SAN JOAQUIN COUNTY MOSQUITO AND VECTOR CONTROL DISTRICT
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January 18, 2000

Mr. Duane Bridgewater
PO Box 797
Lockeford, CA 95237

Dear Mr. Bridgewater:

Before the December 21, 1999 Board of Trustees meeting, SEIU representative Gary Langston sent a flier (copy enclosed) to represented District employees as well as several Trustees. The flier accuses the District of "Union Busting" tactics and mischaracterizes the process of recent negotiations. The Board of Trustees is writing directly to you because it wants to set the record straight.

For over 30 years, the Board of Trustees has negotiated in good faith with the organized employees of the District. Despite differing points of view, the Board and the organized employees have worked out a system which provides good pay and benefits to the employees and solid mosquito protection for the citizens; both the District's Board and employees can be proud of that record.

Having worked cooperatively with the organized employees for over 30 years, there is no reason for the Board to change its position regarding labor organizations simply because the employees have elected to change representation. During February and March of 1999, the District worked side-by-side with SEIU during the process of electing SEIU as the exclusive employee representative. The Board **respects** the employee's decision to bring in SEIU, and is **not** attempting to bust the union.

The issue, which Mr. Langston characterized as union busting, involved agency shop and service fees. As you are aware, the long-time agreement between the District and SJPEA did not require employees to belong to the Association, but stated that all those employees, as members of SJPEA, would continue to pay dues during the life of the contract; it did not force employees to become SJPEA members as a condition of employment. During recent negotiations, SEIU proposed that District employees in represented positions, by a vote of the employees, be required to join the Union or pay service fees as a condition of employment with the District. The Board did not feel that changing the conditions of employment was fair for current employees, regardless of SEIU's feelings, or those interested in becoming SEIU members. While Mr. Langston may view this as an attempt to bust the union, the Board views as an attempt to protect its employees.

In the search to reach a reasonable compromise with SEIU, the District proposed that new employees (hired on or after the effective date of a new contract) be required to belong to the union or pay service fees as a condition of employment. This compromise was presented to the Union membership for a vote, along with a wage and benefit package. The Union and its membership overwhelmingly rejected the compromise offer proposed by the District. Despite the lack of a contract, the District and its employees were in agreement regarding **all** other issues, including wages and benefits. The disagreement was over the right to vote on agency shop and service fees. However, because the contract was not ratified, the last offer by the District to make the wage retroactive had expired, and the employees were in jeopardy of losing retroactive pay and other benefits.

The primary purpose of negotiations is to provide for a fair system of salary and benefit changes for the employees of the District; it is not to protect the business interests of the Union. In order to get on with normal business, and to ensure proper employer/employee relations, the District made one last offer, with the same wage and benefit package and an extended date for retroactivity, but minus the provision of agency shop and service fees for new employees. The represented employees unanimously accepted this package.

The Board and employees have agreed to a new contract, which provides good salary and benefits, while protecting the rights of all employees and maintaining past conditions of employment.

Finally, and as it has always been in the past, the District will continue to work with the organized employees of the District. The Board looks forward to productive interaction between the District and it's employees in the future that furthers the interests of the District to serve its constituents, while providing a quality work environment for its employees.

Sincerely,

Michael Manna, President
Board of Trustees

Enclosure - 1

SEIU Local 790
San Joaquin County Chapter
Mosquito & Vector Control District Update / December

"The first task is to sufficiently weaken the union." All quotes from *"How A School Board Member Can Use a Union Agency Shop Fee to Drive a Wedge Between Teachers and Unions"*

On November 16, 1999 SEIU Local 790 - San Joaquin County Chapter staff director Steve Wilensky addressed the District Board of Directors and explained why the Union's proposal on agency shop was so important to our organization. We explained that just as 5000 San Joaquin County employees represented by Local 790 had agency shop language virtually identical to the Union's proposal to the District, the fact that no other Local 790 public sector jurisdictions were without an agency shop provision and on the simple matter of principle the Union felt the need to voice its strong opposition to the District's proposal on agency shop. When District counsel explained that while the District Board may not agree with the Union's position, we should understand that they too were operating from a principled position. Steve Wilensky replied that he always operates under that assumption with any employer until they give him cause to believe otherwise.

"...One of the best and easiest ways to accomplish this is to alienate some portion of the [employees] in your district from the union."

Given this, the Union bargaining team was surprised to learn that its offer to recommend the employer's last contract proposal *with the district's language on agency shop* was not only rejected, but that the District team came prepared with a Last, Best and Final offer which *completely eliminated agency shop and reverted back to the old SJPEA language on maintenance of membership.*

"...The agency fee is an excellent tool with which to begin this work."

Why the Sudden Shift to Union Busting Tactics? The District Board had removed the District manager John Stroh from the position of spokesperson for the District bargaining team. Next they hired Chris Voight of Blanning and Baker to represent their position on the issues. Mr. Voight wasted no time in trying to extract his pound of flesh from the Union on the one issue it had so recently and sincerely addressed itself to the Board on - Agency Shop.

Back pay and the bonus were apparently never at issue. The Union would like to thank all members who voted to reject the District's last offer and afforded your bargaining team the opportunity to address the District Board on the agency shop issue. As we indicated to all of you at the time, the Union will not delay negotiations one day longer over this issue and is recommending that all represented members vote to ratify the District's Last, Best and Final offer. Except for the provision dealing with agency shop, the package remains identical to the one already voted on and includes a $200 lump sum payment to all represented members and full back pay if ratification occurs before the 16th. If anyone needs copies of the settlement, please contact a member of the Union bargaining team. **The ratification vote will be held from 4pm - 5pm in the District conference room on December 15.** Our next major challenge is the ad hoc committee discussions on total compensation. Also, all the discrepancies contained within the recent Blanning and Baker class study as addressed to the District management by the Union must be corrected or accounted for.

Gary Langston - Field Representative SEIU Local 790.

LOCAL 790
SEIU
Leading the Way

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Executive Director

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April 7, 2000

To: All Represented Classifications in the SJCM&VCD

Fr: SEIU Local 790 San Joaquin County Chapter

Re: Union Comparison of the Blanning and Baker Salary Review and the Mosquito and Vector Control Association of California Survey

At the request of many of you, the Union has performed a comparison of the recent Blanning and Baker salary study with the Mosquito and Vector Control Association of California (MVCAC) – salary and benefits survey. The District manager has pointed out that Blanning and Baker "presumably" did not use the information contained in the MVCAC survey since it was "...completed prior to the issuance of the most recent salary survey by MVCAC." Therefore, one may expect to find minor discrepancies in the figures cited sprinkled throughout the two studies.

However, as our comparison shows, many of the discrepancies appear to be neither minor nor random. A pattern emerges wherein represented employees of the SJCM&VCD are compared consistently at their top salary step with Mosquito Abatement Districts which have higher salaries; but with their lowest (and in some cases lower than the lowest) salary steps cited in the Blanning and Baker study. What is clear is that both of these documents cannot be correct. It is curious that whenever our members' salaries in the Blanning and Baker study are compared with the lowest paid Districts, the figures tend to match up remarkably well with those of the MVCAC survey.

The conclusions drawn by the Union in our report represent the Union's best efforts to get to the bottom of the figures cited in the Blanning and Baker study. The Union will review the results of this report and its recommendations at a Union membership meeting scheduled for <u>Tuesday, April 11, 2000 at 4:30pm in the Union offices, 37 Hunter Square, Stockton</u>.

In Solidarity,

Gary Langston
Field Representative

Upcoming Increases in Social Security "Full" Retirement Age

The age at which you can receive "full" Social Security benefits will gradually increase starting in the year 2000. Here's a breakdown of the age increases over the next 22 years.

If you were born in	You will be age 62 in	You'll receive "full" benefits at age
1937 or earlier	1999 or earlier	65 years
1938	2000	65 years, 2 months
1939	2001	65 years, 4 months
1940	2002	65 years, 6 months
1941	2003	65 years, 8 months
1942	2004	65 years, 10 months
1943 – 1954	2005 – 2016	66 years
1955	2017	66 years, 2 months
1956	2018	66 years, 4 months
1957	2019	66 years, 6 months
1958	2020	66 years, 8 months
1959	2021	66 years, 10 months
1960 or later	2022 or later	67 years

Note: The age at which you can begin receiving a *reduced* Social Security retirement benefit will remain unchanged (age 62).

Source: *Social Security Administration*

Chart Your Progress with an Annual Financial Review

(continued from page 2)

could result. In the end, if inflation starts beating you, you will have less money to save or spend.

- **Prepare for Unexpected Risks.** Are you ready for the unexpected? Life can sometimes throw you a "curve ball"—that is, a risk you haven't foreseen. Suddenly, you or your family could be faced with a serious financial hardship due to an untimely death or disability. Adequate insurance is the cornerstone of a solid financial plan because it offers protection that can help cover unforeseen potential liabilities and risks.

A comprehensive annual review can help you focus on the important issues that affect your personal finances. You may find you must alter your approach due to changing goals and circumstances. However, by faithfully tracking your progress and making any necessary adjustments, you may be better able to afford the future of your dreams. $

What Every Parent Should Know before Making a Business Loan to a Child

Have you ever considered bankrolling your child's business? Many young entrepreneurs seek parental assistance in launching their companies, especially if they encounter difficulty securing bank loans due to a lack of credit history or collateral. And, on their part, many parents want to help their children succeed in starting independent businesses. Although most parent-child loans do not go awry, if a loan does sour it can have serious consequences for unsuspecting parents. Here are four things to know before lending funds for your child's business venture:

1. Document the Loan. It's best to treat a business loan as seriously as a banker would, and require proper documentation. If you seal the deal with a handshake, and the business later fails, you must be able to convince the Internal Revenue Service (IRS) you made a *bona fide* loan in order to deduct it as a bad debt. To give yourself a sound basis for a tax write-off, require the following documentation:

- a note and *written* loan agreement
- collateral or other form of security
- a repayment schedule
- repayment records
- a business plan indicating the loan will be repaid as scheduled
- proof the business was solvent when the loan was made

Proper documentation can also help avoid other complications. For instance, if your child were to divorce, a written loan agreement identifying who is responsible for repayment and on what terms, could prevent a former spouse from refusing responsibility for the debt or claiming the money was a gift. It could also keep an ex-spouse from obtaining—through the division of marital assets—a controlling interest in a company *you* funded.

2. Be Prepared to Sue. The IRS allows you to deduct bad debts only if you have first tried to collect them. This includes legal means if necessary. Certainly, the idea of suing a child is difficult to contemplate for many parents. However, if you want to write off the loan, you must be prepared to take legal action to collect it.

If, after taking legal action, you're unable to collect the loan, you may write it off as a short-term capital loss by subtracting the outstanding loan balance from your total short- and long-term capital gains for the year. If the loss exceeds your total capital gains, you may deduct it in $3,000 increments each year until it is entirely written off.

3. Alternatively, Treat the Bad Debt as a Gift. Parents who wish to avoid damaging their relationship with a child through a lawsuit, have the alternative of treating the bad debt as a gift. The IRS currently allows each taxpayer to give up to $10,000 per year to as many people as he or she wishes, free of gift and estate taxes. Thus, both parents could offset an uncollectable debt with a combined gift of up to $20,000 per year with no tax consequences. Any amount exceeding this limit may be subject to gift and estate taxes.

4. Use Common Sense. Don't leave your common sense at the door when considering a child's loan request. If your son has never displayed much interest in photography, think twice before agreeing to set him up in business as a photographer.

Supporting your child's business venture can be an exciting and rewarding experience. However, pay attention to potential tax traps and legal pitfalls *before* opening your checkbook. S

When It Comes to Business, Bigger isn't Always Better

In the few years since it opened, Top Dog Kennels has been more successful than its owner, Jane DuPont, ever expected. Demand for dog boarding and grooming services has spurred expansion from one to three locations. When Jane recently turned down an option to purchase an additional kennel, many admiring customers and competitors were surprised.

People often expect a business to measure success solely through growth. But a company's progress and sustainable profitability is not always reflected in more locations and higher revenues. While Top Dog Kennels may not be as big as it could be, it's as big as Jane wants it to be, at least for now. For Jane, it's more important not to lose sight of what motivated her to go into business in the first place: a desire to be responsive to customers' needs and a willingness to be creative in meeting them.

As opportunities to grow present themselves, Jane must consider how they'll affect her business in the long run. She is aware that many successful businesses fail by expanding too rapidly. Jane's goal is to position her company for slow, steady growth while retaining its uniqueness, responsiveness, and creative approach.

To take advantage of its small business edge, while positioning itself for a solid future, Top Dog Kennels is implementing the following strategies:

Differentiate the company. Top Dog Kennels is making itself stand out in customers' minds. For example, each location is small enough to offer personalized attention through play and exercise programs, which can be customized for each pet. Each kennel is also painted and decorated differently for added interest. In addition, Jane spends a lot of her marketing efforts building ties to the community by sponsoring local dog shows and offering free dog care clinics.

Build on what already exists. The company is developing new ways to use its existing business capabilities to serve customers. For instance, Top Dog Kennels initially offered only boarding services. When Jane discovered customers were enthused at the prospect of getting their pets groomed while they were left at the kennel, she added that to her list of services. Now, a customer can return to find a dog that has not only been well cared for, but is groomed, as well. Adding this service helped Top Dog build customer loyalty by saving clients the trouble of arranging separate grooming appointments, while also fostering a stronger bond between dogs and staff.

Be creative. Jane DuPont often experiments with new ideas. Smaller companies can more easily try new initiatives, since they don't require substantial capital outlays and are easy to discontinue if they don't work. For instance, Top Dog Kennels recently began offering a pick up and drop off service for customers' dogs on a trial basis. The service can simply be discontinued if there is little interest, it's unprofitable, or it creates other, unforeseen problems.

Keeping a company small can offer advantages many large companies lose. It can help you stay closer to customers and provide the flexibility to respond more quickly to their needs. It can also allow you to offer personalized attention that builds customer loyalty and often leads to referrals and new customers. Cultivating this small business edge may not only generate the potential for growth, but may also help build a solid foundation for sustaining it.

1999 Tax Rates

Tax tables show **marginal tax rates.** The marginal tax rate is the percent you owe on your *last dollar* of taxable income. For example, for 1999 a married couple with an income of $103,050 who file jointly have a marginal tax rate of 28 percent, even though their taxable income up to $43,049 is taxed at 15 percent. The marginal tax rate also tells you the tax savings from any deductions. For instance, if you are in the 28 percent tax bracket, a $1,000 deduction generally will save you $280 ($1,000 x .28).

Filing Status

	Single	Married Filing Separately	Married Filing Jointly	Head of Household	Trusts and Estates
15%	$0 – $25,749	$0 – $21,524	$0 – $43,049	$0 – $34,549	$0 – $1,749
28%	$25,750 – $62,449	$21,525 – $52,024	$43,050 – $104,049	$34,550 – $89,149	$1,750 – $4,049
31%	$62,450 – $130,249	$52,025 – $79,274	$104,050 – $158,549	$89,150 – $144,399	$4,050 – $6,199
36%	$130,250 – $283,149	$79,275 – $141,574	$158,550 – $283,149	$144,400 – $283,149	$6,200 – $8,449
39.6%	$283,150 – and above	$141,575 – and above	$283,150 – and above	$283,150 – and above	$8,450 – and above

Source: *Internal Revenue Service*

If you have grown children, one or all of them may make excellent candidates. However, you need to evaluate the personal skills and personality of each individual to make the most prudent choice. If your children are still young, or you can honestly say that you do not feel particularly confident in the abilities of any of your grown children to serve as trustee in the future, a close relative or family friend may suffice. In addition, you should also consider a trusted professional advisor as a possible candidate. Again, a professional's services can also be written into the document.

Selecting a trustee is not as simple as it may first appear. There are a number of factors that need to be reviewed before the best possible choice (or choices) can be made. In addition, bear in mind that trusts are legal documents that need to be written by an attorney. An inappropriate choice as trustee may not adhere to your wishes, could result in the invalidation of a trust, or result in unexpected tax consequences. Therefore, it is best to consult a qualified legal professional to ensure that your planning decisions are consistent with your current and long-term objectives.

Understanding Your Income Tax Rate

As the saying goes, there are only two things you can be sure of in life—death and taxes. So, with tax season fast approaching, let's take a moment to review some income tax basics.

First, consider the concept of income. Most income is taxable, although some is tax exempt. **Gross income** refers to income from all sources except those that are legally tax exempt, such as the interest on tax-exempt bonds. **Adjusted gross income (AGI)** on your tax returns is *taxable income*—that is, gross income less any allowable deductions, exemptions, and adjustments.

Marginal vs. Effective Tax Rates

Now, let's look at tax rates. There are two tax rates that are important for understanding how income is taxed: the **marginal tax rate** and the **effective tax rate**.

The marginal tax rate is the percent applied on your last dollar of taxable income. To illustrate, let's look at the 1999 tax rates (see table on p. 5). Assume you are married filing jointly and your combined AGI is $103,050. Your taxable income up to $43,049 is taxed at 15 percent, while the income in excess of that up to $103,050 is taxed at 28 percent. Thus, your marginal tax rate is 28 percent, that is, the rate on your last dollar of taxable income.

The effective tax rate, on the other hand, is the *overall* percent at which your income is taxed. It is calculated by dividing the actual total tax you pay by your total income. Assume the same information as above. The tax on the first $43,049 is $6,457.35 ($43,049 x 15%), while the tax on the additional $60,001 is $16,800.28 ($60,001 x 28%). Thus, the total tax owed comes to $23,257.63 ($6,457.35 plus $16,800.28). Although the marginal tax rate in this example is 28 percent, the *effective tax rate* is only 22 percent (the $23,257.63 total tax divided by the $103,050 total taxable income).

Which is the "Real" Tax Rate?

Both the marginal and the effective tax rates are "real," but they each provide different information.

The marginal tax rate tells you the percent that would be applied to any additional taxable income, such as if you were to receive a bonus. It also tells you the effective tax savings from any deductions for which you qualify. For example, a $1,000 deduction for someone with a marginal tax rate of 28 percent provides an effective tax savings of $280 ($1,000 x .28).

The effective tax rate tells you the percent of your total income that you actually pay in taxes. It is possible to have a high marginal tax rate with a much lower effective tax rate. Indeed, a taxpayer in a high marginal tax bracket may be able to substantially reduce his or her effective tax rate by taking a large amount of tax deductions. This occurs because large deductions drop the taxpayer to a *lower level* in his or her marginal tax bracket, thus reducing the overall effective tax rate.

When taken together, both your marginal and your effective tax rate can help you develop a more complete understanding of how tax laws affect your income. A qualified tax professional can assist you with additional information about your particular situation.

Choosing a Trustee for Your Living Trust

(continued from page 1)

Naming Successor Trustees

Generally, a living trust is written to benefit *you* (and your spouse). Upon your death (and your spouse's death), the trust may continue, if it is your desire, for the benefit of named contingent beneficiaries (such as your children). In doing so, your wishes for asset management can continue well into the future, to the extent as spelled out in the provisions of the trust. However, your wishes cannot be carried out unless your trust names a successor trustee(s).

Choosing a successor trustee is similar to choosing an executor under a will in that you are placing a great deal of trust and administrative responsibility in an individual(s) when you will not be present. Naturally, anyone you select will be bound by his or her so-called "fiduciary" responsibilities to carry out your wishes. However, being a trustee requires more than the ability to follow instructions. It requires sound judgment and an understanding of your original goals and objectives. In addition, it often requires a great deal of compassion, especially when extraordinary circumstances exist (e.g., a family-owned business or care for a special needs child). Therefore, you should take great care when selecting successor trustees.

Offset the Effects of Inherited Wealth with Incentives

(continued from page 1)

(FIT). Like typical trusts associated with estate planning, a "FIT" serves as an outline that guides trustees in the implementation of an affluent grantor's expectations regarding the future uses of his or her estate. Similarly, a FIT can help ensure proper care and financial support if an heir falls on hard times or has special needs. However, a FIT is somewhat unique in that the *general* distribution of trust income is rooted in a series of predetermined "incentives."

What is "The Incentive"?

The incentives outlined in a FIT are virtually up to the imagination of the grantor. Each incentive provides the grantor with the ability to encourage specific, future behavior. For instance, the trust could have provisions that pay each heir $10,000 upon the receipt of a bachelors degree, $25,000 for a masters degree, and $50,000 for a doctorate. A FIT can also be an ideal mechanism to reward family members who pursue and/or distinguish themselves in less lucrative careers, such as music, the arts, research, or teaching. Or, a FIT can reward younger heirs for academic success or community involvement. In addition, the trust could match certain levels of income for heirs who are less than a specified age (e.g., 35).

A FIT also can be an excellent education funding resource. Unlike a custodial account, which generally becomes the property of the child once he or she attains the age of 18, a FIT can dictate that some trust assets be utilized to fund education costs. Thus, the trust, rather than a young, inexperienced adult, can maintain control of monies earmarked for education.

Another interesting use of a FIT is one that allows trust principal to act as a "family bank." The FIT can offer low interest rate loans for start-up business ventures or the purchase of a primary residence. A lending process similar to that of a traditional lending institution can be required to ensure minimal risk to the trust. For instance, an heir who is seeking capital financing from a FIT may need to present a business plan that must be reviewed and approved by an objective third party.

Philanthropy creates another intriguing possibility for an incentive-based estate plan. Certainly, many affluent individuals consider philanthropic pursuits very important endeavors. A FIT can be used to match the charitable contributions of a beneficiary. If so desired, the FIT's matching contribution can be arranged as a distribution to the beneficiary, which is then contributed to the charity. Thus, the beneficiary can reap the benefits of a charitable deduction on both their own contribution, as well as the FIT's matching contribution. Similarly, any remaining trust income that has not been distributed through incentive may make for an ideal contribution to a family foundation or charity. Such contributions also can be arranged so they are made on behalf of trust beneficiaries.

Often, the grantor may wish to attain a greater degree of control over FIT charitable contributions. In such cases, the grantor can establish a foundation or charity that will receive the FIT charitable contributions. As an added benefit, heirs can be reasonably compensated for their management and/or active participation in the charitable organization. Thus, charitable intention truly can become a cornerstone of the grantor's family legacy.

Finally, by virtue of how distributions of trust assets are initiated—through incentives—a FIT often provides some degree of insulation from creditors. By the same token, a FIT should not be considered an asset protection device. Although it may be possible to incorporate some language in the trust that discourages certain attacks by creditors, there are other estate planning mechanisms that are much more appropriate for achieving asset protection goals.

Instilling Family Culture

Often, the effects of inherited wealth can have a negative impact on the motivation of heirs. For instance, when some heirs receive a substantial inheritance, they may be content with a lifestyle of leisure rather than one that pursues excellence and productivity. Thus, the reasoning behind incentive-based estate planning is fairly straightforward. Assets and income are distributed to assist heirs who are realizing career or academic goals, and/or whose actions are consistent with the expectation of an affluent grantor. By adopting some of the principles of incentive-based estate planning, the affluent grantor can create an environment that promotes a family culture of hard work and effort for generations to come. $

Chart Your Progress with an Annual Financial Review

As you enter the 21st century, you probably can't help noticing that life is no longer as simple as it once was. In today's world, there's almost no getting around the fact that you'll be involved in a complex variety of financial activities—such as budgeting, saving for special goals, participating in one or more retirement savings plans, and tax planning.

Although you probably review *pieces* of your financial picture from time to time, such as when you renew your insurance policies

or file your income taxes, it's worthwhile to take a close look at your *overall* financial position at least once each year. A comprehensive annual review provides an excellent opportunity to reassess your financial decisions, check your progress against your goals, and make any necessary adjustments.

Here are some areas to cover and some questions to ask:

- **Analyze Your Cash Flow.** How does your income compare to your expenses? If your income exceeds your expenses, you have a **positive cash flow.** If your income is less than your expenses, you have a **negative cash flow.** A positive cash flow indicates that you have funds available to save. A negative cash flow is a red flag that you should reorganize your budget to reduce or eliminate any unnecessary expenses.

- **Earmark Funds for Special Goals.** How will you accomplish your financial goals? For each aim you hope to achieve, project the cost, estimate how long it will take to reach your goal, and identify an appropriate funding mechanism (taking a loan, scheduling savings, or liquidating assets.) It's also important to *prioritize* your goals. First, set aside an emergency fund to cover at least three months worth of expenses. Next, establish savings funds for "must haves," such as a down payment on a first home or a child's college education. Finally, plan for nonessentials, such as replacing your vehicle, renovating your home, or taking a vacation.

- **Provide for Retirement.** Will you have enough money when you retire? Your company pension and Social Security may not provide adequate income to maintain your existing lifestyle. As a result, it is essential to anticipate your retirement needs and begin a disciplined savings program *now* to achieve your goal.

- **Minimize Income Taxes.** Are you paying the least amount of income tax required? The government allows you to take advantage of every legal "tax break" to reduce your taxes. The most common method is by maximizing your deductions for such items as mortgage interest, contributions to retirement plans, and charitable donations. Also, under appropriate circumstances you may be able to carry over losses or expenses from prior tax years.

- **Plan for Inflation.** Is your money hard at work beating inflation? If the inflation rate is, say, 2 percent, you will need an annual wage increase of 2 percent simply to maintain your buying power. Once your buying power declines, a lower standard of living

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Local 790
SEIU
Leading the Way

Announcing!!!!

General Membership Meeting
April 27th - 6:00 p.m.
Scottish Rite Temple
33 West Alpine Ave - Stockton

The purpose of this meeting is to share information about your Union; celebrate what has been accomplished and prepare for the future. We will be nominating Chapter Officers for the San Joaquin Chapter Board. Nominations for officers and delegates will be accepted at the General Membership Meeting. The elected officers will be President, Vice-President/Treasurer, Secretary and Parliamentarian. Eligible candidates are Members in good standing. A full explanation of the responsibilities that accompany the offices will be forthcoming in a *special* edition of the ***SEIU Review,*** look for it soon. You are encouraged to attend!

Please Note:

To be a member in good standing you must have completed a membership application, selected full membership, and be a member of one of the following bargaining units:

- ***Professional***
- ***Para Professional***
- ***Safety, Investigative & Custodial***
- ***Labor, Trades & Institutional***
- ***Office & Office Technical***
- ***Peace Officer Miscellaneous***
- **San Joaquin County *Mosquito and Vector Control District***
- ***Montezuma Fire District***

All units are now able to participate as full members following the ratification of their first contract. An important member privilege is to hold office, another is to vote for your candidate of choice. Additionally, you are eligible to vote on your future contracts. If you are not now a full member and you want to be involved in this important opportunity you are invited to fill out your membership application, you can obtain the information at the SEIU L790 Union office - 37 Hunter Plaza, Stockton.

Important: If you have not received mailings from SEIU, you should call the Union office at 463-3283, or go to 37 Hunter Square and update your address so that you will not miss out on future informational mailings. You are the Union, we want everyone to have an opportunity to participate. Unity is strength.