

OPEIU LOCAL #9

Newsletter



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PLEASE NOTE MEETING LOCATION

**General Membership Meeting
Tuesday, October 20, 2009
6:00 p.m.
Ironworker's Local 8 Hall**

**12034 West Adler Lane
Milwaukee, WI**

**November meeting is at 6 :00 p.m.
Tuesday, November 17th in Illinois
site to be determined**

No December Membership

Input requested on Constitution & By-laws

The Constitution and Bylaws Committee of the Local is looking for input from the membership in regards to the updating of Local 9's Constitution & Bylaws. In order to view the current Constitution & Bylaws please visit our website at www.local9.opeiu.org . You may also request a copy from the Local 9 office. Anyone having recommendations for changes should either forward them via email to Committee Chair Lori Schmidt at schmidtswp@aol.com or call her at her home, 1-920-863-5348. Please respond to Lori with any proposed changes by the October 20th meeting. Following the October meeting the Committee will then review all suggestions, put a proposal together to be read at the

November 17th membership meeting and read a second time and voted on at the January 19th meeting. None of this can happen unless there is a quorum of at least 12 people present for these meetings.

Lori Schmidt, Chair

Constitution & Bylaws Committee

Benefits of Membership in Local 9

Very shortly you will be contacted by your steward to find out what size t-shirt you wear. If you do not hear from your steward by November 5th please call the Local 9 office to leave your name and size. The Executive Board has authorized the purchase of a t-shirt with the OPEIU logo and Local 9 on it for each member in good standing. The shirts will have to be ordered, printed and then mailed so you will not receive them until mid-December.

Additionally, the Executive Board has approved establishing recognition for members who retire and are in good standing at the time of retirement. The Board also approved a death benefit policy for those members who die and are still members in good standing of Local 9. Further information will be forthcoming on these items.

When Your Family Income Drops What Do You Do? Some helpful Tips and Resources

A recent or impending decrease in income can be difficult and stressful for you and your whole family. Here are some helpful strategies, tips and resources to help get you through the challenging times.

Financial Survival Tips

Make a household budget, including a list of all creditors, how much you owe (fixed, variable and future/anticipated expenses) and all income sources like savings, assets and strike assistance.

Contact creditors like your banks and utility companies in writing before they have to contact you (keep a copy of all that you do). Let them know of your situation even before you get behind and see if they have any reduced payment plans available. Make sure they know you are unable, not unwilling to pay. Pay what you can to maintain a good faith effort.

Talk to your family. Sit down with them to explain the situation and discuss ways to cut costs. Some easy examples are renting movies rather than going to a theater and eating leftovers rather than eating convenience foods. Sharing the information and therefore, the burden with all members of the family empowers them to step up and help.

You cannot spend as though everything is normal. Stop unnecessary credit purchases and look for ways to reduce household expenses.

What to Pay First?

Prioritize your finances. What is most important? Here is a ranking provided by Money Management International, the nations largest, full-scale, non-profit credit counseling agency that provides the Union Plus Credit Counseling service.

Rent or mortgage, food, taxes, health insurance, auto loans and utilities.

Secured loans through finance companies.

Retailers, hospitals, doctors and credit card issuers.

Use ALL Your Resources

Are you a member of a credit union? Check to see if they have any loans available to account holders.

Do you have a Union Plus mortgage, insurance policy, credit card? Visit UnionPlus.org/UnionSafe to see the assistance that is available to you through these programs.

Take advantage of free credit counseling and budget analysis through Union Plus at UnionPlus.org/CreditCounseling

Tap ALL resources. Contact your local community service agency, church or local government assistance office.

Contact your local United Way office to find out what assistance and services are available to your family. In many areas you can dial 211 to access United Way 24/7 at no cost.

These are a just a few helpful hints in the event that there is an untoward effect on your family income.

As always, if you have any questions or problems do not hesitate to call or email our office.

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