

THE LOCAL 292
ANTENNA



Volume 54 - Number 3

Kokomo, Indiana

March 2005

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UAW Local 292
 Children's Easter
 Program

Sun., Mar. 20, 2005
 @ 2:00 p.m.

@ UAW Local 292
 1201 W. Alto Rd.,
 Kokomo

Easter eggs, prizes, candy
 & snacks
 with the Easter Bunny!!



**Special Election for
 Vice President**

NOMINATIONS

Sunday, March 6, 2005 at 2 p.m.
 at UAW Local 292 Union Hall

ELECTION

Thursday, March 17, 2005 from 5 a.m. - 9 p.m.
 at UAW Local 292 Union Hall

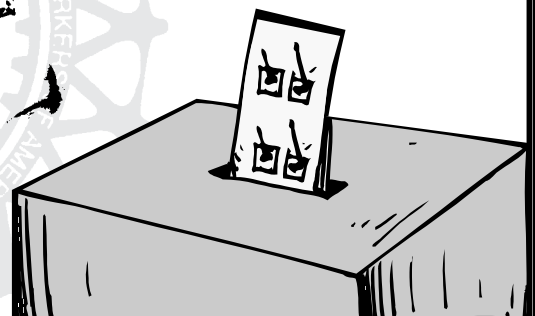
RUN OFF ELECTION (if necessary)

Tuesday, March 29, 2005 from 5 a.m. - 9 p.m.
 at UAW Local 292 Union Hall

**Nominations & Election for
 Election Committee**

Sunday, March 20, 2005 at 1 p.m.
 at UAW Local 292 Union Hall, 1201 W. Alto Road, Kokomo, IN

**OFFICIAL
 NOTICE**





Shop Chairman's Report

Rich Mince, Shop Chairman

I will begin with the monthly S.E.L. report for February 1, 2005. The benchmark in production is 2,425, in skilled 853 for a total of 3,278. Actual S.E.L. protected in production is 1,764, skilled 780 for a total of 2,544. The current active workforce in production is 1,675, in skilled 767 for a total of 2,442. On leave of absence there are 92 in production and 12 in skilled for a total of 104 bringing our total employment level to 2,546. The hiring requirements that we continue to monitor are 98 in skilled trades and in production 570.

In the area of Quality, the total PRR's issued for 2004 were 60. In January there were 4 PRR's and as of this date in February there are none.

In Health and Safety, for the entire year of 2004 there were 34 recordables and 2 lost workday cases.

There was no sourcing activity this month at our Jobs Committee meeting but we are continuing talks in the area of potential new work for our plant. Recently Harley Davidson toured areas in our plant and hopefully we will be able to announce new work for their company.

We have received a report of 3 new plant additions to the Automotive Holdings Group under Delphi Corp. A holding group plant's status is due to loss of their current business or the potential loss due to the lack of profitability. The following plants are on this list and are all UAW represented – Athens, Alabama 1,972 members; Tuscaloosa, Alabama 182; Fitzgerald, Georgia 305; Anderson, Indiana 946; Olathe, Kansas 128; Flint East (former Delco) 660; Flint East (former E/C) 2,233; Flint West 15; Laurel, Mississippi 79; Dayton-Wisconsin/Needmore Rd, Ohio 1,481. This reflects a total of 8,001 UAW represented members employed in these plants. The GM Muncie Manual Transmission plant was placed in a "closed plant" status which allows their employees eligible for transfer before other plants that are not in that status. Our division continues to operate at a profitable level, which is a positive for us as many plants in Delphi are not.

Our Shop Committee will be attending the Delphi Sub-council Meeting in March to be held in Pittsburgh, Pennsylvania. We will meet with the Delphi Chairmen, Shop Committees and International Union to share reports and return with any new information we may have.

In Solidarity,

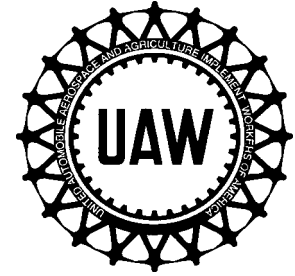
Grievances submitted by Zone Committeemen - Broken down by Step - February 1, 2005

Committeeman	Zone #	1st Step	1 1/2 Step	2nd Step	3rd Step	4th Step
George Anthony	Zone #1	0	35	130	2	0
Dennis Marcum	Zone #2	0	12	43	1	0
Jay Brown	Zone #3	0	20	30	2	0
Jim Justice	Zone #4	0	8	35	5	1
Total Grievances at Each Step		0	75	238	10	1

PUBLICATION POLICY— The deadline for submitting articles for The Antenna will be the 5th of the month.

The Antenna shall be the voice of UAW members. No articles will be accepted which tend to ridicule or hold up to contempt any local union officer or member or policy of UAW Local 292. All articles must be signed. All articles must be approved by the Executive Board of Local 292 prior to publication. Opinions expressed here in are the opinions of the writers and not necessarily the opinions of the Editor of UAW Local 292.

"Were it not for the labor press, the labor movement would not be what it is today, and any man who tries to injure a labor paper is a traitor to the cause." — Samuel Gompers



U.A.W. Local 292

1201 W. Alto Rd., P.O. Box B, Kokomo, IN 46904
Ph. (765) 453-4600 or (800) 347-4254
Office Hours 7:30 a.m.—4:30 p.m.

EXECUTIVE BOARD OFFICERS

- PRESIDENT Midge Collett
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- FINANCIAL SECRETARY/TREASURER Stephen Newton
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- SGT-AT-ARMS Mike Valdez
- GUIDE Marietta Wright
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- RECORDING SECRETARY Liz Stevens
- SGT-AT-ARMS Travis Witt

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- RESTAURA Joni Ramseyer

SHOP COMMITTEE

- ZONE #1 George Anthony
- ZONE #2 Dennis Marcum
- ZONE #3 Jay Brown
- ZONE #4 Jim Justice

BENEFITS REPRESENTATIVES

- Phil Caraco, Billy Cantu, Anna Ward,
Nick Kodrea & Georgia Zeigler
Alternate-Mark McAlpin

APPRENTICESHIP COMMITTEE

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JOINT ACTIVITIES REPRESENTATIVE

- Lewis Hall

JOINT TRAINING REPRESENTATIVES

- Lana Puterbaugh & Francis Van Camp

A.D.A.P.T.

- Mike Whiteman

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- UNION LABEL CHAIRPERSON Sarah Drake
- WOMEN'S COMMITTEE CHAIRPERSON Georgia Zeigler
- YOUTH CHAIRPERSON Dianna Jones
- RECREATION CHAIRPERSON
- CONSUMER AFFAIRS Pat Harden
- INDUSTRIAL HYGIENE TECHNICIAN Kathy Wilson

EDITOR

- Dianna Jones



The “McDonald’s Coffee Case” and Other Fictions

Irresponsible use of anecdotal cases by “tort reform” proponents is nothing new. The case of Charles Bigbee was the “McDonald’s coffee case” of the 1980’s. Ronald Reagan described Bigbee’s case in a 1986 speech as follows: “In California, a man was using a public telephone booth to place a call. An alleged drunk driver careened down the street, lost control of his car, and crashed into a phone booth. Now, it’s no surprise that the injured man sued. But you might be startled to hear whom he sued: the telephone company and associated firms!” In fact, Bigbee’s leg was severed after a car hit the phone booth in which he had been trapped. The door jammed after he saw the car coming, he tried to flee but could not. The accident left him unable to walk, severely depressed and unable to work. Because the phone company had placed the booth near a known hazardous intersection, and because the door was defective, keeping him trapped inside, he sued the phone company for compensation.³ Bigbee was brought to Congress to testify. He said, “I believe it would be very helpful if I could talk briefly about my case and show how it has been distorted not only by the President, but by the media as well. That is probably the best way to show people who are injured due to the fault of others should be justly compensated for the damages they have to live with the rest of their lives.”⁴ Charles Bigbee died in 1994 at age 52.

Anecdotal descriptions of a few atypical lawsuits intended to shock or amuse the public have been the cornerstone of the business community’s anti-jury advertising and public relations campaign since the 1980’s. Focusing on a few rare anecdotal cases, instead of the majority of cases that pass through the courts each year, feeds into a false and dangerous perception that the system is overflowing with frivolous lawsuits. Often such verdicts have either been thrown out or substantially reduced by trial judges or appellate courts, which is exactly how the system is supposed to work. Yet the public is given the false impression that a plaintiff received a windfall, a defendant was financially ruined, or the system failed. This is particularly irresponsible when, as is typical, cases are not cited by name or even by date so they can be checked for accuracy. When journalists or researchers do track them down, they find in virtually every situation that such cases have been mis-reported and misused.

The “McDonald’s coffee” case. We have all heard it: a woman spills McDonald’s coffee, sues and gets \$3 million. Here are the facts of this widely mis-reported and misunderstood case:

Stella Liebeck, 79 years old, was sitting in the passenger seat of her grandson’s car having purchased a cup of McDonald’s coffee. After the car stopped, she tried to hold the cup securely between her knees while removing the lid. However, the cup tipped over, pouring scalding hot coffee onto her. She received third-degree burns over 16 percent of her body, necessitating hospitalization for eight days, whirlpool treatment for debridement of her wounds, skin grafting, scarring, and disability for more than two years. *Morgan, The Recorder, September 30, 1994.* Despite these extensive injuries, she offered to settle with McDonald’s for \$20,000. However, McDonald’s refused to settle. The jury awarded Liebeck \$200,000 in compensatory damages – reduced to \$160,000 because the jury found her 20 percent at fault – and \$2.7 million in punitive damages for McDonald’s callous conduct. (To put this in perspective, McDonald’s revenue from coffee sales alone is in excess of \$1.3 million a day.) The trial judge reduced the punitive damages to \$480,000. Subsequently, the parties entered a post-verdict settlement. According to Stella Liebeck’s attorney, S. Reed Morgan, the jury heard the following evidence in the case:¹

1. By corporate specifications, McDonald’s sells its coffee at 180 to 190 degrees Fahrenheit;
2. Coffee at that temperature, if spilled, causes third-degree burns (the skin is burned away down to the muscle/fatty-tissue layer) in two to seven seconds;
3. Third-degree burns do not heal without skin grafting, debridement and whirlpool treatments that cost tens of thousands of dollars and result in permanent disfigurement, extreme pain and disability of the victim for many months, and in some cases, years;
4. The chairman of the department of mechanical engineering and bio-mechanical engineering at the University of Texas testified that this risk of harm is unacceptable, as did a widely recognized expert on burns, the editor in chief of the leading scholarly publication in the specialty, the *Journal of Burn Care and Rehabilitation*;
5. McDonald’s admitted that it has known about the risk of serious burns from its scalding hot coffee for more than 10 years – the risk was brought to its attention through numerous other

(Continued on page 4)

- claims and suits, to no avail;
6. From 1982 to 1992, McDonald's coffee burned more than 700 people, many receiving severe burns to the genital area, perineum, inner thighs and buttocks;
 7. Not only men and women, but also children and infants, have been burned by McDonald's scalding hot coffee, in some instances due to inadvertent spillage by McDonald's employees;
 8. At least one woman had coffee dropped in her lap through the service window, causing third-degree burns to her inner thighs and other sensitive areas, which resulted in disability for years.
 9. Witnesses for McDonald's admitted in court that consumers are unaware of the extent of the risk of serious burns from spilled coffee served at McDonald's required temperature;
 10. McDonald's admitted that it did not warn customers of the nature and extent of this risk and could offer no explanation as to why it did not;
 11. McDonald's witnesses testified that it did not intend to turn down the heat – As one witness put it: "No, there is no current plan to change

the procedure that we're using in that regard right now;"

12. McDonald's admitted that its coffee is "not fit for consumption" when sold because it causes severe scalds if spilled or drunk;
13. Liebeck's treating physician testified that her injury was one of the worst scald burns he had ever seen.

Moreover, the Shriner's Burn Institute in Cincinnati had published warnings to the franchise food industry that its members were unnecessarily causing serious scald burns by serving beverages above 130 degrees Fahrenheit.

In refusing to grant a new trial in the case, Judge Robert Scott called McDonald's behavior "Callous." Moreover, "the day after the verdict, the news media documented that coffee at the McDonald's in Albuquerque (where Liebeck was burned) is now sold at 158 degrees. This will cause third-degree burns in about 60 seconds, rather than in two to seven seconds (so that), the margin of safety has been increased as a direct consequence of this verdict."²

1 Morgan, The Recorder, Sept. 30, 1994.

2 Ibid.

3 Nader & Smith, No Contest: Corporate Lawyers and the perversion of Justice in America (1996).

4 House Committee on Banking, Finance and Urban Affairs, July 23, 1986.



Union Label Report

Submitted by Sarah Drake, Union Label Chairperson

Knowledge is Power: Get Yours Online

As union members, we are called upon by our leadership to, in part, improve working conditions, and maintain and protect the interests

of workers under the jurisdiction of the International Union. To unite in one organization, regardless of religion, race, creed, color, sex, political affiliation, nationality, age, disability, marital status or sexual orientation, all members under this union. To improve the sanitary and working conditions of employment within the workplace.

We also have a responsibility, not only to our union, but also to ourselves, to be educated in the history of the Labor Movement and maintain an intelligent and dignified membership.

We as Americans and as union members, also have the privilege and a social responsibility to engage in legislative, political, educational, civic, welfare, etc. which further improve, directly or indirectly, the general economic and social conditions for all workers.

Local union standing committees are made up of individuals who possess a strength or an interest in a particular area or they may want to learn more about a subject or find a way to contribute to the labor movement. Supporting American workers makes America stronger.

Regardless of whether your interests lie as an "armchair activist", "smart shopper" or "vivacious voter", there is something in these pages that will be useful to you. Many of these websites have free e-mail updating and links to related topics.

Buy America . . . It Benefits Everyone

The following sites provide news, information and links on buying American-made goods and services . . .

www.shopunionmade.org

www.unionjeanco.com

www.howtobuyamerican.com

www.bac-america.org

www.uniteunion.org -- click on *buy union*

www.unionlabel.org

www.unionpriv.org



Recording Secretary's Report

Jill Quackenbush, Recording Secretary

CONSTITUTION OF THE UNITED STATES OF AMERICA "By the People for the People"

"They keep talking about drafting a Constitution for Iraq. Why don't we just give them ours? It was written by a lot of really smart guys, it's worked for more than 200 years and besides that, we don't use it anymore."

In 1993 President Clinton signed the FMLA into law after being vetoed twice by George Bush Senior.

Studies estimate more than 50 million working people have taken 'Family Medical Leave'. It has enabled millions of Americans time off their jobs to care for seriously or terminally ill loved ones, bond with their new born babies or to recuperate from one's own illness.

FMLA is federally mandated and state regulated.

The law is vague enough for it to be often misconstrued by employers to purposely fit their own agenda. At this time, we do know the law doesn't go far enough -- FMLA does not cover all workers, and the leave is unpaid. In fact, among workers who needed FMLA leave but did not take it, more than three in four said they could not afford to take it. They cannot afford to miss a paycheck. To make matters even more difficult, nearly half of private sector workers aren't entitled to sick leave.

Instead of expanding family medical leave, the Bush administration will try to put new limits on the Family

Medical Leave Act, as early as March 2005. The changes will be to gut the law. For example, one proposed idea has been contemplated to deny time off work for any illness that affects you the worker (or a child out of school) for less than ten days, rather than three or more required by the existing law. So a worker with an emergency appendectomy, treatments, etc. who misses a few days of work or a working mother who needs to care for a child with a life-threatening bout of asthma could be disciplined or fired since their leave wouldn't be covered by FMLA.

Save FMLA -- Call, e-mail and write your representatives as soon as possible.

Call Congress Toll Free -- 1-888-355-3588
Capitol Switchboard -- 202-224-3121
Web address - www.in.gov
www.house.gov
www.senate.gov

Indiana Senator Evan Bayh
Fax -- 202-228-1377 or Phone-- 202-224-5623

Senator Richard Lugar
Fax -- 202-228-0360 or Phone-- 202-224-4814

Source: *AFL-CIOworkingwomen.com*

Veteran Affairs

February 2005 Veteran of the Month
The Veteran's Committee

Isaac B. Tharp

Isaac was sworn into the service at Ft. Benjamin Harrison Jan. 9, 1940. He went from there to Langley AFB VA. He served in the 36th squadron 8th Pursuit Group until June 9, 1941 when he sailed for British Giana until his health failed. He was a Buck Sgt. until Aug. 1, 1942 commissioned to Staff Sgt.

Isaac worked reclamation Salvage and also brought back planes that crashed in the jungle. He worked on 10 Martin Bombers, P36, P38, P51, B17 Amphibian Planes. He



received citations from several Tech Schools B17-B29. Isaac also received several commendations from his commanding officer at Atkinson.

He served on several bases in the U.S. (ALA, VA, FLA and IND).

Isaac was discharged on September 20, 1945. His service disability is Thrombo Phlebitis - 20% award, life member DAV.

2005 RETIREE MEETINGS

JANUARY 10	MAY 9	SEPTEMBER 12
FEBRUARY 14	JUNE 13	OCTOBER 10
MARCH 14	JULY 11 (Cancelled)	NOVEMBER 14
APRIL 11	AUGUST 8	*DECEMBER 10

ALL REGULAR MONTHLY DINNERS - 11:30 A. M. - PITCH-IN
 ALL MONTHLY MEETINGS - 12:30 P. M. - 2nd MONDAY
 AT UAW LOCAL 292, 1201 WEST ALTO ROAD, KOKOMO

*CHRISTMAS PARTY -- Sat., Dec. 10, 2005 - 12 noon
 CATERED -- Johanning Civic Center, 1500 N. Reed Rd., Kokomo

*(Meeting is tentatively scheduled and is subject to a date change). Some meetings are also subject to cancellation by membership motion and vote.

Clip and Save



UAW Local 292 Scholarship

Applications will be available Mar. 1, 2005

@ UAW Local 292
 1201 W. Alto Rd., Kokomo, IN

Deadline for turning in Application: Fri., Apr. 15, 2005.

Applicant must be a dependent of UAW 292 member.

Apprenticeship

"Request for Information" forms

We will be taking "Request for Information" forms at the following times and locations:

- ◆ Tues., April 19th in the Plant 7 break area from 6:00 A.M. to 9:00 A.M. and 1:00 P.M. to 4:00 P.M.
- ◆ Wed., April 20th in the Plant 8 Cafeteria from 6:00 A.M. to 9:00 A.M. and 1:00 P.M. to 4:00 P.M.
- ◆ Non-seniority applicants can come to UAW Local 292 on Thurs., April 21 from 8:30 to 10:30 A.M. and 12:30 to 2:30 P.M.

The testing will be scheduled some time in June, 2005.

If you have any questions, please contact Danny Nelson at 451-9582 or Gary Shaw at 451-9578.

Retirement Report

Richard Read

Charles L. Troupe,

2005 Regional P Region

MONTH

March
 April
 April
 May
 June
 July
 August
 September
 October
 October
 December



Howard County U \$1000 Scholar

Applications will be a
 @ UAW Local 292

Mail application to: Howard Co
 P.O. Box 2528, Kokomo

Application must be postma

Dept. 8436 Get

March 16 then April 20 @ Go

Retirees of De

March 8 then April 12 @ Cra

Former Dept. 960 Plastic W

March 31 @ Golden C

FAB III Get Together! Retire

March 2 then April 6 @ Gold
 Call Mary Welcher

Retirees and Active Empl

March 30 @ Lincoln Sc

HOOVER HEARING SERVICES

1201 W. Alto Rd., Kokomo, IN 46902

(Use the front entrance)

As a special service to members and eligible dependents, during the month of March on Mondays and Wednesdays from 8:30 a.m. to 4:30 p.m., we are again offering free-of-charge:

Video Ostoscope of your ears -(See the inside of your ears on a colored TV monitor to look for ear wax or other foreign objects) -- Value \$15.00.



Wax removal of both ears - (if needed) -- Value \$40.00.

To avoid waiting, please call us at (765) 453-5741 or (800) 944-8485 to schedule your appointment. We will also be happy to discuss any hearing concerns or questions you may have. We look forward to seeing you!

Official Notice

2005 Retiree Chapter Nominations & Election

Nominations

Monday, April 11, 2005

Election

Monday, May 9, 2005

Election Hours

10:00 a.m. to 1:00 p.m.

Election Location

UAW Local 292 Union Hall
1201 W. Alto Road, Kokomo, IN

Chairperson	Recording Secretary
1st Vice Chairperson	Financial Secretary
2nd Vice Chairperson	Sgt.-At-Arms

Benefit Hotline . . . From your Benefit Section

Effective March 1, 2005 Walgreens will no longer be a participating pharmacy for enrollees who utilize Medco Health for their prescription drug coverage.

This change affects hourly enrollees who are enrolled in the following plans.

1. Traditional Care Network (TCN)
2. Preferred providers organization (PPO)

This change does not affect enrollees who are enrolled in an HMO.

With over 40,000 stores in the retail network, finding a participating pharmacy near your home or office is easy. Chose among retail chains such as CVS, Sav-On, Rite Aid, Eckerd, Brooks and Leader Net. Leading supermarket chains, including Albertsons, Osco, Sav-On and Kroger and thousands of independent community pharmacies. These pharmacies are eager to welcome you to their stores and promise to provide you with the highest level of service.

It is easy to transfer to a new pharmacy. If you have refills remaining for a prescription that you filled at Walgreens, just provide your prescription information (your medication bottle may be sufficient) to your new pharmacy. The pharmacist can transfer the prescription or obtain a new prescription for you from your doctor.

Additional information about nearby participating pharmacies will be available on March 1, 2005. You can visit Medco on line at www.medco.com and click "Locate a Pharmacy" or call Medco Member Services Toll Free at 1-800-711-3459.

Don't Forget New Phone Numbers

Delphi Retirees & Active Hourly Employees

- | | |
|-----------------------|----------------|
| 1. Lay off Benefits | 1-877-389-2374 |
| 2. Retiree Assistance | 1-877-389-2374 |
| TDD | 1-877-322-0706 |

For Your Information

America's Health Care System --
Not much change in 35 years: Oct. 27, 2003.

"If we are to act realistically and adequately to deal with this health care crisis, then I believe that we must free ourselves of the illusion that we have a health care system in America. What we have, in fact, is a disorganized, disjointed, antiquated, obsolete non-system of health care."

Walter Ruether - 1968

In 1968, there were 30 million Americans without health insurance.

In 2002 that number grew to 43.6 million.



Trustees Report -- *Submitted by Jim Shelton, Trustee*

Last month we asked if anyone was interested in planting a crop on the 5-acre field our Union Hall owns, south of our property at Park and Alto roads. We now have a commitment from a local farmer to plant alfalfa, which will give us additional income the next 5 to 6 years. This crop also has a more pleasant appearance than the rocky and weedy field we were required to maintain several times a year.

With our membership decreasing resulting in decreased income, we have the dilemma of our bills increasing. With the completion of our 2005 budget, we found it necessary to look at ways to use our dues monies more creatively. One example of this dilemma is with our natural gas bills, which during the winter ran in excess of \$2,000 per month. The Trustees are presently

attempting to deal with this situation by evaluating the installation of programmable thermostats for the assembly hall and office areas. We are constantly striving to contain costs in other areas as well, but this continues to be an uphill battle. One substantial 'battle' we managed to win concerned our Property Insurance. We were fortunate to be able to locate an Independent Agent who offered better insurance protection for about \$5,000 less in annual premiums. This past year we managed to take substantial cost out of our monthly phone bills and our officer's pager contract as well. With your continued help, ideas and understanding, we can come much closer to attaining our goal of holding down expenses, while still delivering much needed services to you, our active and retired members.

Please attend your Union meetings and become a part of the process!

In Memoriam:

Rex Medlen
Gerald Durham, Sr.
Victor White

With Sympathy:

We extend our sympathy to...
The following members who have
lost loved ones during the month:



William Gaither	Duane Latta
Judy Franklin	Rosie Dowden
Yong Chung	Cathy Vanhoose
Suzanne Ahnert	Trent Dunlap
Jaetta Hoaks	Kent Acton
Tom Stitt	Bridgette Renfro-Yeakel
Velma Clark	Lemann Dea
Roger Higgenbottom	

Thank You!

■ Special Thank Yous . . .

A big thank you to all our Local 292 Hobby Club ladies that gave their time to make approx. 46 lap robes for Southern Care Hospice, Samaritan Caregivers and people at Howard Haven.

Three cheers for all of you. You are great!

DivorceCare Someone You Know Is Hurting

It's hard to know how to help someone who is going through a divorce. It takes a long time and a lot of work to heal the pain that comes with the breakup of a marriage.

DivorceCare is a special weekly seminar and support group just for people who are separated or divorced. If you know someone going through a divorce, make sure they know about DivorceCare. It might just be the best thing you could do to help.

Meetings are Mondays 6:30-8:30 p.m. @ Crossroads Church.

Call 453-4626 to register.

Call Shirley Rinehart for more info.

Chaplain's Report

Thelma Corbit, Chaplain



We live in a world of pain and heartache. We are weighed down with pressures upon pressures everyday. Peoples minds are distraught and oppressed. We don't have all the answers for the heart that has been broken. We don't understand the life that has to be scarred from hardship and grief.

We are losing our ability to identify and recognize real truth on anything. We are told certain things in the news and later hear something else, each one declaring it to be truth. Today's truth can be tomorrow's lies. People don't know where to put their belief anymore.

What we believe can make all the difference in the world. God has created within us a desire to believe. We can't put our faith in man. We can only believe in God and look unto him. He is the author and the finisher of our faith.

This is the time of year that our eyes are put on the cross and what was done upon it. That is our answer. This is what we need to think about when the pressure is on and no one around us seems to care.

Revelation 1:18 . . . *I am He that liveth, and was dead; and, behold, I am alive for evermore . . .*

Jesus is the cornerstone of everything we hold to be true. He is the first, the last and everything in between. He is the reason that we can face this changing world today. It is because he lives that we can keep believing.

The cross symbolizes the greatest victory of all time. The cross is not what is to be esteemed. It is the person who was on the cross. We serve a risen savior.

When the three Hebrews; Shadrach, Meshach and Abednego were thrown into a fiery furnace, their faith in God brought them out of the fire not burned.

Daniel 3:27 . . . *And the satraps, the deputies, the governors and the king's counselors gathered around together and saw these men that had been thrown into this fire, the fire had no power upon their bodies, nor was the hair of their head singed; neither were their garments scorched or changed in color or condition, nor had even the smell of smoke clung to them.*

This is the kind of God that I want to believe in. If he ever did it for anyone, he will do it again for us. God can and will help us with anything and everything when we serve him.

Going through painful trials that give us a run for our faith will only make our testimony greater.

In this world of disbelief we can choose to believe in one that gave his life so that we could have life and have it more abundantly.



Sinking Social Security

Social Security is not "heading for an iceberg." Minor adjustments could fix the program without the risks inherent in the president's privatization plan.

President Bush is planing an election-style campaign to convince Americans they should "reform" Social Security by allowing workers to put some of their retirement money in the stock market. Critics of his privatization plan say "dismantle" is a more accurate description of what Bush wants to do to the 70-year-old retirement program. What are Americans young and old to think?

It doesn't help the campaign's credibility that it is based on a faulty premise -- that Social Security is in imminent danger of financial failure. Actually, as government programs go, Social Security is the picture of stability. Yes, demographic changes in the coming decades -- more retirees, fewer workers -- will strain the system. Yet even the most sober projections say payroll taxes alone will sustain the program until 2018, and the accumulating trust fund, which is invested in treasury bonds, will support the current schedule of payments at least until 2042. Adjustments that are far more modest than Bush is expected to propose could extend the solvency of Social Security indefinitely.

So what's the rush to replace a program that offers predictable, steady retirement income with one that is more speculative and based on Wall Street's boom-and-bust cycles? The answer is not clear, but there is evidence that Bush's emphasis of the issue has more to do with ideology than economics. Two conservative organizations backing the campaign -- the Heritage Foundation and Cato Institute -- have long been hostile to Social Security. Along with the Club For Growth, whose fundraising activities usually help elect conservative Republicans, they are putting their considerable resources into the effort.

A recent memo on the subject from Peter Wehner, Bush's director of strategic initiatives, sets a partisan tone. "I don't need to tell you that this will be one of the most important conservative undertakings of modern times," he wrote to selected supporters. The memo also reveals the coming strategy, including speeches "to establish an important premise: the current system is heading for an iceberg."

Equating Social Security to the Titanic is uncalled-for hyperbole. Democrats are guilty of demagoging Social Security, too, but most Americans probably care little about the politics and a lot about the outcome.

Smaller checks, bigger risks

While the campaign's backers are plotting their strategy, Bush has yet to reveal important details of his plan. However, there have been selective leaks from the White House that are filling in some of the blanks.

Two key elements are at the core of the privatization plan: revision of the benefit formula and creation of individual investment accounts. Both are dramatic changes that would fundamentally alter the covenant between retired workers and their government.

Most important is the proposal to calculate an individual's Social Security benefit using a different formula. Currently, the initial payment (the amount a new recipient gets before any cost-of-living adjustments are made) is tied to the growth in wages. That makes sense, because Americans measure prosperity by their paychecks. The Bush plan would use a "price index" instead. While that may sound like a harmless change, it isn't.

The benefits for future recipients would be reduced from 10 to 50% the coming decades under that proposed formula -- because price inflation lags rising wages. Would workers be able to make up the difference by investing some of their Social Security money in the stock market?

There is no guarantee, and that is one of the shortcomings of privatization. Workers 55 and older would stay in the traditional retirement program, but those below that age would be allowed to put a portion of their payroll taxes into funds that would invest in stocks and corporate bonds -- probably no more than \$1,000 to \$1,500 a year. That doesn't give workers in their early 50s and late 40s much time to build up a substantial nest egg. And while historical gains in stocks have achieved a yearly average of about 7 percent (before commissions and fees), there is no guarantee over a period of years or decades that returns will even stay in positive territory. And when faced with volatility in the stock market, many individual investors let emotion rule their choices, which is almost a guarantee for failure.

Rolling the dice

As the privatization plan has been laid out so far, the only certainty is that retirement benefits would be cut dramatically over time, while the ability of workers to keep up would be left to the vagaries of the marketplace. The likely outcome is that some sophisticated investors would do well while many others would come up short, and that could be a formula for disaster.

(Continued on page 11)

(Retiree's Corner Cont'd. from page 10)

A third of all current retirees rely almost entirely on Social Security. Another third count it as the largest component of their income. In other words, Social Security provides the only guarantee of a comfortable retirement for tens of millions of Americans, a situation unlikely to change in coming generations considering the nation's low savings rate.

Yet younger workers are most likely to favor privatization. That could be because they have grown up during a record bull market (which may not repeat any time soon) or because they've been led to believe that Social Security won't be there when they need it. Breeding such generational distrust is shameful and should not be a part of any sales campaign.

Beyond that, there is a recklessness to the administration's agenda that could harm the entire economy. The cost of converting to private accounts has been estimated at up to \$2 trillion, a staggering amount

that would make the current \$400 billion budget deficit look insignificant by comparison. Bush has yet to account for the additional billions it will take to fight the Iraq war, make his tax cuts permanent and fund the Medicare prescription drug program that begins next year. He has ruled out the most obvious source of revenue for his plan -- raising the salary cap on payroll taxes, which tops out this year at \$90,000. That means individuals with six-digit incomes pay no more into Social Security than those making much less.

Even the White House memo acknowledges the potential threat, noting that if Social Security were to borrow the money needed to offer investment accounts without reducing benefits, the result "could easily cause an economic chain-reaction: The markets go south, interest rates go up and the economy stalls out."

A rational resolution

There is a better way. Smaller, less-

wrenching adjustments to Social Security that begin soon and are stretched out over many years would bring the program under control while causing little pain. It could be accomplished with subtle adjustments to benefits that could even involve putting some retirement funds in safe but higher-yielding investments. If that last step is taken, however, Social Security should assume the risk and make the investment decisions.

Those points are worthy of public debate. What we are likely to get instead is a campaign that looks a lot like the past presidential contest, where rhetoric and emotion elbowed out rational conversation.

Social Security may be a subject that puts young workers to sleep and helps older ones sleep more soundly, but it is time for both groups to wake up. The retirement they save may be their own.

Source: St. Pete Newspaper

UAW Local 292 Children's Easter Program

Sunday, March 20, 2005 -- at 2:00 p.m.

at UAW Local 292
1201 W. Alto Rd., Kokomo

Easter eggs, prizes, candy & snacks
with the Easter Bunny!!



Delphi-D Alumni Club Programs - 2005

- January 20 - Johanning Civic Center - Colonel Beebe - Commander Grissom Air Reserve Base
- February 17 - Johanning Civic Center - Rosemary Hammon - Boat Builder Extraordinaire
- * March 17 - Kokomo Country Club - Catherine Stout - "Everything About The Harp"
- April 21 - Johanning Civic Center - John VanNatta - Head of Miami Correctional Facility
- * May 19 - Kokomo Country Club - Rosemary Shanks - Back by Popular Demand
- June 16 - Johanning Civic Center - Drs. Murphy & Fantuzzo - Dentistry for the Ages

* KOKOMO COUNTRY CLUB MEETINGS ARE BREAKFASTS AND REQUIRE A TICKET

CALL HUGUETTE LOVE @ 457-0718 -- ALL MEETINGS BEGIN AT 9:00 A.M.

April 2005 Calendar of Events

- 2 Veterans Committee Mtg.
- 4 Chaplaincy Committee Mtg.
- 8 Euchre Club
- 11 Nominations for Retiree Officers
- 11 Retiree Dinner and Mtg.



Notice: The deadline for submitting articles to be placed in the Antenna is the 5th of the month.

Please submit articles to Beckie at UAW Local 292 or to Dianna Jones, Editor.

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March 2005

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
			Retiree Hobby Club 9 a.m. to 1 p.m.			Veterans 10 a.m.
6	7	8	9	10	11	12
Vice President Nominations @ 2 p.m.	Chaplaincy		Retiree Hobby Club 9 a.m. to 1 p.m.		Euchre Club Senior Center 6:30 p.m.	
13	14	15	16	17	18	19
	Retiree Executive Board 9:30 a.m. Retiree Dinner & Mtg. 11:30 a.m.	Executive Board Del Ra Club 7 p.m.	Retiree Hobby Club 9 a.m. to 1 p.m.	Membership Mtg. 7:30 a.m., 12:30 & 4:00 p.m. Skilled Trades Mtg. 8:30 & 11:30 a.m. & 3:15 p.m. Cafe/Vending 3:15 p.m. Vice Pres. Election @ 5 a.m. - 9 p.m.		
20	21	22	23	24	25	26
Election Committee Nominations & Election @ 1 p.m. Easter Egg Hunt @ 2 p.m.			Retiree Hobby Club 9 a.m. to 1 p.m.		Good Friday UAW 292 Closed	
27	28	29	30	31		
EASTER	Easter UAW 292 Closed		Retiree Hobby Club 9 a.m. to 1 p.m.			