Member's Son Serves in Iraq

At this season of thanksgiving, let us remember our friends and relatives who are bravely defending our great country throughout the world.

Sgt. Aaron Racine has been in the Army National Guard Unit (Gladstone), 107th Engineering Company, since October 2000. His company is a utilities section so he supports them on job sites. He was deployed to Baghdad, Iraq last January, and is stationed at Camp Liberty. Before his departure, he was at Ft. Eustus, Virginia, being trained in several different areas, such as field combat, operating heavy machinery; the 10K forklift, Hagglund Crane (62 ton lifting capacity), RTCH (Rough Terrain Container Handler known as T-rex – lifting capacity 53K), and the Atlas (All Terrain Lifter Army System – lifting capacity of 10K).

Aaron’s primary responsibility is to insure that the heavy equipment is mission capable and ready to use at any time. He deals with logistics, moving milvans, conex storage boxes and staging cement barriers for added protection to DOD (Department of Defense) buildings. When new (9827) companies arrive at the Camp, he is tasked out to help them unload their vehicles/machinery and other equipment.

Aaron’s deployment will end in January 2006, and he is looking forward to returning to NMU to finish his criminal justice degree. He plans to visit his nephews in Green Bay and Milwaukee, and enjoy the winter weather. Aaron is the son of our union member, Patty Healey, who is a Principal Secretary in the College of Arts and Sciences.

Civil Rights Activist Dies at 92

by Phyllis Zaenglein
October 23, 2005 - Detroit, MI

Rosa Parks died peacefully of natural causes in her Detroit, Michigan home at age 92. This woman was small in stature but remarkable in character. She made her place in history when on December 1, 1955, she refused to give her seat to a white man on a bus in Montgomery, Alabama; an unheard-of act by a black person at

(continues on p. 4)

ARE YOU A GAMBLER?
by Gary Jerry
UAW 1950 Bargaining team member and District 3 Stewart

With recent changes in the life insurance option at NMU for the clerical/technical employees, I thought this might be a good time to share some thoughts on life insurance. Before coming to NMU, I was licensed in Michigan to sell health and life insurance. I worked for the Franklin Insurance company for about two years.

As I have stated many times, term life insurance is a gamble. When I

(continues on p. 8)
GOOD and WELFARE

September
Floral arrangement to Jim Tharp, Region 1D UAW Rep. - surgery
Gift and card to SueAnn Salo for her retirement

October
Sympathy card to Marsha Larmour on the loss of her mother
Gift and card to Pat Woods - surgery
Card and flowers to Maddie Anderson - surgery

Be sure to notify Joann Jordon (x2767) when one of your co-workers is ill or has a family situation (loss, marriage, new baby or grandchild, etc.).

EMPLOYMENT CHANGES
Sheri Suckow resigned effective 10/8/05.
Barbara Munson’s transfer to the Senior Secretary II position in Political Science has been rescinded. (0631)
Pat Woods to Music, replacing Sheri Suckow, effective October 17, 2005.

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November Birthdays

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<tr>
<td>Patty Healey</td>
<td>11/1</td>
<td>Sally Roo</td>
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<td>Linda Greenberg</td>
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<td>Tracy Vanable</td>
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<td>April Bertucci</td>
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<td>Joann Jordon</td>
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<td>Barb Lantz</td>
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<td>Janice Coombs</td>
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<td>Susan Schroderus</td>
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<td>Melynda Nannestad</td>
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<td>Beth Sanderson</td>
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November Birthdays

The October “Take a Break” drawing winners were: Madeline Anderson, Judy Hopper, and Muriel Kangas.

Thank You
Just want to tell you thank so much - Your kindness brought a special touch that brightened up the day!
To Local 1950
Thanks you for the flower arrangement. It made me feel so much better to know that so many people were thinking of me.

Jim (Tharp)

UAW Brothers and Sisters
Thank you for thinking of me during my recuperation.
The orange kitty matches my decorations for fall, for Halloween, and brought a smile to my face.
Thanks so much.

Pat Woods
Gwinn Middle School Consumer Cash Cards are now available from Helen Bicigo (ext. 1128).

These cards, which cost $5, offer discounts at Taco Bell, Subway, Wendy’s, Main Street Pizza, Hudson’s, A&W, Jilbert’s Dairy, Togo’s, Fazoli’s, Rodney’s Pizzeria, Huron Mountain Bread Co., and Blimpie’s.

CAP Dollar Drive
Incentive Award Prizes 2005

$10,000 Cash Award (1)
$500 Cash Award (1)
$400 Cash Award (1)
$250 Cash Awards (6)
$100 Cash Awards (20)
$50 Cash Awards (20)

Tickets will be on sale until November 25. The drawings will be on December 9.

Contact Rita Leppanen for tickets, ext. 2495.

What is CAP?

CAP is an acronym for Community Action Program, a department of the International UAW. It is not a political party, nor is it tied to a political party. It is a non-partisan political arm of the UAW.

• CAP endorses candidates for public office based on their voting record and programs, not on their party affiliation.
• CAP helps register union members and their families.
• CAP delegates spend numerous hours canvassing neighborhoods and members to find out how members feel about issues and candidates, and getting out the vote on Election Day. (9631)
• CAP conducts an annual voluntary dollar drive to contribute to candidates for the U.S. House and Senate.
• CAP does not tell anybody how to vote.
• CAP does not force union members to contribute to it.
• CAP does not use dues money to make contributions to federal candidates.

Workers have learned through bitter experience that there is a powerful link between the bread basket and the ballot box. Gains won at the bargaining table can be quickly wiped out by actions of state or national legislatures and political leaders. That is why it is important we support the CAP dollar drive so we can support those legislators who support our interests.

UAW Local 1950 Meetings

2005
Wednesday, December 7

2006
Wednesday, January 11
Wednesday, February 1
Wednesday, March 1
Wednesday, April 12

All meetings are scheduled for the Marquette/Nicolet/Cadillac rooms.

Our May Luncheon will be held on Wednesday, May 17, 2006, in the Ontario/Michigan rooms.

Some people are like Slinkies... not really good for anything, but you can’t help but smile when you see one tumble down the stairs.

Gwinn Middle School Consumer Cash Cards are now available from Helen Bicigo (ext. 1128).

These cards, which cost $5, offer discounts at Taco Bell, Subway, Wendy’s, Main Street Pizza, Hudson’s, A&W, Jilbert’s Dairy, Togo’s, Fazoli’s, Rodney’s Pizzeria, Huron Mountain Bread Co., and Blimpie’s.
that time. She was arrested and fined $14.00.

After this incident, Parks lost her job as a seamstress at a local department store and faced a difficult challenge finding another one. Montgomery blacks reacted by boycotting riding buses for over a year.

Rosa Parks, born Rosa Louise McCauley, was a long-time member of Montgomery’s chapter of the NAACP and a civil-rights activist. In 1999 then President Clinton bestowed the highest honor a U.S. civilian can receive, the Congressional Medal of Honor, to Mrs. Parks, saying “her short bus ride went a long way for civil rights.”

“I would like to be known as a person who is concerned about freedom and equality and justice and prosperity for all people,” said Rosa Parks on the occasion of her 77th birthday. Frequently called the “mother of the civil rights movement”, she certainly will be remembered in this way.

More about Mrs. Parks’ life can be found at http://www.africawithin.com/bios/rosa_parks.htm

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**Background on Wal-Mart Health Insurance Coverage**

- **Wal-Mart Covers Just 47 Percent of its Employees.** According to the company’s website walmartfacts.com, the company provides health care benefits to about 568,000 of Wal-Mart’s 1.2 million associates in the United States. Based on Wal-Mart’s own figures, the company covers only 47% of its workforce.

- **Wal-Mart Offers Substandard Coverage.** Wal-Mart provides health-care options to their employees and families that have a deductible of $1,000. Wal-Mart employees must endure long waits to qualify for benefits: six months for full-time employees and two years for part-time employees.
  [Philadelphia Inquirer, 5/16/05]

- **Wal-Mart Under-Spends on Benefits.** In September 2003 the Wall Street Journal reported, “Last year, average spending on health benefits for each of the company’s roughly 500,000 covered employees was $3,500, almost 40% less than the average for all U.S. corporations and 30% less than the rest of the (2016) wholesale/retail industry, according to estimates by Mercer Human Resource Consulting, a unit of Marsh & McLennan Co.” [Wall Street Journal, 9/30/03]

- **Wal-Mart Health Care Lags Far Behind National Standards on Percent of Employees with Company Health Insurance.** Nationally, 68% of workers in large firms (200 employees or more) receive their health benefits from their employer. For example, 82 percent of Costco workers are covered by the company plan.

See WalmartWatch.com for more information.

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**Boxed Cake Mix Cookies**

1 box of cake mix  
2 eggs  
1/3 C oil

Mix together and make into walnut size balls. Flatten with a glass that was dipped in sugar. Bake for 8-10 minutes at 350. If you don’t eat any dough, this will make 3 dozen cookies.

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**Contributions to The FLAME**

Contributions to The FLAME from UAW Local 1950 membership are greatly appreciated. Submissions must be made to the Editor at dwilder@nmu.edu or Assistant Editor at pzaengle@nmu.edu by the 5th of each month in order to be reviewed for the next month’s newsletter.

Each issue of the Flame contains five 4-digit numbers of the member’s choosing. If you see your number, call Rita Leppanen @ ext. 2495. She will issue a $5 check to you. Marianne Eyer, Cindy Kleinschmidt, Barb Lantz, Susan Piziali, and Sheri Suckow were the October winners.

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**UAW Local 1950 W06 Scholarship Applications are due on November 15. Please submit them to D.W. (ext. 1589)**
HARVEST BAZAAR
Gwinn High School
Cafeteria
November 12
10 am – 2 pm
Crafts, rummage, etc.
Deadline for reserving a space/table is November 4, 2005. For more information, contact Helen Bicigo (Ext.1128) or e-mail the teacher at the school - alaitine@gwinn.k12.mi.us.

Third Annual Day of Warmth
Sponsored by Culver’s Restaurant
Please encourage everyone to eat at Culver’s on Tuesday, November 15, 2005. They will donate 10% of their sales to energy assistance charities. Eighty-five percent of those helped are elderly, disabled, or families with young children. Go to our web site at http://uaw1950.nmu.edu for more information.

Food for Thought
Their marriage was good, their dreams focused. Their best friends lived barely a wave away. I can see them now, Dad in trousers, tee shirt and a hat and Mom in a house dress, lawn mower in one hand, and dish-towel in the other. It was the time for fixing things. A curtain rod, the kitchen radio, the screen door, the oven door, the hem of a dress. Things we keep. It was a way of life, and sometimes it made me crazy. All that re-fixing, eating, renewing, I wanted just once to be wasteful. Waste meant affluence. Throwing things away meant you knew there’d always be more. But then my mother died, and on that clear summer’s night, in the warmth of the hospital room, I was struck with the pain of learning that sometimes there isn’t any more.
Sometimes, what we care about most gets all used up and goes away... never to return. So... while we have it... it’s best we love it... and care for it... and fix it when it’s broken... and heal it when it’s sick. This is true... for marriage... and old cars... and children with bad report cards... and dogs with bad hips... and aging parents... and grandparents. We keep them because they are worth it, because we are worth it. Some things we keep, like a best friend that moved away or a classmate we grew up with.
There are just some things that make life important, like people we know who are special... and so, we keep them close!

Upcoming November Events
So many things to do, so little time...

2-5 7:30  Student Directed Plays
Black Box Theater
5 Noon  Soccer vs. Finlandia
7:00  Football vs. Northwood
8 5:00  Native American Voices of Leadership
9 1:00  Volunteer & Community Involvement Expo
11-12 7:35  Hockey vs. Michigan
16-19 7:30  Play “As Is” - Forest Robert Theatre
17 7:30  Student Chamber Music Auditions
19 Noon  Music Scholarship Auditions
1:00  Play “As Is” - Forest Robert Theatre
1:00  Swimming vs. Wayne State/Hillsdale
7:30  David Wilcox - Kaufman Auditorium

23  No classes
Thanksgiving Holiday
24  Holiday
25  Seasonal Bonus Day

29  5:30  Women’s BB vs. Finlandia
7:30  Men’s BB vs. Finlandia
30  3:00  University Forum
THANKFULNESS

Be thankful for what you have; you’ll end up having more. If you concentrate on what you don’t have, you will never ever have enough.—Oprah Winfrey

Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation.—Brian Tracy

Feeling gratitude and not expressing it is like wrapping a present and not giving it. —William Arthur Ward

For today and its blessings, I owe the world an attitude of gratitude.—Clarence E. Hodges

For what I have received may the Lord make me truly thankful. And more truly for what I have not received.—Storm Jameson (v.2)

Gratitude is not only the greatest of virtues, but the parent of all the others.—Cicero

Gratitude is the memory of the heart.—Massieu

Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.—Melody Beattie

Gratitude takes three forms: a feeling in the heart, an expression in words, and a giving in return. (6664)—John Wanamaker

Hem your blessings with thankfulness so they don’t unravel.—Anonymous

If one could only learn to appreciate the little things...
A song that takes you away, for there are those who cannot hear.
The beauty of a sunset, for there are those who cannot see.
The warmth and safety of your home, for there are those who are homeless.
Time spent with good friends, for there are those who are lonely.
A walk along the beach, for there are those who cannot walk.
The little things are what life is all about.
Search your soul and learn to appreciate.
—Shadi Souferian

If “thank you” is the only prayer you say, that will be enough.
—Meister Eckhart

Source: http://www.quotelady.com/subjects/thankfulness.html

Freedom ...

It’s the Soldier, not the reporter who has given us the freedom of the press.

It’s the Soldier, not the poet, who has given us the freedom of speech.

It’s the Soldier, not the politicians that ensures our right to Life, Liberty and the Pursuit of Happiness.

It’s the Soldier who salutes the flag, who serves beneath the flag, and whose coffin is draped by the flag.

Pray for our men and women who have served and are currently serving our country and pray for those who have given the ultimate sacrifice for freedom.

The phrase that is guaranteed to wake up an audience: “And in conclusion.”

He who angers you, controls you!

You can tell how big a person is by what it takes to discourage him.
Stand up for Michigan’s School and College Employees

House Republicans sent House Bill 4947 out of the House Education committee, placing it on the House floor. The bill drastically changes the pension and health care benefits of college and public school employees in the following ways:

1. This bill will require all college and school employees hired after July 1, 2006, to become part of a 403(B) plan, AKA, a defined contribution plan rather than a defined benefit plan (which guarantees pension benefits for as long as a member lives).

2. The Michigan Public School Employees Retirement (MPSER) Board would be prohibited from publicizing rules for the establishment, administration, operation or investment of this plan.

3. Participants and their families would be placed on a “graded scale premium” as far as health, dental, vision and hearing benefits. Under the current system they must have 30 years of service credit. To receive health benefits under this bill, they must have 20 years of full time service, thus, making it very difficult for our college and school employees, who are not employed full time, to collect health care benefits.

4. For employees with fewer than 30 years of full-time service, the pension system would pay 3% for each year of service—e.g., for 20 years of service, the system would pay 60% of the monthly premiums. The system would pay premiums up to a maximum of 90% at 30 years service.

5. Participants would be responsible for paying the administrative costs of their plan from their own funds.

6. Under this new system participants would vest 50% after completing two years of service, 75% after three years of service and 100% after four years of service—except they must have 20 years of full time service to vest in the health plan, as mentioned above.

This bill will gravely impact our employees and their families by reducing their health and Companions benefits. We need action on this issue immediately, because it is on the House Floor.

Please go to our web site at http://uaw1950.nmu.edu to find a letter created by Sharon Horgan that you can use, and for addresses of your elected officials.
Are You a Gambler? (cont. from p.1, col. 3)

buy a policy I am betting that I am going to die before the expiration date of the policy and the insurance company is going to pay my survivors the face value of the policy. The insurance company is betting that I am going to live beyond the expiration date, and they will not have to pay me anything back.

At what stage of your life do you need insurance? My answer has to be during your whole life.

The time to have insurance is when you are young, because you are working and supporting a family, and they depend on you for their income. If you die you want enough insurance to get your kids through college, pay off your debts, pay your house off, etc. This gives you peace of mind knowing that your family will be taken care of after you are gone and your family no longer has your income. After your kids are grown and gone you still want to take care of them and their families to a certain extent, and you don’t want to leave them your financial burden. When you reach maturity and are getting frail and your health is failing you are going to start thinking of your funeral expenses and who is going to pay for them. At this point in your life you are going to find it is harder to acquire insurance, and even if you can get it, you are going to pay much more for the same amount of coverage as you had when you were younger.

As you can see term life insurance is cheaper the younger you are, and you can purchase a greater amount of insurance at a reasonable rate, but at the end of the term you lose all of the money you have paid in to it.

What is the alternative to term life insurance? It is called a whole life policy. With a whole life policy your premiums are going to be higher than for a term policy. The reason for this is because your payments stop when the whole life policy is paid in full. The whole life policy will pay you back a monthly payment if you live to retirement age, and you will still have the face amount of insurance until you die.

I have been told that the reason some rich people are rich is because the family buys every newborn member of the family a $1,000,000 whole life policy. The premiums are small and when the person dies their family gets the $1,000,000 or, if they live to the maturity date, they have a nice supplemental retirement plan.

With all of this being said, what do I think of NMU’s insurance? I think it is a great deal and I will be purchasing it. The reasons are, I have had cancer, and can increase my insurance without a physical or proving my insurability. My odds of dying are much higher so I may win my bet with the insurance company. Another reason is that the cost of everything, including burial expenses has risen dramatically, and I want to leave my wife enough money to cover my share of the debts and to leave her a little more financially secure.

I am in the 50 – 59 age-bracket and will be able to purchase $87,000 worth of insurance for $21.75 a month until I reach the age of 60. After I turn 60 my rates go up. I will then be paying approximately $50.93 a month, almost double the amount, for the same $87,000 of coverage until I retire. After I retire I will be able to purchase up to a max of $20,000 for the going premium. If I retired today that would be $2.30 per thousand or $46.00 a month for $20,000 of coverage.

I hope you all purchase insurance and I hope the insurance company wins the bet.

Thank you fellow bargaining team members for getting me this valuable benefit.

What do I think of NMU’s insurance? I think it is a great deal and I’m going to be purchasing it.

Lawn Care

It’s time to put winterizer on your lawn. This should be done in late fall so it works during the winter and greens your lawn for spring.

Rake your leaves and remove as much debris as possible before the snow falls to prevent damage to your grass.

Mowing your grass shorter and raking excess clippings as the lawn is going dormant will help reduce the risk of snow mold in the spring.

 SHARE The Season

Save 30-50% on products you buy in your local supermarket. SHARE serves over 200 communities throughout Wisconsin, northern Illinois and the Upper Peninsula of Michigan. Anyone who wants to save money on food and help their community, please go to their website at [http://www.sharewi.org/]. For questions, call DW at ext.1589.