
A F G E - THE SSA WORKER'S UNION

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Volume 2 Marie Penington, Editor May 25, 1992

LOCAL 2505 OFFICERS

President:	Sy Overturf	Oklahoma City DO	405-231-5342
Executive Vice President:	Robert Smith	Tulsa DO	918-581-6379
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MOU BETWEEN AFGE & SSA CONCERNING IMPLEMENTATION OF THE SSI CLAIMS SYSTEM

The Union also used negotiations on this issue as a vehicle to obtain additional benefits for all employees. Listed below is verbatim MOU provisions for certain benefits that have general application. A copy of the full MOU is to be posted to the office bulletin board. The MOU has been ratified; therefore, management will be in the process of implementing it.

Sec. E, 2. "In order to help improve morale and create a pleasant work environment, each employee shall be permitted to personalize his/her work station consistent with regulations and the National Agreement. This will be done within reason and good taste."

Sec. C, 3. "It is management's intent that employees will not be penalized for accidental or inadvertent security violations."

Sec. F, 1. "Employees will be reminded of the existence of SSA/AFGE negotiated VDI/Eyeglasses program, and provided a copy of the agreement upon request. In accordance with Article 34 of the National Agreement, Management will advise employees as to what documentation is needed to support filing VDI related OWCP claims when appropriate."

Sec. F, 4. "Management will make reasonable efforts to maintain VDI machines according to manufacturer's specifications particularly as it relates to flicker, clarity of image, contrast, brightness and adjustability. If a problem arises with a terminal, such as screen flicker, and/or jump or blurred images, that terminal will be placed out of service until repaired."

Sec. F, 5. "Management has decided to allocate at least \$500,000 for the purchase of padded wrist rests and/or other adaptive devices (e.g. anti-glare screens, foot rests, document holders, etc.) for field office employees, whether or not they are involved in MSSICS, who have an identified need or who make a written request."

Sometimes reformed sinners are such a pain that you wish they had kept on sinning.

Thomas Sowell

LOCAL SCOOP

This issue of the newsletter begins a series of articles giving a biographical sketch of the officers and later members of Local 2505.

The first article will be about the Secretary/Treasurer, Marie Penington.

Marie was born in Des Moines, Iowa and grew up on a farm near Panora, Iowa. She obtained her BA from the University of Northern Iowa, Cedar Falls, Iowa in 1970. In October 1973 she went to work for SSA as a CR in Omaha, Nebraska DO, moving to Union, Missouri EO, Kansas City PSC and finally to Stillwater OK EO in September 1980.

Marie began her union membership while a CA in the PSC in 1977 and was soon appointed as a steward for her module. When Local 3852 was formed in 1980 for the Enid District she was the first Sec/Treas and upon the merger with Local 2505 she has continued as Sec/Treas to this day. In addition to her duties to the local, Marie serves on the Ninth District Council of Locals as one of the two representatives from Oklahoma; serves on the Ninth District Political Action Committee; by virtue of her office is a delegate to any function which 2505 is represented; and finally serves as the editor to the Local Newsletter.

Any time left over from work and the Union finds Marie at home on their farm south of Crescent where she and her husband, Sam, raise registered appaloosa horses. This spring has found them both busy most weekends going to horse shows showing their two year old filly and two year old stallion. In addition to this Marie is a member of Crescent Chapter 164 Order of the Eastern Star and a member of St. Margaret Mary's Catholic Church where she plays the piano each Sunday. Her other hobbies include crocheting, sewing, gardening and reading.

Look forward to seeing more about your President in the next issue.

UPDATE ON FLSA COVERAGE FOR CR'S

SSA agreed in the meeting with AFGE on May 6, 1992 to implement full time and one-half for CR overtime as soon as possible. They would not make acceptable agreements on other outstanding issues. Of course, the primary unresolved issue is the effective date of retroactive pay. It will be necessary to return to the Arbitrator for a decision on these unresolved issues.

UNION PRIVILEGE LOAN PROGRAM

The Union Privilege Loan Program has a new service to offer to AFGE members. It was developed because there are often types of borrowing needs union members have which banks and even credit unions cannot meet. That's why this program is an important complement to those programs offered by labor-sponsored credit unions and banks.

The Union Privilege Loan Program provides three unique types of loans:

* The Personal Loan -- an unsecured loan with a preferred interest rate and longer payment terms means low monthly payments and preferred interest rates. The loans range from \$2,500 to \$15,000 and can be used for any reason. Two special features of the loan program are the skip payment option which allows members to skip up to two consecutive monthly payments in any twelve month period and an annual \$30 cash rebate when members elect to have payments automatically deducted from their checking account.

* Education Loans — government sponsored student loans and private loans specifically designed for education purposes available to union members with college bound children.

* Equity "100" -- a special home equity loan available to recent home buyers or other union members with little equity in their homes.

Your office representative has a Question & Answer sheet for details about this new program.

CAMPAIGN IS LAUNCHED TO STOP SSA BAIL OUT OF STATE AGENCIES

Outraged by plans of the Social Security Administration's San Francisco region to have its employees start doing "state agency work," AFGE Council 147 has launched a campaign to stop the new policy.

"We've had enough," said Council President Craig Campbell, who represents SSA Field Office employees in the San Francisco Region. "SSA employees already face folders piled high on their desks, queries stacked an inch thick, phones ringing off the hook, mail baskets crammed full of untouched mail and claimants lined up outside the office doors," he added. "Now SSA wants us to help out the state agencies while our caseloads back up even further."

Originally, the agency had proposed to detail SSA claims representatives to the state agencies in the region. However, the Union objected, requesting negotiations and taking its protest to Congress. Following AFGE's swift action, SSA withdrew its proposal and agreed not to detail the employees.

San Francisco Regional Commissioner Linda McMahon then decided to have SSA field offices assist in the medical development for the state agencies in the region, including a four-page "Daily Activities Questionnaire" normally handled by the state agencies.

"SSA has lost control of its disability workload as a result of five years of staff cuts that have meant a loss of 17,000 fulltime positions," Campbell stated. He noted that the agency, itself, projects disability processing times will increase to 152 days in 1992 and 213 in 1993. "It may well take over a year to process disability claims if Commissioner McMahon gets her way," Campbell added.

Negotiations over the new plan resulted in an impasse presently before the Federal Services Impasses Panel (FSIP). Management's insistence in implementing the plan prior to the conclusion of negotiations and resolution by the FSIP forced AFGE Council 147 to file an unfair labor practice charge against the agency.

A regional campaign, headed by Campbell, has been launched to stop the agency's plan. Petitions, flyers and deskdrops have been circulated among the employees to seek Congressional intervention. Notices are being handed out to the public explaining the long lines and significant delays caused by this new policy.

"Destiny is not a matter of chance, it is a matter of choice; it is not a thing to be waited for, it is a thing to be achieved."

William Jennings Bryan

SYMPTOMS OF INNER PEACE BY Saskia Davis

Be on the lookout for symptoms of inner peace. The hearts of a great many have already been exposed to inner peace and it is possible that people everywhere could come down with it in epidemic proportions. This could pose a serious threat to what has, up to now, been a fairly stable condition of conflict in the world.

Some signs and symptoms of inner peace:

- * A tendency to think and act spontaneously rather than on fears based on past experiences.
- * An unmistakable ability to enjoy each moment.
- * A loss of interest in judging other people.
- * A loss of interest in judging self.
- * A loss of interest in interpreting the actions of others.
- * A loss of interest in conflict.
- * A loss of the ability to worry.
- * (This is a very serious symptom.)
- * Frequent, overwhelming episodes of appreciation.
- * Contented feelings of connectedness with others and nature.
- * Frequent attacks of smiling.
- * An increasing tendency to let things happen rather than make them happen.
- * An increased susceptibility to the love extended by others as well as the uncontrollable urge to extend it.

WARNING:

If you have some or all of the above symptoms, please be advised that your condition of inner peace may be so far advanced as to not be curable. If you are exposed to anyone exhibiting any of these symptoms, remain exposed only at your own risk.

Editor's note. I wish to thank Paula King who shared this with the employees in the Stillwater Branch Office.

POETRY CORNER

It's Up To You

Laugh a little--sing a little
As you go your way!
Work a little--play a little
Do this every day!

Give a little--take a little
Never mind a frown--
Make your smile a welcomed thing
All around the town!

Laugh a little--love a little,
Skies are always blue!
Every cloud has silver linings,
But it's up to you!

Study Shows Congress Ignores Economic Reality

BALANCED BUDGET AMENDMENT WOULD COST JOBS

More than 3 million jobs would be lost, taxes would jump and state and local budget deficits triple under a balanced budget amendment calling for a zero deficit by 1995, according to a just released study.

The Wharton Econometrics Forecasting Associates (WEFA) study--commissioned by American Federation of State, County and Municipal Employees (AFSCME)--paints a bleak and devastating picture of America's economy, while backers of the proposed amendment portray it as a panacea to deficit woes.

In the House, hearings are continuing on H. J. Res. 290, while the Senate resolution (S. J. Res.18) was reported by the Judiciary Committee last year and is awaiting floor action. A constitutional amendment must be ratified by two-thirds of both Houses and then by three-quarters of the state's legislatures. Floor action on the House measure could come soon.

The WEFA, one of the most prestigious economic forecasting firms, based its assumptions on a balanced budget amendment passed this year calling for elimination of a \$400 billion federal deficit by FY 1995 through federal spending cuts and tax increases.

"This study should serve notice to the president and Congress that they cannot duck their fiscal responsibilities with a Constitutional mandate for a balanced budget. These projections of drastic economic consequences should serve as a reality check on what is perceived by many as the politically expedient thing to do...Ultimately working families would suffer the most, as millions of jobs would be lost and vital government services drastically reduced or eliminated," AFL-CIO President Lane Kirkland said.

The report predicts the following if the balanced budget amendment were ratified:

- * The nation's economic output would drop sharply--4.1 percent;
- * 3.4 million fewer jobs would be available;
- * Millions of people would be thrown out of work and the need to reduce federal spending would lower the amount the federal government spends on unemployment compensation;
- * State and local governments, already in fiscal crisis, would see their levels of deficits triple by 1995 to \$67 billion;
- * Federal taxes would dig deeper into both individuals' and businesses' pockets, personal tax collections would be 19.3 percent higher and corporate 15 percent higher;
- * Social Security taxes would rise, payments to individuals would fall.

"Congressional passage of a balanced budget amendment would amount to our leaders throwing up their hands in surrender at precisely the time when we need our leaders to roll up their sleeves and provide for a healthy economy in the years to come," Kirkland said.

WHAT YOU CAN DO--Contact your senators and representatives and tell them a balanced budget amendment is not the way to fight the federal deficit problem.

BE UNION, BUY UNION

As union members of AFGE, "be union, buy union" must be our motto, both at work and in our personal lives. We must be constantly vigilant about buying only union-made goods and services whenever possible. Of course, you say, that's always been AFGE's policy and always will be. But in these hard economic times, it can be tempting to consider a less costly, cheaper product or service.

Some say that labor has outlived its usefulness, that working people needed unions at one point in our country's history, but that unions are now outdated.

We should not make the mistake of thinking that employers today are any more benevolent or compassionate or concerned than employers a century ago. Business is in business to make money, not to create decent, safe jobs. Overwhelmingly, today's decent employers are decent because unions force them to be decent.

The labor movement has strived to improve the compensation and benefits of its union members. And we have been successful. No longer are employees forced to work under sweatshop conditions for long hours with little pay and no benefits to show for their hard work. But many employers are making increased use of part-timers to avoid paying health care and other benefits. Many companies are trying to destroy the union, with lower wages and diminished benefits as their ultimate goal to turn a higher profit.

We must be more careful than ever during these tough economic times to support our union brothers and sisters. Look for the union label in the clothes you buy and make sure that small appliance or tool you purchase is not on the AFL-CIO's "Don't Buy" list. If you're thinking about renovating your home, make sure the work is done by union contractors and labor. If not, we may all face those sweatshop conditions our grandparents and great grandparents fought against. BE UNION; BUY UNION!!

history repeats itself because each generation refuses to read the minutes of the last meeting.

Anonymous

ARTICLES NEEDED FOR NEWSLETTER

We would like to issue this newsletter monthly and with your help. We intend to have articles of local interest in each issue. But to do this the editor needs your help. The type of new articles that we would like to try to run are human interest articles, i.e. achievements of our members at work as well as at home. Let us know when there is a new baby in the family, an approaching marriage, your children's achievements in school, 4-H, etc.

Anyone wanting to contribute to this new section of the newsletter please send your articles to Marie Penington, R R 2 Ex 236, Crescent Ok 73028. They do not need to be typed, just readable.

Let's see this human interest section take off.

Let's make this Union newsletter your newsletter.

Questions & Answers Regarding The Union Privilege Loan Program

Q: Why is my union offering a lending program?

A: From time to time union members, like working Americans generally, need to borrow money to meet greater-than-usual expenses.

There are certain types of lending needs which existing financial institutions — and particularly labor-sponsored credit unions — do a good job of meeting. But there are other types of lending needs which credit unions and local banks are unable to meet. As a result, too many union members are forced to borrow money from finance companies which charge extraordinarily high interest rates.

Q: What types of loans specifically will be offered through the program?

A: The program will feature three types of loans.

- Personal signature loans with higher-than-usual loan amounts and longer-than-usual repayment terms.
- Government-guaranteed and other favorable types of college loans.
- Home equity loans for members with relatively little equity in their home.

Q: What are the advantages of the Union Privilege personal loans?

A: Union members who need to borrow a relatively small amount of money for a relatively short period of time generally have little difficulty obtaining a personal loan from their local bank or credit union. The Union Privilege Loan Program will enable members who need larger loans for longer terms to obtain such loans without having to go to a finance company.

Further, these loans will feature below-market interest rates and borrowers who have a good repayment record will be able to skip up to two consecutive payments per year should the need arise.

Q: What about the Union Privilege home equity loans?

A: Home equity loans are often desirable because the interest on these loans is generally tax deductible. A member whose mortgage is less than 75% of the value of his/her home will have little difficulty obtaining a good home equity loan from a credit union or local bank. But members with less equity — for example recent home buyers — generally will not qualify for a home equity loan. When such individuals need to borrow money, they are forced to obtain a personal loan which enjoys no tax advantage.

The Union Privilege home equity loan will enable members with little home equity but good credit to enjoy the advantages of a home equity loan.

(continued...)

Q: How can the Program help members pay for a college education for their children?

A: Paying for a college education for one's children is perhaps one of the most difficult financial challenges working Americans face. There are a number of very good college loans available, including government-guaranteed loans which are available without regard to income or prior credit history. The Union Privilege Loan Program will assist members in obtaining these desirable college loans.

Q: What are the other education products offered?

A: As an added service to union members, also available are helpful college advisory services. For example, *The College Advisor* is a personalized report which selects the ten colleges that best match a particular student's interests, abilities, goals and likelihood of acceptance. And there's also *The Parent Advisor* which helps parents and students better understand the overall college selection process.

Q: Won't this Program lead members to get in debt over their heads?

A: No. The purpose of the Program is not to encourage borrowing but to serve those members who have already decided that they need to borrow.

Indeed, many members may choose to use the Program as a means of consolidating existing debts into one loan with a lower interest rate and manageable monthly payments.

Furthermore, before any loan is made under the Program, the Bank will do a careful credit review to determine whether the member will be able to handle the loan being requested.

Q: Does that mean a lot of members who apply will be rejected?

A: Not necessarily. Any responsible lending program must assure that loans are made only to those able to handle the loan. But most individuals know whether they are credit-worthy and either will not apply for loans for which they cannot qualify or will understand and accept a denial. Furthermore, members who believe they have been erroneously denied a loan through the Program will have a right of re-review by the Bank.

Q: Does the union make any money from the program?

A: No. As with all Union Privilege programs, the union makes no money and does not use dues money to support the program. The Union Privilege programs are offered as a service to current members and as a means of encouraging individuals to become and remain union members.