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Volume 2                               Marie Penington, Editor
*****
                                           July 24, 1991
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Feel free to contact any of these three officers at any time.

FLSA COVERAGE FOR CR'S

CR's will recall they were informed in mid-May about the arbitration award which extended coverage to them under the Fair Labor Standards Act (FLSA). As anticipated, SSA has filed an appeal of the award with the Federal Labor Relations Authority. (Note: This type of award cannot be appealed to Court.) Of course, it is not possible to predict when the FLRA will issue its decision, but it will probably occur by the end of December 1991.

The most important part of FLSA coverage is full time and one-half for overtime. As you know, overtime pay has been capped at GS-10, Step 1 rate which is currently \$20.35 per hour. Full time and one-half rates for GS9, Steps 5 - 10 and GS-10, Steps 2 - 10 exceed GS-10 Step 1. Following are examples of full time and one-half hourly rates. GS-9: Step 8 \$22.78; Step 10 \$24.05. GS-10: Step 5 \$23.05; Step 7 \$24.42; Step 9 \$25.78; Step 10 \$26.46. Supervisors are also capped at the GS-10 rate; therefore, many CR's will be receiving a higher overtime rates than their OS's.

You can see that full time and one-half will substantially increase many CR's income while, at the same time, comparable increasing SSA's salary expenses. Issues that were litigated in this case were essentially uncharted legal waters; however it appears that SSA was unable to make a good case in its appeal. Considering the potential amount of backpay and future increased costs, one would have expected SSA to appeal even if they felt it would be unlikely they will prevail. If they accomplish nothing else, the appeal will delay any increase overtime expense payments until after the end of the fiscal year.

Inquiries indicate that many CR's are wondering about the backpay issue. As far as we can determine, a back pay issue with a comparable set of facts has not been previously litigated. There are two statutes that would apply to backpay in the federal sector where overtime rates are involved: (1) Federal Backpay Act of 1966, and (2) Backpay provisions in the FLSA Act of 1938. The law that brought federal employees under FLSA coverage in 1974 did not specify which backpay law would apply. The Federal Backpay Act permits retroactive pay up to 6 years while the FLSA Act normally provides only for 2 years. The Union filed its grievance on December 16, 1987; therefore, CR's could be receiving retroactive payments beginning with December 1981 if the Federal Backpay Act of 1966 applies.

The Arbitrator did not rule on the backpay issue in the initial award. Instead, he established a 60 day period after the award becomes final for the Parties to negotiate settlements on backpay and certain other issues. (Note: The award does not become final until the FLRA has issued a decision on SSA's appeal.)

However, there are a couple of items worthy of note: (1) The Arbitrator made the finding required to apply the Federal Backpay Act, and (2) The Statute under which arbitrators have their authority Federal Service Labor-Management Statutes) mention only the Federal Backpay Act as basis for them to award backpay. CR's should retain their pay period statements in event they are required to make a showing that they had worked overtime during the applicable retroactive period.

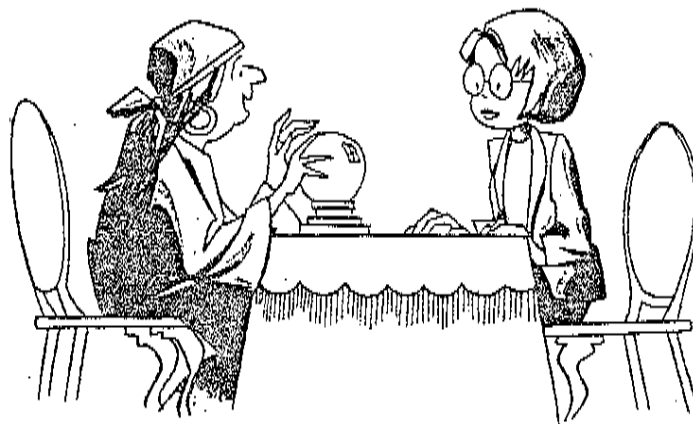
DO YOU WANT DENTAL INSURANCE?
(AFGE has it)

This is a reminder there are two Dental Insurance plans available to Members of Local 12505 through AFGE: (1) Plan 400 and (2) Denticare.

AFGE Plan 400 is a "fee for service" type plan. In other words, there is no participating dentist requirement. You select your own dentist and file a claim for reimbursement. This plan will reimburse you without regard to any other dental coverage that you may have. For example, you might also be receiving reimbursement for the same services under your Health Benefit Plan (i.e.: GEHA or Blue Cross). However, Plan 400 will reimburse up to its scheduled amount regardless of amounts reimbursed from this source. The premiums are \$6.00 for Single and \$14.00 for Family each pay period.

The Denticare Plan uses participating dentists. Its reimbursement is paid directly to the participating dentist. The Plan currently list slightly over 100 participating dentists in Oklahoma. Most of them are in the greater Oklahoma City and Tulsa areas; however, a substantial number can be found in other cities. A copy of this list is available upon request. The Denticare premiums are as follows: (1) Via Bank Draft: Subscriber \$10.00; Subscriber + one dependent \$18.00; Family \$24.00. (2) Via Other methods: Scriber \$12.00; Subscriber + one dependent \$20.00; Family \$29.00. NOTE: The rates are stated in monthly amounts, and are affected by the method of payment used.) The premiums are lower for the bank draft method due to lower administrative costs. Also, there is a one time enrollment fee of \$15.00.

Please contact either Sy Overturf, President or Marie Penington, Secretary/Treasurer if you wish enrollment information.



"You will meet a tall, dark, handsome man...and take his job away from him."

WHAT HAPPENED TO YOUR ERGONOMIC FURNITURE?

Originally, sufficient funds were appropriated and nearly all field offices were scheduled for furniture installations by the end of 1989. The short answer to the question as to why the furniture was not installed is that Dorcas Hardy spent the money for other reasons. Most of it went to fund the 800 Number System.

You will recall that Dorcas Hardy embarked on her 800 Number Plan during 1987. She was faced with the problem of not having any funds appropriated for this project. Also, she could not go to Congress for funds because this would have been giving an early alert of her plans to eliminate the field office structure. Consequently, she raided other budget categories.

The funds for ergonomic furniture was her favorite source to finance the 800 Number Plan. Consequently, the initial installation schedule was canceled. Actually, there was some logic to her using the furniture money for the 800 Number System. Namely, there was no point in spending money for furniture in offices that, under her agenda, would be closed within 3 years. Currently, about one-third of the offices have receive their furniture. It is not possible to install at the rate provided under the original schedule due to budget constraints, and a large number of offices still remain unscheduled.

WILL YOU NEED LEGAL SERVICES?

Most of us proceed with our day to day activities without giving much thought to whether events will occur that may require the assistance of an attorney. When such events do occur, we usually find ourselves unprepared and react by rushing to the yellow pages to look for an attorney. If you are an AFGE member, there is a more systematic way to approach a possible need for legal assistance.

Member should keep in mind that AFGE has a Legal Assistance Program with participating attorneys throughout the nation. Quite often, the initial question is whether or not one needs legal assistance. Under the agreement with participating attorneys, members are entitled to the following services without charge: (1) Consultations (up to minutes on consultation), (2) Document Review, and (3) Followup services (includes limited actions to solve problems such as making phone call or writing letters.

This service would be especially useful if one is away from home and is unexpectedly faced with a need for legal representation. An example of this could be becoming involved in a severe automobile accident while on vacation. A member can get the name of a participating attorney in the particular area with a phone call. In any event, don't panic and rush to the yellow pages if you need legal assistance. Instead, you should first take advantage of the AFGE Legal Services Program.

THE "MAD HATTER" WASN'T REALLY MAD

Did you ever wonder where the expression "mad as a hatter" originated? It's not just an expression taken from Lewis Carroll's Alice in Wonderland. It was a name applied to hat makers in the early 1900's, primarily those working in Danbury, Connecticut, the hat making capitol of the country at that time.

The reason was nitrate of mercury.

The process of making felt hats was to separate fur from the skin, where it was then graded, cleaned and mixed. After this process the fur was sucked onto a revolving cone by a vacuum inside it. Wet fur fibres were joined together to

MORE LIT. THE LIT SHAPES WERE THEN CALLED, HELD AGAINST A SOLARITY LIGHT
soaked with nitrate of mercury, then sent to a wet room for shrinking.

It was in the shrinking process that men, stripped to the waist in mercury-tainted "turkish baths," were exposed to poisonous steam that penetrated their bodies. A few years of exposure to mercury caused "the hatter shakes" to begin, with a slight tremor of the limbs. Symptoms following this included ulceration of the gums, rancid breath, excessive salivation, blackening and destruction of the teeth, headaches, palor and skin rashes. All outward appearances of being "mad."

It wasn't until 1941 the hatters, represented by the United Hatters of America, could convince the U.S. Public Health Service (PHS) there was a problem. Subsequently PHS issued a report advising a substitute of mercury with a non-toxic "carrotting" agent for mercury.

The Hatters, Cap and Millinery workers merged with Amalgamated Clothing and Textile Workers Union in 1982.

This is but a sketch of the legendary "hatters of Danbury." A more detailed version of the dramatic record can be found in Volume 2, Number 3 of Labor's Heritage magazine.

Reprinted from "Union Label & Service Trades Department, AFL-CIO.

AFGE MEMBER TELLS CONGRESS OF PROBLEMS WITHIN SSA FIELD OFFICES

Noting that "it is not uncommon for a caller to get repeated busy signals or have the phone ring twenty or more times before it is answered," Linda Thomas, a member of AFGE Local 2369, working as a CR, told of the myriad problems within field offices throughout the country at a recent congressional hearing. The hearing took place May 23rd before the House Select Aging Subcommittee on Retirement Income and Employment.

Thomas, a seventeen year veteran of the Bridgeton, NJ FO pointed out that with present staffing levels it will be impossible to handle the increased volume of calls once the local telephone numbers of field offices are published. "We can't handle the telephone calls now," she stated. "Clerical shortages in field offices exacerbate the already impossible task of handling incoming telephone calls," Thomas continued. "It is costing sixteen or more dollars per hour to have journeymen claims representatives file, type and answer telephones."

Explaining that waiting times in reception areas continue to be far too long, Thomas noted that it is not unusual for a person who has been waiting for two hours or longer to be turned away with the option of making yet another appointment or having the claim processed through the frustrating telephone system. "Ours is a special clientele," Thomas stated in her conclusion. "They deserve better than we are able to give them. We, the employees, are hoping for a long term solution to the agency's problems, not a short term fix."

"Thinking is the hardest work there is, which is probably why so few engage in it."

---Henry Ford

CHOOSE YOUR CREDIT CARD WISELY

Don't assume all credit cards are the same. One bank's card can cost you tens, even hundreds of dollars in unnecessary fees and interest charges each year over another's.

You might think that MasterCard and VISA issue credit cards. They don't. They simply act as the central clearing system between banks that offer their cards and retailers that accept them. It's the issuing bank that sets the interest rates, rules and fees.

What should you look for in a credit card? That depends on how you use it. If you pay your bill in full most every month, the interest rate is not very important (although it may be in the future if you change your payment habits). You want a card with a low or no annual fee, and a card which gives you a "grace period" before interest starts.

If you're like most people, and carry a balance each month, you must also consider the interest rate. You probably know that if you do not pay your bill in full, you will be charged interest on the unpaid balance. But did you know that if you carry a balance on your credit card each time you make a new purchase you will immediately be charged interest on that purchase?

In other words, if you generally don't pay your full bill each month, a "grace period" is of no value to you. What you should care most about is the "APR" (Annual Percentage Rate) that is charged to your balance.

Interest rates are either variable or fixed. With a variable rate, the interest charge is tied to some index, such as the prime rate. If the prime drops, your interest rate will drop too. For example, the rate on the Union Privilege true credit MasterCard dropped from 15.5% to 13.5% since April 1, 1990.

A Fixed rate is a flat rate. It will not drop when interest rates drop but, in theory, a fixed rate will not rise if interest rates were to rise. You should know, however, that even if you have a so-called "fixed" rate, your bank can effectively change that rate at any time simply by giving you notice of a new rate. Once you use your card after receiving such a notice, you have "accepted" the new rate.

No matter what type of card user you are, and what type of card you are considering, be sure to look carefully at any fees the bank charges. For example, is there a charge if you use the card at an Automatic Teller Machine (ATM) to obtain cash?

Many banks charge as much as 18% to 21% for each cash advance.

Also look at the extra features--called "enhancements" or "bells and whistles" --that the card comes with. Some cards come with "free" extras such as a service to buy various goods. In general, there are no free lunches. You will be paying for each "free" extra in the form of a higher annual fee or higher interest rate. So choose a card which only has those extra features you will actually use.

As a union member, you are eligible to apply for a MasterCard which has been endorsed by your union because it is specially designed to meet the needs of working people. This card features a low, variable interest rate with no (or a low) annual fee. There are no unnecessary charges on this card. And the card offers special features designed for union members, such as the right to skip payments twice a year, and the right to skip payments for 2 months during union-sanctioned strikes.

"Throughout history, the most common debilitating human ailment has been cold feet."

---Unknown

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