www.guidanceresources.com](http://www.guidanceresources.com))  
1-800-428-4650

### Retiree "Get Together"

First Wed. of each Month 10 am at the Union Hall

**Union Meeting:** February 11, 7pm - Dinner at 6pm

**Next Generation Meeting:** February 11, 5pm Union Hall

**Steward's Meeting:** February 25 -3:00pm

**Welfare Club Meeting:** Monday, February 9/March 9 at 7:00pm Mead Rod and Gun Club

**Total Benefit Solutions** will be at the Union hall Wednesday February 11 from 10:00am to 4:00pm for Union Benefit questions and to help "soon to be retirees" investigate the insurance market place and answer questions on the union insurance. Call 1-877-265-2212 to set up an appointment.

### Committee Members

	Home	Work	Cell
President Ken Curtis .....			241-8417
1st Vice Chuck Way.....		233-2705	280-1698
2nd Vice Joe Curran .....		233-2511	420-3918
3rd Vice John Dubord .....		233-2782	280-1044
Insurance Steve Benoit.....	233-7126	233-2366	399-4195
Comp Mike Nantelle.....	786-9039	233-2655	399-0466
Secretary Brandon Stromberg.....		233-2714	284-1604
Treasurer Guy Trudell.....		233-2922	399-9143

Next Gen/Rapid Response.....Brandon Stromberg..233-2714 284-1604  
Hall Rentals .....Steve Kennedy . . . . . 789-1933



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<http://pacelocal21.proboards.com/>

## Dead Presidents and What Counts

info:Ken Curtis, President

In the past month we have seen numerous changes around the mill. Most of them welcome, but long overdue, and no coincidence that they should be done as the new owners takes the Rudder. Getting our ship "ship shape" will take more than what has been done to date, but it certainly is an improvement. The danger of course, is that the old guard is still hands on in many respects, and we have to keep on top of things. It is only natural to take a short cut or two when trying to build a Chevy with parts from a Ford. That is to say, some things look the same, but don't quite fit, and you're tempted to get a hammer.



That said, I thought it was interesting when our Safety Manager told us about

Verso's "Do right" policy. He told us that when an injury occurs and you're not sure if it is work related, the do right policy is to claim it as work related. That sounds good - but not different, from what was being preached for years by NewPage. And considering the fact that the guard hasn't changed, one would hope that this policy was introduced with a hammer that was then disposed of.

The Roll Wrap Shipping job curtailment is in its first week, and we have weekly meetings with the company on its progress. I thought some of the commitments made by the company were generous, in that they have promised not to

abuse flexibility and have put out sheets to keep track of employee and foreman concerns on a day to day basis that allow them to confidentially record their concerns and feedback. Time will tell. But I urge each of you to read in your contract about flexibility and transfer language. You will find Article 12 on page 19 discussing Temporary Transfers, and Article 33 on page 50 discussing Flexibility and Utilization. **GET FAMILIAR WITH THIS.** Especially you that are Stewards.

Speaking of Stewards, we had our Steward orientation and it was excellent. With Joe Curran, Chuck Way and John Dubord running it and giving specific examples to the Paper Mill, it was in my opinion, more informative than the one put on by the USW, which by its very nature was designed to discuss hypotheticals from all walks of life, and could get a little confusing at times. Well done Chiefs!

That brings us to the March meeting. We are in an election year, and all the positions on the committee are up for election. I cannot stress enough how important it is that you consider a position, from President on down the line. These are exciting times, and what this committee does over the next 3 years will help shape the future of this mill. Whether you're interested in Contract Language, building membership, Workman's Comp, or Politics there is a spot for you. And most importantly, it is a chance to pay your Local back for the life you have been given. We enjoy a hard fought and hard won way of life that has been drafted by the committees that came before us. Now is a chance to be part of that. Here is how it will work; nominations for all positions on the committee will be held at the regular Union Meeting in March. Elections will follow at the regular Union Meeting in April, and any newly elected officers will take over at the May meeting. At the risk of beating a dead horse, I will end with a quote from the Rough Rider, Teddy Roosevelt that I think sums it up:

"It is not the critic who counts; not the man who points out how the strong man stumbles, or where the doer of deeds could have done them

better. The credit belongs to the man who is actually in the arena, whose face is marred by dust and sweat and blood; who strives valiantly; who errs, who comes short again and again, because there is no effort without error and shortcoming; but who does actually strive to do the deeds; who knows great enthusiasms, the great devotions; who spends himself in a worthy cause; who at the best knows in the end the triumph of high achievement, and who at the worst, if he fails, at least fails while daring greatly, so that his place shall never be with those cold and timid souls who neither know victory nor defeat."

### **Paid & Unpaid Meetings with the Company**

info: Joe Curran, 2<sup>nd</sup> Vice President

In the past when attending meetings called by the company you would get paid for said meetings.

The company has recently been inconsistent with how they are treating these



situations; so your committee is asking that you do not come in for meetings on your own time unless the company confirms that they will pay you for your time. Otherwise make sure the meeting is scheduled while you are currently at work, have them come out to the operating floor if you have too.

### **Transferring and Training**

info: Joe Curran, 2<sup>nd</sup> Vice President

Just an FYI that we are looking into how people are transferred when their equipment is down and where they are placed in another department's line of progression. We have had multiple questions arise because of folks being transferred into departments on the 2<sup>nd</sup> job in the line because they are only trained on that job and not the bottom job. These situations were created because of a job cut and training that took place while college kids were here and they can't train others. Please contact me if you have any questions, comments or history on this or something similar.

## Wage Adjustment Process

info: Joe Curran, 2<sup>nd</sup> Vice President

I have conveyed this at multiple Union Meetings; the wage adjustment process is the responsibility of the department in which the extra responsibility and work is taking place. The Union Committee makes it a point to question the wage of the affected departments when a job cut takes place but unless we work in the department we have no idea about the daily ins and outs of your job and those that you work with. We can and will assist you in every way possible during the process from getting you the paperwork to attending the wage adjustment meeting with you or others in your department or line. Contractually we must question the wage with 90 days of the job changing which is a common practice at the contractual meetings for the job eliminations. Questions, concerns or comments please feel free to give me a call or shoot me an email.



## Rapid Response

info: Brandon Stromberg, Rapid Response/Next Gen Coordinator

"Just because you do not take

an interest in politics doesn't mean politics won't take an interest in you." -Pericles, 430 BC. I grew up in Iron River, MI. My two brothers and I were lucky enough to have a great stay at home mom. My dad made good money while working in the mines, but after the mines left so did the good paying jobs. After the mines, my dad worked for a company called, John Crane, but in time the company closed its building in Crystal Falls, MI and moved to Mexico. He always struggled to find a decent paying job, but never gave up. Throughout my life, I always remember my dad working extremely hard. He would work a 12 hour shift and then work in the garden until night fall. The next day, he would work a 16 hour shift and then split wood the rest of the day to heat our home. This would continue all week, all year, and continues today. One of the things my parents disliked the most in life was politics. They felt that staying out of

politics was the best way to live. My point to this story is even though my parents worked extremely hard, took care of their children in every way, and loved their family deeply, they ignored opposing forces that surrounded them and worked against them their entire lives. Nothing about politics is perfect. Blatant lying is not punished. Super PACs have a huge influence on all sides. Our opinions do not seem to matter. Many people are poorly educated and believe everything said through mainstream media. Let's not get started on how many days they work a year. Yet everything about politics affects us, and, at the end of the day, this is the system we have. It's not perfect, but if we ignore it we will work against it our entire lives. Here are some things to watch:

Retiree pension cuts: When the President signed the latest spending bill on December 16, 2014 there was hidden pension cuts passed too. The new bill allows multi-employer pension plans to cut benefits of current retirees. Retiree's 80+, or are receiving a disability pension are not subject to the cuts. 75-79 are subject to smaller cuts than 75 and less. Of the 1,400 multiemployer plans nationwide, 200 plans covering 1 million individuals are at risk.

U.S. Supreme Court Ruling: In 2006, M&G Polymers, new owners of the plant, said their retirees must start contributing to the cost of their health benefits. Their union negotiated contract promised a "full company contribution." The retirees sued and won before the U.S. 6th Circuit Court. Then, with backing from the U.S. Chamber of Commerce and others, the U.S. Supreme Court agreed to hear the case. The Supreme Court struck down the promised health benefits for the retirees.

National Right-to-Work: Recently, GOP Senators introduced National Right-to-work legislation. Our country has been divided on this issue, but one fact remains. If a person does not want to be part of a union by paying union-dues, then he/she should not receive representation from that union. Stay educated!



## Next Generation

info: Brandon Stromberg, Rapid Response/Next Gen Coordinator

This month will be the first time we meet at 5:00pm. Our main focus the next couple months will be planning our 2nd annual "Strike for Hunger." Come and join us. Also, we are working on getting our Next Generation coordinator here to visit and share some of the things they are working on across Wisconsin, and to meet all of you.

A retired steelworker, Maria Maniaci, has been nominated to the Upper Peninsula Labor Hall of Fame. This is an incredible honor and she will join the ranks of labor leaders like Richard "Dick" LaCrosse, who started his career right here at our paper mill. There will be an induction ceremony this fall. Congratulations Maria!

Right now, the USW is engaged in their largest strike since 1980. The strike is coming after failed negotiations with the Tesoro. The strike encompasses 9 oil refineries and chemical plants. Media outlets are saying this action is about health care and wages, but USW members are saying this action is to address refinery safety and resolving chronic understaffing issues. History reinforces their statement. In 2010, 7 refinery workers (6 union members) were killed at the Tesoro Anacortes facility. USW Local 12-591 president Steve Garey said, "Our local union has lost 14 members in 16 years. Quite frankly, we're tired of our coworkers being killed and being subjected to this risk."



### Safety Issues Added to Message Board

info: Steve Benoit, Insurance Advocate and Tracy Rajala, E3 Safety Advisor

After the other day's incident in the E3 Mill where an electric cart came into contact with an MCC Door and almost hit two workers as they were exiting the MCC Room, the workers informed two members

of management and they were brushed off. At no time did management mention entering this near miss into Medgate. Three days later in a morning meeting one of the workers that was involved brought the near miss up again and one of the same members of management chose to once again brush the issue off and say, "we will not solve this here", at no time did he encourage the employee to enter the near miss into Medgate. Eventually, with the assistance of the Safety Advisor, the employees were able to enter the near miss into Medgate. This is an example of management brushing near misses, accidents, etc. under the rug or not taking them serious.

A decision was made to provide you a way of informing and documenting the information/concerns that you've already provided to management. On the USW Local 2-21 Union Message board (<http://pacelocal21.proboards.com/>) a safety tab has been created with a board called safety issues for you to go on and share information. Here, you will be able to explain the situation and the outcome. This is an opportunity to share information about a time when you went to a Foreman about a concern that went nowhere; entered information into MedGate that may have millwide implications; or are just looking for advice on how to handle a concern you may have. It is important that you realize that this message board does not replace Medgate, going to a supervisor or a safety advisor is still the first priority. The message board link is available for you to inform your union brothers and sisters of your issue, to document it in another place and look for feedback. If you need assistance getting onto the message board please contact any of the Union Committee for assistance.

"Immediate reporting of accidents and injuries means reporting of the injury or accident during your working shift." Per the Immediate Reporting of Accidents and Injuries Policy.



## 10 Financial Terms Everyone Should Know

info: Larry Hathaway,  
Senior Investment  
Representative with  
UPSB Financial  
Services

Understanding financial matters can be difficult if you don't understand the jargon. Becoming familiar with these 10 financial terms may help make things clearer.

### 1. Time value of money

The time value of money is the concept that money on hand today is worth more than the same amount of money in the future, because the money you have today could be invested to earn interest and increase in value.

*Why is it important?* Understanding that money today is worth more than the same amount in the future can help you evaluate investments that offer different potential rates of return.

### 2. Inflation

Inflation reflects any overall upward movement in the price of consumer goods and services and is usually associated with the loss of purchasing power over time.

*Why is it important?* Because inflation generally pushes the cost of goods and services higher, any estimate of how much you'll need in the future--for example, how much you'll need to save for retirement--should take into account the potential impact of inflation.

### 3. Volatility

Volatility is a measure of the rate at which the price of a security moves up and down. If the price of a security historically changes rapidly over a short period of time, its volatility is high. Conversely, if the price rarely changes, its volatility is low.

*Why is it important?* Understanding volatility can help you evaluate whether a particular investment is suited to your investing style and risk tolerance.

### 4. Asset allocation

Asset allocation means spreading investments over a variety of asset categories, such as equities, cash, bonds, etc.

*Why is it important?* How you allocate your assets depends on a number of factors, including your risk tolerance and your desired return. Diversifying your investments among a variety of asset classes can help you manage volatility and investment risk. Asset

allocation and diversification do not guarantee a profit or protect against investment loss.

### 5. Net worth

Net worth is what your total holdings are worth after subtracting all of your financial obligations.

*Why is it important?* Your net worth may fund most of your retirement years. So the faster and higher your net worth grows, the more it may help you in retirement. For retirees, a typical goal is to preserve net worth to last through the retirement years.

### 6. Five C's of credit

These are character, capacity, capital, collateral, and conditions. They're the primary elements lenders evaluate to determine whether to make you a loan.

*Why is it important?* With a better understanding of how your banker is going to view and assess your creditworthiness, you will be better prepared to qualify for the loan you want and obtain a better interest rate.

### 7. Sustainable withdrawal rate

Sustainable withdrawal rate is the maximum percentage that you can withdraw from an investment portfolio each year to provide income that will last, with reasonable certainty, as long as you need it.

*Why is it important?* Your retirement lifestyle will depend not only on your assets and investment choices, but also on how quickly you draw down your retirement portfolio.

### 8. Tax deferral

Tax deferral refers to the opportunity to defer current taxes until sometime in the future.

*Why is it important?* Contributions and any earnings produced in tax-deferred vehicles like 401(k)s and IRAs are not taxed until withdrawn. This allows those earnings to compound, further adding to potential investment growth.

### 9. Risk/return trade-off

This concept holds that you must be willing to accept greater risk in order to achieve a higher potential return.

*Why is it important?* When considering your investments, the goal is to get the greatest return for the level of risk you're willing to take, or to minimize the risk involved in trying for a given return. All investing involves risk, including the loss of principal, and there can be no assurance that any investing strategy will be successful.

### 10. The Fed

The Federal Reserve, or "the Fed" as it's commonly called for short, is the central bank of the United States.

*Why is it important?* The Fed has three main objectives: maximum employment, stable prices, and moderate long-term interest rates. The Fed sets U.S. monetary policy to further these objectives, and over the years its duties have expanded to include maintaining the stability of the entire U.S. financial system.