

Mark Valdez  
President

# RANK & FILER

Stephanie DeLaRosa  
Recording Secretary

Marty Perez  
Vice President



Linda Doppe  
Financial Secretary

Buzz Enea Jr.  
Treasurer

December 2011 Edition

Local 1440



## TEMPORARY DISABILITY RATE CHANGE - 2012

Under Labor Code 4453 (A)(10) the temporary disability rate in workers' compensation cases will be adjusted upward for both the maximum and minimum rates effective 1/1/2012 for all injuries after that date – and, in very limited exceptions, for earlier injury dates. For the first time the max rate will exceed \$1000 per week - \$1010.50 to be precise - based on 2/3 of AWW (average weekly wage). Earners who make over \$1515.75 per week will qualify. All others will continue to be paid 2/3 of AWW. The statutory minimum will go from \$148 per week to \$151.57 (now that will pay the bills!).

Recall that one is limited to 2 years of TTD benefits absent limited exceptions within 5 years of date of injury for injuries after 1/1/2008 and for 2 years from first date of first payment for injuries between 4/19/2004 and 12/31/2007. If you have "capped out" or hit your two year TTD limits, contact counsel as there may be grounds for additional specific or cumulative trauma injury to be alleged which would entitle you to up to an additional 2 years of TTD depending on the medical evidence.

**John Harrigan, Boxer & Gerson LLP, Oakland and Antioch 510-286-2944 or 925-754-9900; see [www.boxerlaw.com](http://www.boxerlaw.com) and [www.workerscompzone.com](http://www.workerscompzone.com)**

## *The Drug & Alcohol Committee of Local 1440 wishes to share the 12 Steps of Recovery*

### *11<sup>th</sup> Step*

*"Sought through prayer and meditation to improve our conscious contact with God as we understood Him, praying only for knowledge of His will for us and the power to carry that out."*

*Prayer and meditation are our principal means of conscious with God.*

*We A.A.'s are active folk, enjoying the satisfactions of dealing with the realities of life, usually for the first time in our lives, and strenuously trying to help the next person in need who comes along. So it isn't surprising that we often tend to slight serious meditation and prayer as something not really necessary. To be sure, we feel it is something that might help us to meet an occasional emergency, but at first many of us are apt to regard it as a somewhat mysterious skill of clergymen, from which we may hope to get a secondhand benefit. Or perhaps we don't believe in these things at all.*

### *12<sup>th</sup> Step*

*"Having had a spiritual awakening as the result of these steps, we carry this message to Addicts and Alcoholics, and to practice these principles in all our affairs."*

*The joy of living is the theme of Recovery Twelfth Step. And action is its key word. Here we turn outward toward someone who is still in distress. Here we experience the kind of giving that asks no rewards. Here we begin to practice all Twelve Steps of the program in our daily lives so that we and those about us may find emotional Health. When the Twelve Steps is seen in its full implication, it is really talking about the kind of love that has no price tag on it.*

*Contacts: Nick G.*

*Cell phone: 925-872-1799*

*Work ext. – x6460, Union Hall 432-7396*

*Mark C. – x6146, Union Hall 432-7396*

*Alcoholics Anonymous 888-206-7272 or 829-0666*

# Union Plus Mortgage Program offers people protection for their most important asset

If you're like many union workers, your house is the most valuable asset you have. But it's more than an asset: it's your home. You need to do everything you can to protect it. One of the best things you can do is to get a Union Plus mortgage.

Q: How will getting a Union Plus Mortgage loan protect my home?

A: This product, made available to union members by Union Privilege, was created to help members in time of hardship. In the event of layoff, disability, or a union-sanctioned strike, Union Privilege makes your mortgage payment directly to the mortgage provider with an *interest-free loan* for up to six months. The intent of the program is to give you a way to stay current on your mortgage while seeking new employment or waiting for the disability checks to arrive. By keeping your mortgage current, creditors are not calling, your credit rating stays intact, and the peace of mind for you and your family is invaluable. (Please note that the benefit kicks in after the borrower has made 12 payments on his loan.)

Q: How much does having this mortgage assistance clause cost me?

A: Nothing. It is free to members of qualifying unions, just for being a union member. And not only is there no charge for the protection, your closing costs are discounted \$495!!

Q: I've heard it would also be available to my children?

A; That is correct. Union Plus Mortgage is available to active AND RETIRED members of the Steelworkers (as well as and many, many other unions) AND their parents and their children.

And yes, even if your parents or children are not union members, the mortgage assistance covers them in the event of layoff or disability. It covers whose ever income was used in qualifying for the loan.

Q: How is this interest free loan repaid?

A: In the event of layoff or disability, the first \$1000 of the loan is forgiven...it is a grant.

The remainder of the loan is paid off beginning 4 months after the last payment was made by Union Privilege, and the payment is 10% of the mortgage payment. For example, if your mortgage payment was \$1500, your repayment plan would be \$150/month.

In the event of a Union-sanctioned strike, there is a one-time only benefit of the entire loan amount being forgiven...the *entire* balance is treated as a grant.

Q: What are the terms of a Union Plus mortgage loan?

A: This is a benefit that can be attached to almost ALL of the products Chase offers, including FHA, VA, and Conventional loans. These loans will be at the exact same terms and rates as available to non-union members, except that you will enjoy the reduced closing costs and mortgage assistance benefits. Furthermore, the servicing of these loans will stay with Chase for the life of your loan.. it will not be sold to another servicer!

Q: I'm interested in learning more about the program, and about current rates, down payment requirements, etc. What do I do next?

A: The Union Plus mortgage is available exclusively through Chase, who Union Privilege selected to be the provider of this product. You can learn more talking to a loan officer at your local Chase branch, or calling our Union Plus Mortgage coordinator,

**Mary Niederhaus (916-567-5309)**

## Quote of the Month

I like to see a man proud of the place in which he lives. I like to see a man live so that his place will be proud of him.

~Abraham Lincoln~

## Christmas Cert.

### Winners

John Passur	Jeff Rutledge
Buzz Enea Jr	Jason Denney
Sam Bunch	Russell Crofutt
Norman Feen	Shayna Ramirez
Sam Navarro	Ben Salazar

## UNION HALL NUMBERS

**432-7396 ext.**

Mark Valdez	President	303
Marty Perez	V.P./Wage-Rate	310
Linda Doppe	F.S./Benefits	302
Buzz Enea Jr	Chairman/Rel.	300
Steve Berendsen	Tin Grievance	306
Steph DeLaRosa	M & I Griev	308
Mike Orlando	Rolling Griev	305
Joe Perez	Sheet Griev	307
Andy Angelo	Contracting Out	309
Nick Garcia	Drug & Alcohol	311

## Grievance Committee

Buzz Enea Jr.	Chairman -Reliability
Mike Orlando	-Rolling
Joe Perez	-Sheet
Steve Berendsen	-Tin
Stephanie De La Rosa	-M&I

## Contracting Out

Andy Angelo. -	Chairman
Jim Gillespie -	Assistant

## The C.A.A. Office Hours

Monday	Closed
Tuesday	Closed
Wednesday	7:00 to 11:00 am.
Thursday	12:30 to 4:30 pm.
Friday	12:30 to 4:30 pm.

*Signed contributions are invited by Members of Local 1440. Other contributions may be accepted. All material is subject to general interest to the membership and space availability, and may not be returned. Articles, opinions expressed, and statements made are not necessarily the opinion or the policy of the Union. The union does not endorse any advertisers*

*People employed in non-union workplaces are – according to U.S. labor law, “at-will” employees, meaning that an employer may terminate an employee without reason. A primary benefit of a labor agreement in your workplace is to provide job security for rank and file workers. The United Steelworkers has qualified representatives who work hard to ensure our members get the best possible labor agreement.*

## Have You Been Sworn In Yet?

Our Union Meetings are held every

2<sup>nd</sup> Thursday of the month

Our Next Meeting will be on

January 12<sup>th</sup>

5:30 PM at the Union Hall

677 Cumberland Street

Pittsburg, CA

## Your Wage Safety Representative's

**Bill Halgas** 439-6388

**Bob Bedoya** 430-6486

**Tim Lear** 439-6535

**John Passur** 439-6144

## LOCAL'S WEBSITE



[www.usw1440.com](http://www.usw1440.com)

[www.icdlearning.org](http://www.icdlearning.org)

## CPR & First Aid



Saturday January 14, 2012

8:30 am—2:30 pm

Adult CPR/Child CPR and First Aid

Learning Center

Class size limited to

6 people

Call the Learning Center at 6189 to sign up

**HAPPY  
NEW YEAR**

**From USW 1440,  
Wage Safety Representatives  
& Facilitators**



**2012**

*The Drug & Alcohol  
Committee  
of Local 1440  
Wishes all a  
Safe & Healthy*

**HAPPY NEW YEAR**



**ICD**

**Learning Advocates**

Andy Angelo	Hamid Heydari
Milt Lea	Tim Lear
Jeanne Millecam	Bill Swenson
Bill Soltis	David Hall
Fernando Blanco	Javier Lopez
Joe Veronis	



**Shop Union for the Holidays**

