



The Informer

Representing Workers of Goodyear Tire and Rubber/Goodyear Service Store/URW Credit Union

Local 878 Holds Out Hope That Goodyear Will Reconsider Closure

Dale Carroll made it very clear Friday, (February 18, 2011) the local United Steel Workers union has met Goodyear's challenge to make the local plant a competitive facility, and he is holding out hope that Goodyear will not shut down the plant by the end of the year.

Carroll is vice president of USW Local 878. He met with the media Friday at the union hall off East Main Street to talk about last week's announcement by Goodyear it will be shutting down its Union City plant by the end of this year.

In very specific terms, Carroll outlined the progress that has been made by union workers since a two-part challenge by Goodyear. Those challenges, made by Goodyear during the 2009 contract negotiations, specified that in order for the plant to remain open the tire market would have to improve and operating costs would have to be lowered at the plant.

Carroll said plant workers have lowered operating costs.

"Our intention is to show Goodyear that it's a big mistake (to shut down the plant)," Carroll said.

He went on to emphasize that union workers have focused on and succeeded in cutting down costs at the plant.

Carroll took issue with one of the statements issued through Goodyear spokesman Clint Smith last week that the local tire plant is a high cost facility. He explained that 80 percent of the plant's tickets are high-value added tires that are more expensive to build than other consumer tires.

Carroll also took issue with the explanation that the workload from the local plant would be shifted to other North American plants. He claimed the work is being transferred overseas, to South America (Chile) and to China.

He described the mood among union

members as "shock" and "disbelief" in reference to the plant closure news. Although the plant closure news was not totally unexpected, Carroll said union workers had been working very hard to make the plant more productive.

The loss of about 600 workers in the Phase I buyout was a blow to the plant's workforce, but Carroll praised the work ethic of the plant's associates. He described the 1,750 union members at the local plant as being "resilient."

"Our (union) membership is one of the best I've ever seen," he said. "We've made great strides."

He was also quick to praise the work of plant manager Terry Tennyson and his management team for helping to make the plant more productive.

Carroll did say after the 2009 work agreement, that local union members "had their backs against the wall."

"I really don't think we're lagging behind," he said, in reference to another statement made by Smith last week. "This plant is making corporate Goodyear money."

Through all the gloom-and-doom mood that Goodyear's news last week has generated, Carroll said there is still "a ray of hope" that the local plant will survive.

"If they call, we'd be willing to sit down and talk to them," Carroll said. "There's always a chance. We will leave no stone unturned."

"They (union workers) want to see this plant stay here."

Carroll said local union officials have been talking with Congressman Stephen Fincher and his chief of staff.

Carroll closed out his brief news conference by reiterating it would be a "great mistake" for Goodyear to close the Union City plant and that it would be "devastating if it comes to pass."

Millions Stand To Gain (Or Lose) In Health Care Debate

Health and Human Services Secretary Kathleen Sebelius released a new analysis showing that, without the Affordable Care Act, up to 129 million non-elderly Americans who have some type of pre-existing health condition, like heart disease, high blood pressure, arthritis or cancer, would be at risk of losing health insurance when they need it most, or be denied coverage altogether. Under the full range of policies in the Affordable Care Act to be enacted by 2014, Americans

living with pre-existing conditions are free from discrimination and can get the health coverage they need, and families are free from the worry of having their insurance cancelled or capped when a family member gets sick, or going broke because of the medical costs of an accident or disease. Repealing the law would once again leave millions of Americans worrying about whether coverage will be there when they need it.

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The meeting was called to order by President Jack Dodson. All Board members present. There were 131 members present.

Opening prayer led by Juanita Edwards followed by the Pledge of Allegiance.

Minutes of the last meeting read and approved. Treasurer's report read and approved.

The name of Dorothy Jones won the attendance prize of \$50.00. Next month's amount will be \$10.00.

New members welcomed were David and Patti Breitenstine, Linda S. Sizemore and Levi and Glanda Garland.

A Sam's Club representative will present the program at the March meeting.

Brenda Scarce gave a report on upcoming bus trips. Call Brenda at 434-724-7158 for information or suggestions.

Charles Denny and his committee will be cooking chicken for the March meeting.

Door Prizes won by the following:

Oil & lube change - Goodyear Piney Forest Store - Larry Pifer.

Oil & lube change - Goodyear Mt. Cross Rd. Store - John Hall

50-50 Drawing - Wayne Dickerson

Motion made by Barbara Fry to adjourn seconded by Brenda Scarce. Motion passed.

Respectfully submitted,
Nancy Guill, Secretary

PENSION & INSURANCE

By Gloria Gravely

FLEXIBLE SPENDING ACCOUNT

If you were enrolled in the Flexible spending account in 2010, the deadline to claim your balance is March 31, 2011. If you do not claim the balance by the above date, any monies left in the account will be forfeited back to Goodyear. Please submit any medical reimbursements that you had in 2010 to the Benefits Solution Center before the deadline.

NOTE: Effective January 1, 2011, Over the Counter (OTC) Drugs are no longer eligible for reimbursement from your Flexible Spending Account (FSA). Examples are Advil, Tylenol, Cough medicine, etc. Please keep this in mind when requesting reimbursements for 2011.

ID CARDS

There seems to be some confusion on how many ID cards an employee should have. If you have 3 or more years of service, then you should have (4) ID cards.

- Anthem B/C B/S - Medical
- Medco - Prescription Drug
- Eye-Med - Vision
- Delta Dental - Dental

New Hires with 3 months of service or more should have (3) ID cards.

- Anthem B/C B/S - Medical
- Medco - Prescription Drug
- Eye-Med - Vision

NOTE: New Hires will receive a Dental ID card when they complete 3 years of service.

If you are missing an ID card, please contact the Benefits Representative at the Union Hall to have it ordered.

Retirees should have (3) ID Cards and they are:

- Highmark B/C B/S - Medical
- Express Scripts - Prescription Drug
- Delta Dental - Dental

DELTA DENTAL CHANGES (RETIREES)

All retirees/surviving spouses and their dependents are encouraged to pick up a grid of benefits from the Union Hall explaining the changes with retiree Dental. Goodyear Tire and Rubber Company is mailing letters out to all retirees concerning the changes listed below:

- Mandatory PPO providers to get the best savings.
- 2 Exams/cleanings per benefit year and it will pay 100% if a PPO provider used.
- Fillings and Crowns will pay at 50% and the retiree pays 50% if PPO providers are used. If not, the retiree can be balanced billed the difference between the approved fee charged and the PPO fee plus your 50%.
- (example) Your Doctor who is a premiere dentist and he charges \$150 for a filling and delta's approved fee is \$120 for premiere dentists and a PPO doctor charges \$80 which is delta's approved fee for PPO providers. The retiree would be responsible for \$40.00 of the \$ 80.00 PPO fee and he will also be balanced billed by his premiere doctor \$40 extra which is the difference between \$120 and \$80. The total cost will be \$80 for that visit.
- Benefit Calendar year will run January 1, 2011 thru December 31, 2011.
- Annual Deductible \$75.00 per person with maximum per family of \$225.00 per benefit year.

NOTE: Class II benefits will continue to pay at 100% under a PPO or Premiere Dentist.

- Periodontic Service - Treatment of gum disease
- Endodontic Service - Root Canals
- Oral Surgery - Extractions and dental surgery
- TMD Treatment - Treatment of TMJ disorder

February Membership Meeting Minutes

USW Local 831 held its regular membership meeting on February 17, 2011 with President Danny Barber presiding. These are the highlights of the meeting:

- Prayer led by Dennis Saunders followed by the Pledge of Allegiance.
- Roll Call of officers
- Brenda Miles presented the minutes from the January regular membership meeting. They were approved as read.
- Executive Board report for February was approved as read and contained the following:

Motion to allow the Cub Scouts to use the grounds at the Union Hall from June 20-24, 2011 from 5pm-9pm.

A "Thank-you", was received from John Carroll University for the \$100.00 donation in memory of Louis Belicky

Motion to donate \$1,000 to the 2011 Relay for Life.

Motion to hold nominations for the delegates to the 34th Constitutional Convention at the March 10th union meeting, select 3 election committee members at the 7:30pm meeting

Grievance Appeal: Motion to uphold the Grievance Committee

Donate \$750.00 to the National ALS Association in memory of deceased Local 831 members

Donate \$750.00 to the Danville Cancer Society

Motion to hire Quality Construction to enlarge the Communications Office for approximately \$4,200.00

• Financial report for the month of February was given by Greg Gammon and it was approved as read. Motion to accept 21 new

members

- P & I Report by Gloria Gravely (See P & I report, page
- Trustee Report by Becky Inman & Pam Wright. Audit conducted on Jan. 25th, all the books were in order
- COPE Report-Mark Powers
- Brenda Miles and Paul Tucker won the 50/50 raffle
- The name of Bradley Gauldin, CC# 5320, dept. 2541 was drawn for the attendance drawing. He was not present. The March door prize will be for \$50.00
- The Picnic raffle winner for the \$250.00 Visa was Keith Hamlett/CC# 3379/Dept. 2541
- Motion to adjourn. The next union meeting will be held on March 10, 2011

Continued from page 1

Millions Stand To Gain (Or Lose) In Health Care Debate

"The Affordable Care Act is stopping insurance companies from discriminating against Americans with pre-existing conditions and is giving us all more freedom and control over our health care decisions," said Secretary Sebelius. "The new law is already helping to free Americans from the fear that an insurer will drop, limit or cap their coverage when they need it most. And Americans living with pre-existing conditions are being freed from discrimination in order to get the health coverage they need."

The analysis found that anywhere from 50 to 129 million (19 to 50 percent) Americans under age 65 have some type of pre-existing condition. Examples of what may be considered a pre-existing condition include:

- Heart disease
- Cancer
- Asthma
- High blood pressure
- Arthritis
- o Older Americans between ages 55 and 64 are at particular risk; 48 to 86 percent of people in that age bracket live with a pre-existing condition.
- o 15 to 30 percent of people under age 65 in perfectly good health today are likely to develop a pre-existing condition over the next eight years.
- o Up to one in five Americans under age 65 with a pre-existing condition – 25 million individuals – is uninsured.

Prior to the Affordable Care Act, in the vast majority of states, insurance companies in the individual market could deny coverage, charge higher premiums, and/or limit benefits based on pre-existing conditions. Surveys have found that 36 percent of Americans who tried to purchase health insurance directly

from an insurance company in the individual insurance market encountered challenges purchasing health insurance for these reasons.

A number of protections are already in place thanks to the Affordable Care Act. Insurers can no longer limit lifetime coverage to a fixed dollar amount or take away coverage because of a mistake on an application. Young adults have the option of staying on their parents' coverage up to the age of 26 if they lack access to job-based insurance of their own, and insurers cannot deny coverage to children because of a pre-existing condition.

Many uninsured Americans with pre-existing conditions have already enrolled in the temporary high-risk pool program called the Pre-existing Condition Insurance Plan (PCIP), which provides private insurance to those locked out of

the insurance market because of a pre-existing condition. The PCIP program – which has already saved people's lives by covering services like chemotherapy – serves as a bridge until 2014, when insurance companies can no longer deny or limit coverage or charge higher premiums because of a pre-existing condition. There is a Pre-existing Condition Insurance Plan available in every state, and more information can be found at www.HealthCare.gov or by calling 1-866-717-5826.

In addition to the ban on discrimination against people with pre-existing conditions, in 2014, individuals and small businesses will have access to new, high-quality insurance choices through competitive marketplaces called health insurance exchanges.

Workers Have A Right To Organize

Amnesty International USA is deeply concerned by Wisconsin Governor Scott Walker's proposal to limit collective bargaining for most public employees' wages. If enacted, the Governor's proposal would undermine the ability of unions in the public sector to protect workers, including by limiting workers' ability to object to work conditions.

Under international law, all workers have a human right to organize and to bargain collectively. These rights are an essential foundation to the realization of other rights, and are enshrined in the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights and the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, as well as conventions adopted by the International Labor Organization.

Amnesty stands in solidarity with those seeking to defend collective bargaining rights anywhere these rights are threatened, and we urge Governor Walker and Wisconsin legislators to protect workers' rights by rejecting any attempt to limit collective bargaining. We further call on the Governor to respect the right to peaceful protest and ensure that protesters are not intimidated or subjected to unnecessary or excessive force.

Please visit this website, http://www.usw.org/media_center/news_articles?id=0706 to hear the negative views from the Republican Governor of Wisconsin.

Ron Bloom Takes On New Role In Administration

Ron Bloom has ended his tenure as auto czar to become President Barack Obama's assistant for manufacturing policy.

Bloom, a former investment banker and adviser to the U.S. Steelworkers, joined the auto task force Obama assembled in February 2009 to supervise federal aid to General Motors, Chrysler and their financing companies. He became head of the task force in July 2009 and oversaw the U.S. government's sale of about half its stake in GM during its initial public offering in November.

Bloom's new job was announced Thursday in a staff e-mail from White House Chief of Staff Bill Daley, obtained by the Free Press. The Treasury Department's Office of Financial Stability, currently led by acting Assistant Secretary Tim Massad, monitors all companies who received aid in the Troubled Asset Relief Program. The auto team will now work under Massad, a Treasury official said.

"Ron Bloom is an excellent choice for this new position," Treasury Secretary Tim Geithner said in a statement. "He has been tremendously effective at Treasury and is uniquely qualified for this important role in the White House."

USW Local 831 CREDENTIALS

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EDITOR'S COLUMN...

Calling all Union Members!

When I initially joined the Union a few years ago, there were a number of things I didn't quite understand about the Union, other than what was explained to me when I joined. Even then, there was a vagueness about the who's, the why's and simply, a number of blanks. For a brief period, I didn't attend the Union meetings, until...My union brother, Sean Poole, took the time to explain the importance of the union and in attending the Union meetings. This individual mentored me in the initial teachings in the significance of the union and how important it is, to stay involved. I've since taken those initial lessons and broadened them in my own light. Frankly, I bombard our officers, chairman and stewards alike for information. I've discovered the simplicity in asking questions, to fill in the who's, why's, the blanks and simply reading it for my-self.

I would encourage all junior and senior members to take a new hire under their wings and give them the history, guidance and understanding of OUR Union. Assist them in understanding the passion and struggles that are involved in OUR union and the importance of staying together and fighting together. Explain to them, your personal struggles of a strike and why these tools are important and how to better prepare themselves.

In return, New Hires, I would encourage you to ask the questions and attend the Union meetings. Staying actively involved will allow you to better understand, truly, the importance of our local and how significant your role is.

If you're wondering how important this lesson is for our new brothers and sisters, look to our brothers and sisters in other locals that have been closed down. More recently, Union City, Tennessee; that's scheduled to close by the end of this year. As our locals as a whole are getting reduced and the fight for worker's rights and fair wages continue, it's just as important now, than ever, to show solidarity and encouragement.

Please keep our brothers and sisters in Union City, in your prayers.
In Solidarity

Joshua Moyer, Communications Coordinator



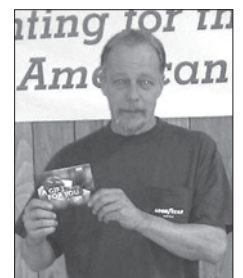
Alert! USW Local 831 Alert!

"In a post card mailing you received, concerning the up-coming elections for (4) Delegates to the 34th Constitutional Convention, it errored by stating elections would be held Wednesday, March 23rd. The elections will be held as follows: Thursday, March 24th and Friday March 25th from 6:00am until 8:00pm, both days.

February Visa Card Winner

This is Keith Hamlett the February winner of the \$250.00 Visa card for the Picnic Raffle.

CC number 3379 and he works in department 2541



Questions & Answers

If anyone has a question for The Informer, please submit it to Danny Travis, Sandra Hairston, Joshua Moyer or your Division Chairman.

When Do Employees Receive Their Birthday Holiday?

On the 12 hour Cont-Operations schedule, you will be allowed to take your B-day (12hrs on scheduled day) in the month of your birthday; giving at least a 48 hr notice to your Department. If you do not designate a day you will be Paid 8 hrs the next month.

Those areas still on 8hr Traditional schedule your B-day will be on July 5th along with the July 4th Holiday.

Goodyear Will Raise Tire Prices Up To Six Percent

Goodyear Tire & Rubber Co. will raise consumer tire prices on March 1, 2011. The increase, up to 6%, will apply to all brands in the United States and Canada.

The company says increasing raw material costs have made the price increases necessary. Goodyear is the latest company to announce an upcoming consumer tire price increase.

Falken Tire Corp. also will raise prices on March 1. The price hikes on Falken passenger and light truck tires will range from 5% to 8% depending on the size, with in-line adjustments as needed.

Bridgestone Americas Tire Operations LLC will raise replacement and original equipment consumer tire prices one month later, on April 1, The increases on Bridgestone, Firestone and associate brand passenger and light truck tires in the United States and Canada will vary up to 8%.

Cooper Tire & Rubber Co. (2.5%) and Michelin North America Inc. ("the increases will vary by product line") raised consumer tire prices on Feb. 1. Nexen Tire America Inc. (up to 8%) did the same on Jan. 1.

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Steelworkers Condemn Company Tactics During Holidays

The United Steelworkers (USW) have condemned Titan Tire's lockout of approximately 1,000 members at the company's Bryan, OH, Des Moines, IA and Freeport, IL facilities. The company's actions came despite the union informing the company that it would hold information meetings and a vote on the company's proposal for contracts covering the three facilities within the next week.

Jim Robinson, Chairman of the USW's Negotiating Committee and Director of USW District 7, criticized the action saying, "Titan's lock out of 1,000 of our members at all three of its tire-making facilities is completely unnecessary and entirely premature."

The USW and Titan began negotiations in September and were working towards a contract that contained changes the company stated it needed to regain profitability at the three USW-represented plants. Although the contract technically expired on November 19th, the USW and company agreed to extend negotiations until December 17 to continue the progress in negotiations. However, the company informed the union mid-week that it would not agree to a further extension and would lock out workers, completely ceasing its tire production, unless an agreement was reached.

Robinson explained that, "the company's proposal falls far short of what we would like to see and we would much rather have continued to negotiate and reach a mutually-acceptable deal. However, due to the company's intransigence and its declaration that it would lock out our members, we made it clear to the company that we would continue to work, take their contract proposal back to our members, explain it and have the members vote. Despite our commitment, Titan chose to shut its doors and lock our members out the week before Christmas."

The union reaffirmed its commitment to hold explanation meetings at each of the facilities leading up to the holidays, culminating in the membership voting on the contracts on Thursday, December 23rd.

The USW represents 850,000 workers in the U.S. and Canada employed in the metals, rubber, chemicals, paper, oil refining and the service sector industries.

Without the Affordable Care Act, Critical Consumer Protections Would Be Lost

Over 1.2 million young adults would lose their insurance coverage through their parents' health plans, sometimes just after they finish school and as they are looking for a job. Families across the United States would lose the peace of mind the Affordable Care Act provides by making sure that young adults can stay on their parents plan to age 26 if they do not have coverage of their own.^{1,2}

Over 165 million residents of the United States with private insurance coverage would suddenly find themselves vulnerable again to having lifetime limits placed on how much insurance companies will spend on their health care.³

Insurance companies would once again be allowed cut off someone's coverage unexpectedly when they are in an accident or become sick because of a simple mistake on an application. This would leave 15.9 million people in the United States at risk of losing their insurance at the moment they need it most, as one of the worst abuses of the insurance industry would become legal again.³

Over 165 million residents of the United States would not know if they are receiving value for their health insurance premium dollars, as insurers in state would no longer be required to spend at least 80 to 85% of premium dollars on health care rather than CEO salaries, bonuses, and corporate profits.³

New insurance plans would no longer be required to cover recommended preventive services, like mammograms and flu shots, without cost sharing, nor would they have to guarantee enrollees the right to choose any available primary care provider in the network or see an OB-GYN without a referral.

44.1 million seniors in the United States who have Medicare coverage would be forced to pay a co-pay to receive important preventive services, like mammograms and colonoscopies.⁴

Medicare would no longer pay for an annual check-up visit, so 44.1 million seniors in the United States who have Medicare coverage would have to pay extra if they want to stay healthy by getting check-ups regularly.⁴

Over 2.7 million on Medicare Would See Significantly Higher Prescription Drug Costs: In the United States, over 2.7 million Medicare beneficiaries received a one-time, tax-free \$250 rebate to help pay for prescription drugs in the "donut hole" coverage gap in 2010. Medicare beneficiaries who fall into the "donut hole" in 2011 will be eligible for 50 percent discounts on covered brand name prescription drugs. Without the law, the burden of high prescription drug costs would hurt millions of Medicare beneficiaries across the country.⁵

States Would Not Receive Additional Resources to Crack Down on Unreasonable Insurance Premium Increases: States would not have new resources to review proposed health insurance premium increases and hold insurance companies accountable for unjustified premiums increases.

States Would Not Receive Additional Funds to Plan for a Health Insurance Exchange: States would not have new resources to build a new, competitive, private health insurance marketplace for consumers that provides lower costs, one-stop insurance shopping, and greater benefits and protections.

States Would Not Receive Funds to Support a Consumer Assistance Program: States would not have new resources to help protect consumers from some of the worst insurance industry practices.

4,748 Employers Would Not Be Receiving Help from the Early Retiree Reinsurance Program: Businesses, schools and other educational institutions, unions, State and local governments, and non-profits would not be receiving much-needed financial relief to help early retirees and their families continue to have quality, affordable health coverage.⁵ Find a list of organizations in your state that would not have been accepted into this program here.

Unionization: The Obvious Choice For America's Working Class

Secretary of Labor, Hilda L. Solis, issued the following statement regarding the Bureau of Labor Statistics' annual "Union Members – 2010" report released today:

"Today, the Bureau of Labor Statistics announced that, in 2010, the unionization rate of employed wage and salary workers was 11.9 percent, down from 12.3 percent in 2009. Among private sector employees, the rate dropped to 6.9 percent from 7.2 percent in 2009.

"The data also show the median usual weekly earnings of full-time wage and salary union members were \$917 per week, compared to \$717 for workers not represented by unions. For Latinos, the wage disparity is even greater with union members earning an average of \$771 compared to \$512 for workers not represented by unions, a difference of 33.6 percent.

"When coupled with existing data showing that union members have access to better health care, retirement and leave benefits, today's numbers make it clear that union jobs are not only good jobs, they are central to restoring our middle class.

"As workers across the country continue to face lower wages and difficulty finding work due to the recent recession, these numbers demonstrate the pressing need to provide workers with a voice in the workplace and protect their right to organize and bargain collectively."

SO MUCH PLANNING GOES INTO RETIREMENT. HAVE YOU THOUGHT ABOUT TAXES AS WELL?

It's likely that your retirement income may come from many sources, such as Social Security, pension distributions, a 401(k) or IRA withdrawals. That's why, if taxes are a concern for you, it's important to choose the right investments for your portfolio. At Edward Jones, we have many options that can give you more control over your taxes, so you can enjoy what you've worked so hard to achieve.

Edward Jones, its employees and financial advisors cannot provide tax advice. You should consult with a qualified tax specialist for professional advice on your specific situation.



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RETIREES

Congratulations to the following retirees. We wish them much success in their future endeavors and hope they can fully enjoy their union negotiated retirement benefits.

Thomas Underwood
(Correction from last month)
2415/3858

Tony Powell
2415/3858

Frankie Tillman Jr
2431/6343

We Send Our Sincere Condolences To
James Adams, James Adams Jr., Timothy Dixon, James Doss IV,
Jimmy Eanes Jr, Herbert Echols, Samuel Edmunds, Thomas Edwards,
Lucious Elliot III, Donald Fitzgerald, David Francis, Dennis Gears,
Major Hairston Jr., Troy Haymore, Percy Hutchings, Timothy James,
Joseph Keene, Williams Knight, Carol Lewis, Carl Marilla, Hampton Martin III,
Lakisha Mease, Jemiah Morris, Rodger Piercy, Joshua Powell,
Timothy Ragans, Antonio Royal, Ronald Setliffii, Jon Slaughter, Jimmy Terry,
Mark Thomas, Paul Tucker, Williams Watkins Jr., Jimmy Webster, Alfred Younger.

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MARCH 2011 CALENDAR						
		1 BD	2 AC SOAR Exec. Board Mtg 1:00 PM	3 AC	4 BD	5 BD
Advanced Time Study School February 27 - March 4, 2011 Asheville, NC						
6 BD	7 AC Exec. Board Meeting 7:30 AM	8 AC	9 BD SOAR Meeting 11:00 AM	10 BD Union Meeting 7:30 AM 7:30 PM	11 AC	12 AC
President's Meeting Cincinnati, Ohio						
13 AC Daylight Savings - Turn Clocks Forward 1 hour	14 BD	15 BD	16 AC	17 AC St. Patrick's Day	18 BD	19 BD
20 BD First Day of Spring	21 AC	22 AC	23 BD	24 BD	25 AC	26 AC
27 AC	28 BD	29 B/D	30 A/C	31 A/C		