



INTERNATIONAL ASSOCIATION OF
**Heat & Frost Insulators
& Asbestos Workers**

Local 24
Baltimore-Washington, DC

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HEALTHCARE VOTE 2008

Dear Brothers, Sisters and Families,

This year, health care is on everyone's minds as our premiums go up and employers continue to force concessions from us at the bargaining table using health care costs as an excuse. Our next president will play a large role in determining what direction our nation takes on health care reform. Drastic changes are needed, but they must be the right changes, the kind that live up to our principles and will help more families afford higher quality health care without sacrificing our paychecks and retirement.

One Thing is Clear: McCain's Approach Does NOT Live up to This Standard. McCain's proposal undermines existing employer-based health care and taxes workers' health plans. McCain wants to "eliminate the bias"¹ toward employer-based health care and instead push workers into the private market to fight big insurance companies on their own.

McCain's Approach Will Reduce Benefits, Increase Costs and Leave Many with No Health Care at All.² He promotes high-deductible health savings account plans that provide fewer benefits at higher costs. Left to police themselves, big insurance companies will cover only the healthiest workers, charge excessive premiums and limit benefits. McCain will let insurance companies avoid state consumer protections and refuse to cover people with pre-existing conditions, such as cancer, leaving many unable to find affordable health care.³

As you listen to the presidential candidates, think about who will best address the problem of 47 million people without health insurance. We need a president who will fight to make sure everyone has health care and keep quality up and costs down so we aren't forced to continue trading our wages for health care at the bargaining table.

In Solidarity,

Lino Cressotti, Business Manager

¹ Health08.org (Kaiser Family Foundation) Presidential Candidate Forum: [John McCain](#), 10/31/07

² Kaiser/HRET, Employer Health Benefits 2007 Annual Survey; Center on Budget and Policy Priorities, 4/5/06; Health08.org, Forum, 10/31/07; *Los Angeles Times*, 11/20/07; The Commonwealth Fund, 6/05

³ [Los Angeles Times](#), 11/20/07; The Commonwealth Fund, *Paying More for Less: Older Adults in the Individual Insurance Market*, 6/05

Apprenticeship and Training

2008 – 2009 Apprenticeship School

Apprenticeship school will begin with a mandatory meeting of all apprentices scheduled to attend school on Thursday, August 27, 2008 @ 5:00 p.m. We will go over this year's schedule and all school rules.

Apprentice OJT

While apprentices receive the technical skills needed to become a journeyman in the apprenticeship school, a crucial part of training of any apprenticeship program is the On-the-Job training received everyday. Apprentices will not only receive the skills of the trade from skilled masters of their craft but they will also be exposed to the work ethic and life skills of an experienced work force. The apprentices are our future; they must receive the training and experience to become talented and productive journeymen.

Instructors

The Joint Apprenticeship Committee is going to be interviewing mechanic members interested in becoming instructors for the program. If you would like to be considered please get a résumé together and be prepared to speak with the committee. The JAC will announce when interviews will take place when the meeting is scheduled.

Refresher Training

Asbestos Supervisor Refresher

Monday and Tuesday, Nov. 3 - 4

4:30 – 8:30 pm

It is your responsibility to attend classes.

Please check your expiration date.

Space is limited to 25 participants; you must call to register for any class you wish to attend.

(301) 498-9162

Apprentice Reminders

The next scheduled union meeting will be on Thursday, September 4, 2008 @ 7:00 p.m.

Turn in your monthly report form by the 7th of each month.

Go to work everyday and be on time!

If you must be absent, inform your employer as soon as possible.