



NWPA ALF News

October Edition

Page 1

SPECIAL POINTS OF INTEREST:

The NWPA ALF's jurisdiction covers 19 Pennsylvania Counties: Armstrong, Beaver, Butler, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Forest, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Venango, Warren and Westmoreland. We produce this newsletter for the members of our affiliates.

Any comments or questions about this newsletters or its contents should be sent to the NWPA ALF is located at 1276 Liberty St. Ste. 2 in Franklin, PA 16323.

<https://unionhall.afcio.org/nwpaalf>
www.Facebook.com/nwpaalf

INSIDE THIS ISSUE

- Online Voter Registration Page 2
- ALF and CLC Meetings Page 2
- Notice can be Tricky Page 3
- Virtual Phone Banking Page 4
- Apply for SS Disability Page 5
- Educational Class Updates Page 5
- Phone Banks and Lit Drops Page 6
- PA AFL-CIO Labor 2020 In-Person Outreach Page 7
- 10-1-20 Hero Rally Page 8
- Uninsured /Underinsured Page 9
- Using Union Hall Page 10
- 10th Annual Golf outing Page 11
- Political Flier page 12-13
- Do Buy Lists Page 14-15
- Mail in Ballots Page 16
- 9-30-20 ALF Speakers Page 17
- Labor 202 RV Tour Page 18

UNION CHRISTMAS PROJECT!

OMG!, We have not even had Halloween yet! I am sure that is what is going through many of your heads. But this project is enormous and we need to start planning now. We have two (2) UNIONS on STRIKE, and want to undertake a project to help the families of these unions and assure Christmas is bright for these members and their children.

UAW 1311 has been on strike for more than a year in Langeloth, PA. The last count that we had included 89 families who are standing strong on the picket line.

The union members of USW 1016 are on strike in Farrell, PA, their numbers are approximately 425 families.

Our plans are to hold two separate Parties because their is to much distance between the unions.



Obviously, we will need volunteers to help before and during the parties. If you would be interested in helping in any way call 814-360-8336 or email nwpaalf@gmail.com.

At this time we want to let you know about the Christmas Project and ask

you to keep it in mind when you are shopping for Christmas Gifts for your families and friends. You could always pick up an extra age appropriate gift or a gift card for one of the children of one or more of these unions.

As soon as we receive the information from the unions we will create tags for the Children and send the list to our affiliates and CLCs.



Union _____ Family _____
Sex _____ Age _____

Last year Giles Grinko suggested that we buy Giant Eagle Gift Cards for the children. The children can go to Giant Eagle and use them to buy the gift card of their choice, Mom and Dad will earn fuel perks and they can shop on-line or in-person at the store of their choice.

If you choose to give a gift card and it has a place for to and from on the card, we encourage you to put your name, the name of your union or CLC in the from section of the gift card. This will enable the recipients to realize how many people/unions helped with the success of this event.

We will be communicating via ZOOM, phones, and emails to with volunteers and our affiliates to keep you informed as details are confirmed. Thanks you in advance for your participation and for

NWPA ALF MEETING

Meeting 7:00 PM on Wednesday, Dec 16th
Our E-Board Meets at 6:00 PM
Via ZOOM
Special speakers: TBD

CLC Meetings in NWPA ALF:

Beaver-Lawrence CLC:
Meeting 7:30 PM on Monday, Oct 19th
217 Sassafras Lane Beaver 15009
For more information call 724-971-7473.

Butler County CLC:
Meeting 7:30 PM on Wednesday, Nov 4th
UAW 3303 Hall
112 Hollywood Rd. Butler, PA 16003
For more information email jim@ibew5.org

Clearfield-Elk-Cameron-Jefferson CLC
Meeting 7:30 PM on Thursday, Nov 5th
via ZOOM
For more information call 814-937-2208.

Erie-Crawford CLC:
Meeting 7:30 PM on Wednesday, Nov 4th
USW 3199 Hall
703 French St. Erie 16501
For more information call 814-823-9940.

Greater Westmoreland CLC:
Meeting 7:00 PM on Monday, Oct. 19th
Fire House #2,
421 Thornton Rd. Greensburg 15601
For more information call 724-600-6266.

Indiana-Armstrong CLC:
Meeting 7:30 PM on Thursday, Oct. 22nd
UMWA 1412 51 Eleventh St., Lucernemines 15754
For more information call 724-479-0923.

McKean-Potter CLC:
Meeting 7:00 PM on Monday, TBD
Fox's Pizza Den
51 N Main St. Port Allegany, PA
For info email jbarnett85@gmail.com.

Mercer County CLC:
Meeting 7:30 PM on Thursday, Oct. 15th
USW 1660 Hall, 1028 Roemer Blvd. Farrell 16121
For more information call 724-854-0605.

Venango-Clarion Chapter:
Meeting 6:30 PM on Thursday, Nov. 8th
IAM 1842 Hall
24 Front St. Franklin 16323
For more information call 814-671-4420.

Warren-Forest CLC:
Meeting 6:00 PM on Thursday, Nov. 5th
via ZOOM
For more information call 814-730-7558



REGISTER TO VOTE -- NOW

This is an urgent message to anyone who is not registered to VOTE

There is but 7 days to Register to VOTE and/or change you party affiliation.

There are four ways to Register to Vote

Online (votespa.gov)

By Mail

In person at your county voter registration office
at PennDOT and some other government agency

WHY DELAY, DO IT NOW, ONLINE

Register here!!

<https://www.pavoterservices.pa.gov/Pages/VoterRegistrationApplication.aspx>

It only takes a few minutes, AND you can request your MAIL-IN Ballot at the same time (Question 15).

We all know the importance of MAIL-IN voting, it is safe in this environment, secure, and the only way to have your voice heard.

The Greater Westmoreland Central Labor Council reminds you also there are only 9 more scheduled opportunities to participate in a Labor 2020 phone banking sessions. (Tuesday's and Thursday's 5-9, Saturdays 10-2) at the GWCLC Office at 1 Northgate Sq, Greensburg. Lit Drops can occur daily, call for details.

Register here!!

Michael B Hartung, NALC
Labor 2020 Westmoreland Region Staff Lead
724-493-9964
michael.hartung@verizon.net

NOTICE CAN BE “TRICKY”

by Barb Holmes, Blaufeld, Schiller & Holmes LLP Attorney At Law

One of the elements required to prove a workers' compensation claim is showing that the employer had NOTICE of the work injury. But what exactly is notice and who is supposed to get notice?

When an employer has an injury/incident log or requires that a report be completed when an injury occurs, that is notice. Previously, written reports were required for the Bureau on a specific form, but now many employers simply contact their compensation carrier and a FROI or First Report of Injury is filed on line with the Bureau; the injured worker never sees this or knows it is done. That report does not even resemble a report of injury! If the employer requires the injured worker complete a report before going for treatment or to document the incident if treatment is refused, a copy should be requested. Perhaps a policy could be negotiated where providing the injured worker with the report is a requirement for HR. This document helps to prove notice and as an employer form, may be admissible into evidence.

If there is no specific report form, an injured worker is cautioned to report the injury to the appropriate representative of the employer. Telling a co-worker, and even a union rep, is not sufficient notice if a representative of the employer is not informed. There should be someone designated for those reports by the employer. In times when employers had a plant dispensary or nurse, that individual was given notice of injuries. Now, with remote working or plants across the country, it is difficult at

times to know WHO TO TELL. It is essential for there to be some policy in place designating the appropriate party to receive notice, and workers should be aware of that person—even if it is an HR representative a thousand miles away. Telling everyone in the authority chain at the workplace can be sufficient, and should be under the Act, as that is informing a representative of the employer—but people “forget” or get transferred or don't file the report to HR and then proving notice gets complicated and that proof is on the employee. Injured employees should write down WHO they told WHEN they told them and WHAT they said, so that when called upon to testify, that information is available and can counteract “faulty memories” or “lost” reports.

Notice should be given as soon as possible after the injury. The Act provides a period of up to 120 days from the date of injury to provide notice, but the sooner the better makes for easier proof. Some employers require notice within 24 to 48 hours and say that notice not given within that time means that the claim is “no good.” That is NOT TRUE, as the Act provides a far more significant notice period. HOWEVER, reporting within that time period is best, not simply to comply with the employer's rules, but because the longer an injured worker waits to give notice, the greater chance that issues will arise or that details might be forgotten. An injury occurring on Friday should always be reported on Friday, even if it means calling a “hotline” provided by the employer or slipping a note under the HR

rep's door—if not, the claim is usually questioned by employers and carriers when reported the following week: there seems to be an assumption by those parties that “something happened over the weekend” and now the employee is trying to make it work-related. Long holiday weekends make this defense even more likely, and injured workers find themselves pursuing litigation where it just doesn't seem it should be necessary.

Please understand that “actual knowledge” by a representative of the employer is notice—so if a supervisor sees it happen or is called over immediately, that is—and should be—enough. However, memories fade and people “forget” so it is always best to document the incident, even if the owner of the company is standing there—maybe ESPECIALLY if the owner is standing there?

Notice seems so straightforward. However, cases have been lost because injured employees did not tell the “right” person or an accident report was “lost” and so on and so on. As the workplace becomes more spread out or people are working remotely, and HR is no longer in the building, notice might become even more “tricky” than it has been in the past. It is essential to understand that without proper notice a claim fails. All workers should recognize its importance. Then, in the event of an injury, they can make certain they know the steps to provide this essential element of their burden of proof.

Virtual Phone Banking During This Election Cycle

The use of electronic media this election cycle will be paramount if we are to be successful in electing labor friendly endorsed candidates. But some of you fear the unknown and unfamiliar process of using electronic media at a time when we desperately need your help to succeed.

Let us assure you it is not that difficult. In this article we will compare the process and then break it down in several easy steps for you.

Many of you have done conventional phone banking:

- We used our cell phones or land lines and called from paper lists and utilized a script we had a hard copy of in front of us.
- As we completed our calls we documented on a sheet the results (not home, wrong #, refused, left message, or if we actually talked to them their status already voted, supporting or opposing our candidate, and willingness to volunteer.)
- After we finished someone scanned or entered our records into the system(LAN) and then reports could be run to determine how well we were doing and the likelihood of success.
- Sometimes the data entry was delayed and it may have impacted the campaign.
- When all of this was done we still had to shred these confidential records.



In reality, the process is really similar and improved by technology. Let us explain:

- Your paper list is now electronic and viewable on the computer screen (we can adjust the size of print if needed), (no more printing of lists thus reducing costs and expediting of the process),
- Another change is the list on the computer is broken down by families and each screen contains one family (no more checking the lists of names to see if the next one on the list has the same phone number),
- A given screen may have more than one individual and they may each have a land line they share and their own cellphone numbers, thus improving our opportunity for successfully reaching our members resulting in more completed calls and thus a more successful program.
- The script is on the screen with each call (no more looking for the script you know you had before you moved the papers),
- The documentation is still done on the list but instead of writing it you simply push a button to select the appropriate response. (no more fumbling if the pen drops or runs out of ink)
- When you have completed all the calls possible from the current screen simply hit the “save and next” button on the screen and the next screen for another individual or family appears.
- The data is entered as we make the calls (no more scanning in or entering of your results and no need to shred the confidential records),

- The data from your calls are immediately accessible to those analyzing the progress and making the decisions for days ahead.
- We still encourage all volunteers to leave a message if you get an answering machine,
- You can make calls at your convenience from 9am to 8pm any day you have time,
- You can call from your home or office thus you know it will be safe and you don't have additional travel thus reducing the amount of personal time used for your activism,

Now that you realize it is not so difficult, we hope you will reach out to your Central Labor Council and speak with the Labor 2020 Program Coordinator and volunteer to help.



To begin making calls; grab your cellphone or phone, sit down to your computer, log into the LAN, utilizing the log-in and password given you after a brief training. Select the virtual phone bank for your area or as instructed, read the script, practice saying it out loud a few times and begin making your first call.

Remember you are only calling Union households in a modeled universe of your union brothers and sisters some of which may be retired.

We appreciate all that you do and ask for your help during this election cycle. We have only 24 days left until Election Day, please help!!!

APPLY FOR SOCIAL SECURITY DISABILITY BENEFITS

Prepared by Rudberg Law Office, LLC

In order to apply for Social Security Disability benefits, you can apply online at <http://www.socialsecurity.gov> or apply in person at your local Social Security Administration "SSA". When filling out the application, it is important that accurate information concerning the names and addresses of all your treating physicians is provided. Additionally, all medical impairments for which you have sought treatment should be listed, not merely your most severe impairments. SSA must consider ALL of your health conditions in evaluating whether you are entitled to Social Security Disability benefits.

After you file an application for Social Security Disability benefits, SSA will begin contacting your treating physicians in order to obtain medical records. You may want to obtain in writing, to submit to the SSA, the opinion of one of your treating physicians as to the nature and degree of your disability, with that physician clearly stating your course of treatment and any specific limitations you may have. The opinion of a treating physician that you will be disabled for a period of twelve (12) months or longer will greatly increase your chances of being approved for benefits.

I also suggest you make sure the SSA is able to obtain all records pertinent to your medical conditions. Very often, the SSA

Know Your Rights!

will either not seek records or not be able to obtain records from all of your medical providers. Therefore, you should inquire as to what records they have received, and try to obtain and send to them any other records you feel are important in assessing your disability status.

During the time SSA is in the process of evaluating your claim for benefits, you should be sure to return any phone calls promptly and to attend any appointments for evaluation they schedule for you.

If you are denied benefits, you should immediately contact SSA's office, as you will have only sixty (60) days in which to file an appeal of Social Security's Decision. Failure to file an appeal within that time frame may result in your ability to file an appeal being lost forever. You may wish to have an attorney file the second step appeal for you.

If the SSA grants you benefits, you will receive a Notice of Award letter thereafter, indicating the amount of monthly benefits you should receive.

If you need assistance with this or any work comp or injury issue, please feel free to contact the Attorneys at RUDBERG LAW OFFICES, LLC toll free at 1-866-306-2667 or email srudberg@rudberglaw.com

Protect Your Rights!



2107 Sidney Street Pittsburgh, PA 15203
1.866.306.2667 – 412.488.6000
www.rudberglaw.com

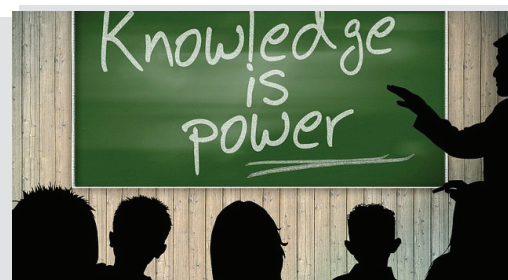
Educational Class Updates

The NWPA ALF is proud of the success of the recently held Educational classes and want to thank all of the participants.

On Tuesday the 8th of September we offered a Compliance Assistance Training Class via ZOOM for our affiliates who are required to file the various Labor Management Reports (LM-2,3, or 4s). We had 24 people register and 20 who attended. The class was taught with the assistance of Angela Menges and MaryAnn Bowman from the Office of Labor Management Standards who provided the people who registered a ton of information to review before the class. We thank them,

On Tuesday the 22nd of September we held a Basic Collective Bargaining Class via ZOOM. It was attended by 8 people and the Federal Mediation and Conciliation Services (FMCS) assisted with the instructors. The class was packed with so much information and the attendees asked questions and participated so much we didn't get through all of the information in the PowerPoint which was provided to everyone who registered for the class.

On Tuesday, October 6th we finished the class and had 9 people that attended. We made sure to send the individuals who only attended Part 2 the PowerPoint, too. We thank Tim McNamara and Louis Faiola from FMCS for teaching a great class.





LABOR
2020
AFL-CIO

ISSUES MATTER, VOTE UNION

Phone Banks and Literature Drops for Union Households Your Help Is Needed

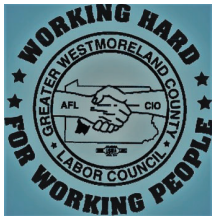
We will walk our neighborhoods and drop off Leaflets with information about our 2020 Labor endorsed candidates to our Union Brother and Sisters. This is a no contact event to keep everyone safe. Face Masks are Required.



Edwin D. Hill Complex IBEW Local Union #712
217 Sassafras Lane Beaver, PA 15009
For more Info jdepoe@ibew29.org or call 4122-956-6446
Thursday October 8, 15, 22, 29 2020 3PM to 7PM
Saturday October 10, 17, 24, 31 2020 9AM to 3PM

IF YOU CANT LIT DROP ON THESE DAYS. YOU CAN PICK UP A PACKAGE AND WALK THEM AT YOUR CONVENIENCE.

Greater Westmorland CLC Office One Northgate Square Ste 219 Greensburg, PA 15601



Phone banks with social distancing in place.

- Every Tuesday and Thursday from 5:00 - 8:00PM and
- Saturdays 11:00am till 2:00pm at the GWCLC Office.

Lit Drops are scheduled for Saturdays 10:30 am till 2:00 pm. Call for times and locations. GWCLC office is open throughout the Labor 2020 Campaign for assistance with

Phone Banking from home, tailor made scripts, answering questions about the LAN (Laboractionnetwork) access, providing literature (campaign flyers) and yard signs while they last, and any campaign related activities. Can't make those times? Call and we'll create an event for you or your organization such as at your local hall. We can provide phones, laptops, scripts and call lists.

For more information Contact Michael Hartung 724-493-9964 or michael.hartung@verizon.net



Erie-Crawford CLC Lit Drops
USW 3199 Hall 703 French St., Erie, PA 16501
Saturdays from today through the Nov. 3rd Election at 10:00 AM
For information call Jack at 814-823-9940 or Ron at 814-860-1793



Butler County United Labor Council

A virtual phone bank has been established by the PA AFL-CIO for CD 16. We have an opportunity to help elect both a President and Congressperson who will support Labor. Calls can be made from your home or office from 9:00 AM to 9:00 PM every day until Election Day!

For Log-in information to use the virtual phone bank or to offer to deliver literature in our region at your convenience email jim@ibew5.org or call Rosann at 814-360-83336. Even a few calls will help! Remember we don't need to win Butler just bring the numbers up to help carry the region. Please help Christy Gnibus win! Thanks for all that you do!

PA AFL-CIO Labor 2020

In-Person Outreach:

ALL IN-PERSON EVENTS ARE VOLUNTARY!

The Pennsylvania AFL-CIO believes that safety is of the utmost importance. We have created a set of guidelines and expectations for two in-person activities open for participation from now until Election Day. In addition to these in-person events, we offer virtual phone banking. Virtual phone bank information can be found here: https://us02web.zoom.us/join/register/tZYqceCorT0qHNAGlPC2_osSuGG_5iuKHGBL

Please review the protocols, safety screening, and script.

Lit Drop

•Volunteers who choose to do lit drops:

- The Pennsylvania AFL-CIO will provide all materials needed for this program
- In the case of lit drops, volunteers will be given a list of Pennsylvania AFL-CIO doors to drop literature
- Lit drops will require no face-to-face contact and would simply drop off information that is important for our members to know regarding the Labor 2020 program
- Masks/shields/PPE must be worn

Canvassing

•Volunteers who choose to do door knocking to evaluate members and provide information voting and endorsed candidates need to adhere to the following guidelines:

- Self-health assessment each morning before hitting members doors to engage various members
- Must be worn masks/shields/PPE
- If knocking doors for conversations with members, must adhere to six-foot social distancing—knocking and walking away from the door at a minimum of six feet to engage member in conversation
- Please ask each member/voter if they are okay having a conversation with you

COVID-19 Daily Screening for Volunteers

Before volunteering, please complete this short check.

Section 1: Symptoms

Any of the symptoms below could indicate a COVID-19 infection and may put you at risk for spreading the illness to others. Please note that this list does not include all possible symptoms, and you may experience any, all, or none of these symptoms. Please check yourself daily for these symptoms.

Group A

- | | |
|---|-----------------------------------|
| <input type="checkbox"/> Fever | <input type="checkbox"/> Headache |
| <input type="checkbox"/> Chills | <input type="checkbox"/> Fatigue |
| <input type="checkbox"/> Rigors (shivers) | <input type="checkbox"/> Diarrhea |
| <input type="checkbox"/> Sore throat | |
| <input type="checkbox"/> Myalgia (muscle aches) | |
| <input type="checkbox"/> Nausea or vomiting | |
| <input type="checkbox"/> Congestion or runny nose | |

Group B

- | |
|---|
| <input type="checkbox"/> Cough |
| <input type="checkbox"/> Shortness of breath |
| <input type="checkbox"/> Difficulty breathing |
| <input type="checkbox"/> New loss of smell |
| <input type="checkbox"/> New loss of taste |

If TWO or more of the items in Group A are checked off or AT LEAST ONE item in Group Bis checked off, please stay home and notify your CLC/affiliate contact that you will be unable to participate in in-person events.

Section 2: Close Contact/Personal Exposure Please verify if:

- | |
|--|
| <input type="checkbox"/> You had close contact (within 6ft of an infected person for at least 10 minutes)with a person who has confirmed to be positive for COVID-19 |
| <input type="checkbox"/> Someone in your household is diagnosed with COVID-19 |
| <input type="checkbox"/> You have traveled in an area of high transmission |

If any of the fields in Section 2 are checked off, you should remain home for 14 days from the last date of exposure or date of return to Pennsylvania.

Contact your healthcare provider or local health department for further guidance.

Labor 2020 Persuasion Canvass Script

This script serves as a guide to talking with union members like yourself about what is at stake with this year's election. The key to talking with members about our endorsed candidate, Joe Biden, is to connect with them and hold a real conversation. With that in mind, please read through the tips and script, but make the script your own.

The left-hand column provides instructions. The right-hand column includes the suggested script. It would be best if you did not read this script verbatim. Gauge the conversation and comfort level with members and don't do anything that makes you or the member feel unsafe.

Tips on Persuading Voter

You can use a talking point or share your personal story with a member voter who is undecided or doesn't support Joe Biden for President. Here are some tips for telling your personal story:

1. Challenge: Focus on one personal challenge you are facing or have faced; what was the impact of the challenge, and why did it lead you to support Joe Biden for President?
2. Policy: Focus on one policy position that Biden holds that would address your challenge.
3. Workplace: How has the current administration impacted your workplace? What would it mean to have a pro-union candidate in the White House?
4. Union: How has the current administration affected your union or the union movement? How would that change if we unions had a friend like Joe Biden in the White House?

Key Information

- We are encouraging everyone to vote by mail and vote as soon as possible to be sure their ballot is received on time
- Direct voters who want to vote by mail or register/update their voter registration to the Pennsylvania website at votespa.com
- Deadline to Register to Vote in this election: October 19
- Deadline to Request to Vote by Mail: October 27
- Deadline to Return Mail-in Ballot: November 3. Ballots must be received or postmarked by election day.



1-800-NYS-UFCW
www.ufcwone.org
organize@ufcwone.org

**JOIN US FOR A HERO RALLY AT:
TOPS MARKETS • 712 WEST 38TH STREET • ERIE PA
WEDNESDAY, OCTOBER 21ST FROM 4PM TO 5PM**



Many retail employers have stepped up and continued to give extra pay and bonuses to their hard working employees who are on the frontlines taking care of the communities they serve.

With record sales, Tops decided to end “hero pay” for their employees. Many other grocery stores in the area have also stopped heroes pay. The risk to frontline workers is high, and these heroes deserve more than zero.



Simply, if our members are required to wear a mask while they work, the customers they serve should also be required to wear a mask. By wearing a mask, we protect each other, it's time Tops fully protects their employees and our members. Tops wouldn't allow a customer to come into your stores without clothes on, they would swiftly be asked to leave. We are again asking that you adopt a chain-wide No Mask, No Service Policy. Your employees will greatly appreciate it, and 99.5% of your customers will love shopping at a store that is safe. This pandemic is far from over, and now is the time to get ready for the next surge.

PLEASE JOIN US ON OCTOBER 21st!

WHY IS UNINSURED AND UNDERINSURED MOTORIST COVERAGE IN YOUR AUTOMOBILE POLICY IMPORTANT?

by Kelly Enders and Susan Meredith

Uninsured and underinsured motorist coverage, also referred to as UM and UIM coverage, is one of the most important parts of your automobile insurance coverage. Yet, Pennsylvania law does not require that you carry this coverage, so it might seem like a waste of money. But not purchasing these benefits could place a high financial burden on you or your family members if you are involved in an accident with an at fault driver who does not have the necessary liability coverage. Nationwide as many as 13% of drivers do not have any automobile insurance. Add to that the risk of getting injured by a driver that has very little insurance, and you will want to make sure you purchase UM/UIM coverage. In Pennsylvania, drivers are only required to purchase \$15,000/\$30,000 in bodily injury coverage. This means that if you are in an accident that is the other driver's fault and that driver carries the minimum coverage then you can only collect up to \$15,000 from their insurance company even if your injuries are catastrophic. If more than one person is injured as a result of that negligent driver, there would be \$30,000 available but this amount must cover all those injured whether that is 2 or 10 people. As you can guess, this minimum coverage is often not enough to provide compensation for even relatively minor injuries.

To ensure you have the right coverage to protect you and your household family members, you should make sure to carry UM/UIM coverage. If you have purchased this insurance and you are involved in an accident with a driver who does not carry sufficient insurance to compensate you for your injuries or who has no insurance whatsoever, you can file a claim with your own insurance company for UM/UIM benefits.

If your insurance policy covers more than one vehicle, you should also consider stacking your UM/UIM coverage. What this means is that if you have \$100,000 of UM/UIM coverage and you have three

vehicles on your policy with stacked coverage, you will have \$300,000 of UM/UIM coverage available if you are in an accident with an uninsured or underinsured motorist.

What if you have more than one automobile insurance policy in your household, can you stack the UM/UIM coverage between the policies? Due to a recent decision from the Pennsylvania Supreme Court, the answer is now Yes. You may have two policies in your household because you own a motorcycle as well as cars or because a relative living with you has their own automobile insurance policy. Before Pennsylvania Supreme Court in 2019 decided the *Gallagher v. GEICO Indemnity Company* case, if you were involved in a motorcycle accident that was the fault of another driver who had no insurance or insufficient insurance, you would most likely have only been able to collect UM/UIM benefits on your motorcycle policy. The available UM/UIM coverage on most motorcycle policy is often only \$15,000.00. The *Gallagher* decision invalidated an exclusion that the insurance companies had been using for many years to deny their insured's UM/UIM claims on other motor vehicle policies in a household.

To understand what this means, consider the following example: A son who lives with his parents owns a car and has his own policy that provides for UM/UIM coverage of \$15,000. His parents also have an automobile policy and have purchased stacked UM/UIM for their 2 vehicles for available coverage of \$200,000. The son is involved in an accident in his own car with a driver who has insufficient coverage to compensate him for his serious injuries. He can claim UM/UIM benefits on his own policy, but he can also make a claim for UM/UIM benefits under his parents' policy because he lives with them. This could allow the son to access \$200,000 of UM/UIM coverage over and above his own \$15,000 coverage that was not previously available to him prior to the 2019 *Gallagher* decision.

This new rule allowing UM/UIM claims on multiple policies in a household can be applied to accidents that occurred as far back as 2015, depending on certain factors. If you were involved in a motorcycle or car accident in the last four years where you collected UM/UIM benefits under a policy of insurance and either had multiple motor vehicle policies under your name that provided UM/UIM coverage or had a family member living with you who had a separate policy with stacked UM/UIM coverage then you may be able to claim additional benefits. There are time limits to bring these claims so please contact the attorneys at Caroselli Beachler & Coleman immediately if you think you may be entitled to additional benefits.

To fully protect yourself and your family against uninsured and underinsured drivers, you should make sure you have sufficient UM/UIM coverage and that such coverage is stacked. You should purchase as much UM/UIM coverage as you can afford. We recommend a minimum of \$100,000/\$300,000 with the stacking option if you are insuring more than one vehicle and as always select the Full Tort option never the Limited Tort option.

If you are involved in any automobile, truck and motorcycle accident, contact the attorneys at Caroselli Beachler & Coleman. We will make sure that all possible avenues of recovery are pursued. The attorneys at Caroselli Beachler & Coleman have over 45 years of experience representing injured parties in automobile, truck and motorcycle accidents.

CAROSELLI BEACHLER & COLEMAN, LLC
 REPRESENTING INJURED PERSON
 AND THEIR FAMILIES THROUGHOUT
 WESTERN PA SINCE 1972.
 NO FEES UNLESS DAMAGES ARE
 RECOVERED.
 LOCAL APPOINTMENTS AVAILABLE.
 412-391-9860
 1-800-222-8816
www.cbmclaw.com

Using A Union Hall Website is Easy!

Every Central Labor Council, Area Labor Federation, and State Federation has a Union Hall website provided to them FREE by the AFL-CIO. Some people are apprehensive to become administrators to help their CLCs utilize their website enabling them 24/7 communications with their affiliates, their members, and the public.

All Union Hall websites are similar because they are template designed. The websites are content based. A fact that should reassure many people that they have the ability to serve as an administrator of a Union Hall website is the almost everything you do is completed by filling in the boxes of the various types of forms for creating; articles, events, actions, and etc. We are all adept at filling in the boxes on forms.

The amount of time and content provided by the CLC administrators of a Union Hall website will be much less than you may anticipate. Your websites will have content provided through syndication from the AFL-CIO, your State Federation, and your Area Labor Federation. This will help keep your website current and you need only add the local information, events, actions, and etc., as needed.

Your Union Hall website can and should be customized/ personalized for your CLC by branding with the inclusion of your CLC logo, connecting it with your social media sites, like Facebook, Twitter, YouTube, and

more.

This is the create an article form.

Create Article

Title

Article Author

Overrides the author name in the header (if blank, will use user display name)

Body (Edit summary)

Media Gallery

Attach media

Flags: No flags Pin to top

Provide a menu link

Link title

Description

Shows when hovering over the menu link

Planes

Syndication

Choose some options

Adding Syndication vocabulary terms here will trigger syndication to all subscribing Spaces below this Space when the media is saved

• Access

AUTHORING INFORMATION

Author

Date

E.g. Aug 11, 2020

Time

E.g. 10:00pm

Here is the create an event form.

Create Event

Title

Description (Edit summary)

Location

Body (Edit summary)

Provide a menu link

AUTHORING INFORMATION

Author

Date

E.g. Aug 12, 2020

Time

E.g. 10:00am

Division log message

Provide an explanation of the changes you are making. This will help other authors understand your modifications.

As you can see the forms are easy to fill and follow, regardless which form you use to create the various features in Union Hall, remember to complete all the boxes.

When working on your Union Hall website, it can easily be done from any location with Internet access.

All administrators of the Union Hall CLC websites work directly under the direction of the CLC Presidents and it is advisable for them review the draft before it is published.

The AFL-CIO offers FREE training via ZOOM and the NWPALF will also help with one-on-one training as needed.

The WYSIWYG (what you see is what you get) EDITOR in Union Hall is the same as it is in other programs we often use like MS Word, see a snippet below.

Body (Edit summary)



Your CLC Union Hall website can offer an opportunity for the younger or more technologically advanced members of your CLCs to take an important role and let their talents shine. If your CLC does not have an administrator for their Union Hall website and you have the time or talent, please reach out to your CLC president and offer your assistance.

Thank you for all that you do!

10th Annual Golf Outing in Review

On Friday, September 25th we held our 10th Annual Golf Outing at Whispering Woods Golf Course. Every year we use this event for two purposes: to build Solidarity through an enjoyable day of golfing and fun in the outdoors, and to raise funds of which half of the profits are donated to the four food bank warehouses that service those in need throughout our jurisdiction.



IBEW 712 team players

The weather was awesome. We only had nine teams that attended this year, we are sure health concerns made a difference in attendance. We had coffee, juice, and banana nut bread from Bob Evans COVID Packaged to start the day, pulled pork sandwiches and salads at the turn, steak dinner at the conclusion from O'Charlies, and tons of beverages throughout the day including on the course. Each participant received a goodies bag containing golf balls, golf tees, an apple, candy, chips, crackers, and the 10th Annual Golf Booklet.



AFSCME DC 85 team players

We had two teams and a few volunteers that canceled after we turned in our counts for all the excellent food, served that day. As a result, we had lots of food and beverages left over. Normally all leftover food is donated to a

local place that services those in need but this year we decided to make a quick trip to Farrell and drop all the left-overs off to the USW 1016 Hall for their members on the picket line. We felt this was an excellent choice and hope our sponsors and participants agree.



AFSCME DC 83 team players - photographer

AFSCME DC 83 took 1st place, AFSCME DC 85 came in 2nd, and IUOE 66 took 3rd place. Some golfers exhibiting golfing talents included: Michael Hoffman of IAFF 293 who mastered "closest to the pin", Shane Clark of AFSCME DC 85 who had the "longest put", and Mike Hoffman again demonstrated prowess hit the "longest drive".



Rudberg Law Office team players

Our silent auction consisting of several donated including a toolkit added at the last minute from Rudberg Law helped raise more funds for those in need. We had gifts for each of the participants which were given at the end of the day (most of which were sports attire or related items with a high concentration of Pittsburgh Steelers items all of which were donated).



UFCW ONE team players - photographer

At this time we still have expenses to be turned in and funds to be received. When they are received and paid we will calculate and donate the appropriate amount to each of the four food bank warehouses, based on the population percentages of our members they serve. This year the amount will be much smaller than in the past, but we are sure any amount will be appreciated.



USW Dist 10 Team substitute players

Thanks to our sponsors and participants who helped us make this event a success.



A few of our teams did not send us a picture of their teams:

IUOE 66, IAFF 293, and the substitute players of the MERCER CLC.

SEE YOU NEXT YEAR!



AN IMPORTANT MESSAGE FROM THE PENNSYLVANIA AFL-CIO

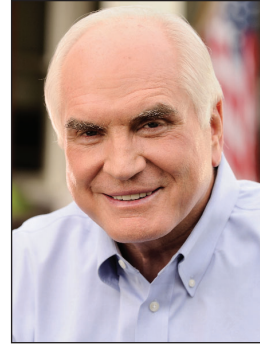
We need Representatives in the **US CONGRESS** who will stand up for workers, support union rights, and fight to create an economy that works for **ALL** Pennsylvanians.

On November 3rd you have a choice

Who do YOU think will stand up for workers?



KRISTY GNIBUS



MIKE KELLY



Has promised full support for workers' rights to organize, and opposes "Right to Work" laws.¹

UNION RIGHTS

Voted against legislation that protects basic rights of working people to choose a union.⁴



Has promised to oppose any efforts to cut Medicare or Medicaid or restrict eligibility for the programs.²

HEALTH CARE

Voted against improvements to Medicare that would lower costs and improve coverage.⁵



Has promised to fight to protect and expand workplace safety rules and whistleblower protections.³

WORKPLACE VIOLENCE

Voted against legislation aimed at protecting frontline workers from the epidemic of workplace violence.⁶



How you vote is a personal decision. The Pennsylvania AFL-CIO has evaluated the candidates based on the issues that impact workers and we believe that **KRISTY GNIBUS** is the right choice for the **16th Congressional District**. For more information, please visit our website at www.paafcio.org.

1. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 2. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 3. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 4. Voted against HR2474, February 6, 2020; 5. Voted against HR3, December 12, 2019; 6. Voted against HR1309, November 21, 2019

CAST YOUR VOTE BY MAIL-IN BALLOT

Election Day is Tuesday, November 3, and polls will be open from 7:00am until 8:00pm; but we encourage everyone to **VOTE BY MAIL** this election. You can request your ballot today and voting begins in mid-September. To verify or update your registration, find your polling place, or apply for your mail ballot, contact your county election office or visit www.votespa.com.

VotesPA.com/MailBallot



AN IMPORTANT MESSAGE FROM THE PENNSYLVANIA AFL-CIO

We need Senators in the **STATE SENATE** who will stand up for workers, support union rights, and fight to create an economy that works for **ALL** Pennsylvanians.

On November 3rd you have a choice

Who do YOU think will stand up for workers?



JULIE L SLOMSKI



DAN LAUGHLIN



Has promised to oppose the use of public education dollars to fund charter schools.¹



Voted to expand a voucher program rather than investing in the real needs of our public schools.⁴



Strongly supports Medicaid, and will defend it against cuts and new eligibility restrictions.²



Voted to slash Medicaid benefits and reduce eligibility for many Pennsylvanians.⁵



Has promised to support safe workplaces for ALL workers, including public employees.³



Voted to force workers back into unsafe workplaces in the middle of a global pandemic.⁶

How you vote is a personal decision. The Pennsylvania AFL-CIO has evaluated the candidates based on the issues that impact workers and we believe that **JULIE L SLOMSKI** is the right choice for the **49th Senate District**. For more information, please visit our website at www.paafclcio.org.

1. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 2. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 3. 2020 Pennsylvania AFL-CIO Candidate Questionnaire; 4. Voted for HB800, June 11, 2019; 5. Voted for HB59, July 27, 2017; 6. Voted for HR836, June 9, 2020

CAST YOUR VOTE BY MAIL-IN BALLOT

Election Day is Tuesday, November 3, and polls will be open from 7:00am until 8:00pm; but we encourage everyone to **VOTE BY MAIL** this election. You can request your ballot today and voting begins in mid-September. To verify or update your registration, find your polling place, or apply for your mail ballot, contact your county election office or visit www.votespa.com.

VotesPA.com/MailBallot





Oktoberfest with a Union Flair

The much loved fall gathering known as Oktoberfest may look a little bit different this year due to limitations on large public gatherings and social distance requirements. But you can still celebrate at home by raising a pint of a favorite fall ale and chasing it down with a bite of something salty. As you load up for your fest feast, be sure to load up on products made by employers who treat their workers well and give them a voice on the job. Happy Oktoberfest and let's all work together to build a stronger America.

Labor 411

MAKING IT EASY TO SUPPORT GOOD JOBS

LOS ANGELES | SAN FRANCISCO | WASHINGTON, D.C. | PHILADELPHIA | NEW YORK

Seasonal Biers

Dundee Oktoberfest (IBT)
 Goose Island Oktoberfest (IBT)
 Leinenkugel's Oktoberfest (UAW, IUOE, IBT)
 Mad River Brewer's Secret (IAM)
 Mendocino Brewing Engine 45 Pumpkin Ale (IBT)
 Samuel Adams Octoberfest (IBT, IUOE, SEIU)
 Schell's Oktoberfest (USW)
 Shock Top Pumpkin Wheat (IAM, IUOE, IBT)
 Shock Top Twister Pretzel Wheat (IAM, IUOE, IBT)
 Stegmaier Pumpkin Ale (IUOE)
 Stegmaier Oktoberfest (IUOE)

Bratwurst

Boar's Head (UFCW, IBT)
 Koegel's (IBT)
 Wenzel's (IBT)

Sauerkraut

Thumann's (UFCW)
 Claussen (UFCW)
 Vlasic (IBT)

Pretzels

Rold Gold (BCTGM, IBT)
 Snyder of Berlin (UFCW, IBT)



Mustard

French's (IBT)
 Gulden's (UFCW)
 Heinz (IBT, UFCW)
 Thumann's (UFCW)

Find more union-made products at www.Labor411.org



Keeping your Home, Work and School Space Spic and Span

For so many of us during this pandemic, our home is doubling as a work space while also serving as our children's classroom. That means it needs to be clean. You have choices when you tidy up, and Labor 411 encourages the use of products made by union-friendly companies that treat their workers fairly and give them a voice on the job. So before that work/school/home day begins, get your house in order, and let's all clean our way to a stronger America.

Labor 411

MAKING IT EASY TO SUPPORT GOOD JOBS

Ajax (IBT, IBEW, UFCW)

All Laundry Detergent (IBT, IBEW, UFCW)

Borateem Laundry Detergent (UFCW, IBT, USW)

Bowl Fresh Toilet Bowl Sanitizer,
Deodorizers (IBT, IBEW, UFCW)

Clorox (IBT, IBEW, UFCW)

Craftsman (IBEW, IBT)

Fab Laundry Detergent (IBT)

Final Touch Fabric Softener (IBT, IBEW)

Hi-Lex Bleach (IBT)

Liquid Plumber (IBT, IBEW)

Lysol (IBT, IBEW)

Minwax (IBT)

Mop & Glo (IBT, IBEW)

Osram Sylvania Lightbulbs (IAMAW, IBEW, UAW)

Purex (IBT, IBEW)

Renewenz Dishwashing Detergent (IBDW, IBT, USW)

Rit Dye Laundry Treatment (IUE-CWA)

Snuggle (IBT, IBEW)

Soft Scrub (IBT, IBEW)

Sunlight Detergent (IBT, IBEW)

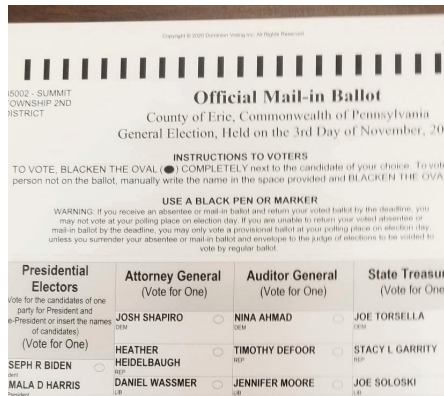
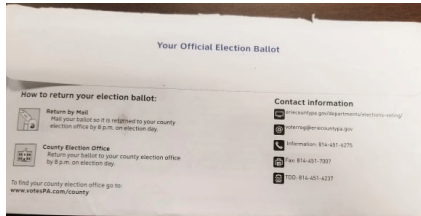
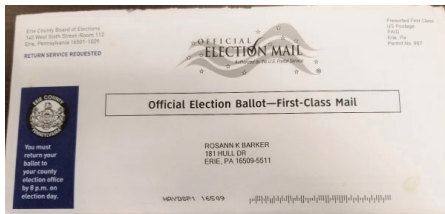
Surf Detergent (IBT, IBEW)

Tide (IBT, IBEW)

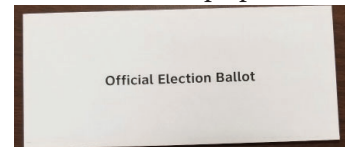
Find more union-made products at www.Labor411.org

Mail-In Ballots

The two images below depict the front and back of the envelope containing your mail-in ballot. Watch for it!



Once you have completed your ballot, put it in the envelope pictured below.



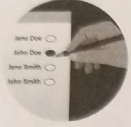



Seal the envelope above and place it in the envelope pictured below.



On the left below are the instructions included with your ballot. A snippet is above. Remember to vote for all the races, the ballot is printed on both sides.

ERIE COUNTY PENNSYLVANIA

COUNTY OF ERIE MAIL-IN OR ABSENTEE BALLOT INSTRUCTIONS

- 1. Mark your Ballot.** Fill in the oval next to your candidate with a black marker or pen. For write-in candidates neatly print his/her name on the line provided and darken the oval.
 
- 2. Pack and seal your ballot.**
 - a. Put your ballot in the "Official Election Ballot" envelope and seal it.
 - b. Put the "Official Election Ballot" envelope in the Business Reply return envelope and seal it.
- 3. Sign and Date it.** Fill in the Voter's Declaration on the Business Reply return mail envelope. Make sure to Sign and Date it.
 
- 4. Return your ballot.** By Mail - No postage necessary. Ballots must be received by 8pm November 3, 2020. The PA Supreme Court ruled that ballots postmarked November 3 will be counted if we receive them by November 6, 2020.
 

Alternatively, **PACK AND SEAL YOUR BALLOT AS DESCRIBED ABOVE** and bring to the Voter Registration Office Room 112 of the Erie County Courthouse, 140 W. Sixth Street, Erie, Pa 16501 or use the Secure Drop Box located out front.

If you receive an absentee or mail-in ballot and return it by the deadline, you may not vote at your polling place on Election Day. If you are unable to return your ballot by the deadline, you may only vote a provisional ballot at your polling place on election day **unless** you surrender your ballot, and Business Reply Return envelope to the Judge of Elections. They will void your ballot materials and let you vote by regular ballot.

Turn the envelope above over seal it and complete the information requested, see the image below. Either mail it or deliver the sealed envelope containing your mail-in ballot to your Local County Voter Registration Office or their Election Drop Box. Note: There are 2 boxes to be checked on the flap of the envelope.

Voter's declaration
I hereby declare that I am qualified to vote from the below stated address at this election; that I have not already voted in this election; and I further declare that I marked my ballot in secret. I am qualified to vote the enclosed ballot. I understand I am no longer eligible to vote at my polling place after I return my voted ballot. However, if my ballot is not received by the county, I understand I may only vote by provisional ballot at my polling place, unless I surrender my balloting materials, to be voided, to the judge of elections at my polling place.

Voter, sign or mark here

Date (MM/DD/YYYY) _____

Voter, print name _____

Voter, address (street) _____

Voter, address (city, zip code) _____

FOR COUNTY ELECTION USE ONLY

To be Completed by Voter Unable to Sign their Declaration Because of Illness or Physical Disability:
I hereby declare that I am unable to sign my declaration for voting my ballot without assistance because I am unable to write by reason of my illness or physical disability. I have made or received assistance in making my mark in lieu of my signature.

Voter, mark here

Date (MM/DD/YYYY) _____

Witness, address (street) _____

Witness, address (city, zip code) _____

Witness, sign here _____

Did you...
 Sign the voter's declaration in your own handwriting?
 Put your ballot inside the secrecy envelope and place it in here?

SEPT. 30TH NWPA ALF MEETING SPEAKERS

We held our meeting via ZOOM and again speakers at our meeting.



We gave Brandon Wiley from Opened-Eyes an opportunity to introduce himself and talk a little about the organization he formed.

OpenedEyes is a 501(c)(3) non-profit organization founded by Brandon Wiley in 2014, designed to help others create a positive identity founded on a holistic diversity perspective. Our program and curriculum emphasizes an educational model — designed for children, adolescents and young adults — encompassing a multiracial/multicultural phenomenon by being asked the question, “What are you?”

This organization offers holistic diversity training! The AFL-CIO has renewed efforts with an emphasis on assuring their meetings and events meet the standards for their “Code of Conduct”, We believe it may be beneficial for us to hire this non-profit company to teach a class on DIVERSITY! No, we do not believe we have a serious problem in our area but we do believe we could benefit from this education We thank Brandon for joining us. If you would like more information on OpenedEyes visit their website: <https://www.opened-eyes.com/>

We are waiting on the information for the cost of the class and will keep you informed when plans move forward to holding a Diversity Training Class.

We also permitted Johnathan Peffer to speak, He is running for PA HD-10 as an independent candidate listed as part of the United Party. Johnathan was a member of LIUNA 1058 before starting his own website business and the AFL-CIO has made NO recommendations in this race. He is 36 years old and lives in Ellwood City in Beaver County, PA.



He was not afraid to use the term union and shared his views on many issues which aligned with ours.

NOTE: this is not to be misconstrued as a recommendation or endorsement, it is just information. The other candidates for HD-10 are Aaron Bernstine and Kolbe Cole.

We encourage you to visit the various candidates



websites and or talk to them in person before you vote if you live in HD-10.

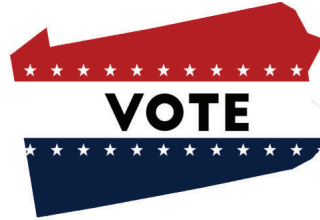
NO HEARINGS!
NO VOTES!
THIS IS #OURCOURT!

TEXT SCOTUS TO 747464 OR CALL 1-888-678-9477
 TO BE CONNECTED WITH YOUR U.S. SENATORS OFFICES

NWPA AREA LABOR FEDERATION OFFICERS

Chair	Andrew	Harkulich
S_T	Philip	Lasky
V-chair	Gary	Bittner
V-chair	Julie	Barnett
V-chair	J David	Henderson
v-chair	Richard	Galiano
V-chair/Trustee	Frank	Telesz
Rep -GMP/trustee	Anthony	Modaffare
Rep -WCLC/Trustee	Walter (Pat) Geiger	
Executive Board Members		
Rep AFSCME	Shane	Clark
Rep APSCUF	Andrea	Wyman
Rep ATU	Pattie	Demichele
Rep HFIAW	James	Cassidy
Rep IBEW	Jim	Nuber
Rep IUOE	Rich	Barrett
Rep IUPAT	Giles	Grinko
Rep OPEIU	Jeffrey	Hapke
Rep PA JBWU	Linda	Gomaa
Rep PSEA	Mike	Kalpich
Rep Roofers	Jack	Lee Jr.
Rep SEIU	Mike	Butler
Rep UA	Dennis	Pry
Rep UBC/ M CLC	Lonnie	Mcfall
Rep UFCW	Daryl	Busch
Rep USW	Paul	Pelc
Rep B&CTC	Darrell	Niemenski
Rep B CLC Rep	Jim	Saeler
Rep B-L CLC	Kerrianna	Theuerl
Rep CECJ CLC	Jeff	Miller
Rep EC CLC	Rosanne	Gangemi
Rep I-A CLC	Jerry	Shull
Rep W_F CLC	Archie	Graham
Rep V-C	C.J. Pete	Kluck
EMPLOYEE		
Director	Rosann	Barker

Labor 2020 RV Tour Candidate Canvass Kick-Off!



What: Join the Pennsylvania AFL-CIO, union members, and activists for our candidate canvass kick-off! We will meet the candidates and grab a walk or phone packet to help them win.

Who: All star line-up of union leaders and AFL-CIO endorsed candidates!

Where: **Ellwood City Community Park**
524 Lawrence Ave, Ellwood City, PA

When: Saturday, October 17th at 1:00 p.m.



Additional Candidate Fliers

The PA AFL-CIO has fliers that can be easily printed for any of the endorsed candidates that you can share with your affiliates and members.

That was a big undertaking with so many candidates this year. It is important that we share these with our members from the Presidential race to the House Districts. They are in PDF format and can be easily printed, Emailed, faxed, and more.

Please ask you Local Union Coordinators to access them for you.

THANKS TO JACK LEE AND THE MEMBERS OF BAC 9 FOR LAYING THE ENGRAVED BRICKS AT THE ERIE-CRAWFORD CLC WORKERS MEMORIAL!

