

Politics and Economics

Union rights fight moves to Central Pa

by Zac Taylor

The workers' rights debate has heated up, as the Service Employees International Union (SEIU), an organized labor and worker rights advocacy group placed a representative in the 5th Congressional District last month to generate support for the Employee Free Choice Act (EFCA), a bill currently on the Senate floor that would decrease restrictions on union creation.

The battle is turning uphill however, since Pennsylvania Sen. Arlen Specter announced his opposition to the bill last week. Specter said that the implementation of the EFCA would only hinder an already struggling U.S. economy.

"The problem of the recession makes this a particularly bad time to enact employee's choice legislation," Specter said on the senate floor last week.

But SEIU is not backing down. Immediately following Specter's announcement to oppose the bill, the SEIU sent open emails to all who would listen urging sup-

porters of the EFCA to write to Specter, and plead that he change his position.

"It doesn't make any sense," Andy Stern, SEIU president said, "How can someone who is such a strong supporter of the democratic process refuse to allow even a meaningful debate about such an important issue?"

EFCA, introduced by Sen. Tom Harkin, (D-Iowa) last March would give employees the option of signing cards, or holding a secret ballot election in order to get their unions recognized.

Under the current system, employers can choose to either recognize a union through a "card check," or force a silent election. Most opt for the latter, often hiring specialized management consultants to intimidate workers, and convince them that a union would harm the company.

The SEIU sent Neal Gorfinkle to the central Pennsylvania region to gather support

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Photo by Suzan Erem
From left, Sarah Jensen, Coleen Kellinger, Ruth Walk and Kathy Dershem join a crowd in front of the Merrill Lynch office on South Atherton in State College in March to protest bonuses for executives who have been blamed for the economy while workers still don't have rights in the workplace.

Overdraft fees taking customers by surprise

by Ivana Lee and Zac Taylor

At the end of her shopping day, Georgia Templeton had unwittingly overdrawn her checking account by \$1. Three days later, she learned her \$1 purchase had turned into a \$56 fee.

PNC Bank charges a \$32 fee each time an account holder overdraws, and adds \$8 for each day the fee remains unpaid. For Templeton, a Penn State sophomore, PNC's overdraft policy symbolizes one of the many unfair shakes the financial world gives to economically challenged college students.

"It's kind of a scam," Templeton said.

Dennis Fetzer, a regional PNC vice president, said the practice of collecting overdraft fees is not unduly unfair.

"It's not our principle," Fetzer said. "We are not out to collect your overdraft fees." But, he added, it is ultimately the customer's responsibility to keep track of

account balances.

Banks and credit unions collect \$17.5 billion per year in overdraft fees, according to the Center for Responsible Lending (CRL), a non-profit financial research, and watchdog group. The CRL reports that \$963 million of the 17.5 billion collected from overdraft fees comes out of the pockets of 18- to 24-year-old account holders.

For Templeton, the amount of money banks make from young people is proof that banks target inexperienced and sometimes not-so-responsible college students for revenue.

"They're taking advantage of stupid college kids like me," Templeton said.

Asked why PNC charges a fee for overdrawn accounts, Fetzer admitted that the fees are a source of revenue, as the CRL report suggests, but reiterated that PNC does not look for ways to trick a person into overdrawing an account.

Still, an informal phone survey and Web

search by *Voices* indicates that banks make it extremely difficult for even a savvy customer to learn what fees apply to what circumstances.

Additionally, unlike credit card companies that stop allowing charges once the card is maxed out, banks automatically approve all debit card transactions regardless of actual balance. This is one way most people, and college students like Templeton, get into the trouble of paying excessive overdraft charges, and how banks generate overdraft fee revenue, according to the CRL.

But some banks offer more lenient alternatives to overdrawn account holders.

Virginia McAdoo, vice president of Nittany Bank, said that the overdraft fees from their account holders are applied on a case-by-case basis.

McAdoo said that Nittany Bank examines the account holder's transaction history to determine whether the overdraft was a one-

time mistake. If it is, then Nittany Bank will eliminate the fee.

"We really try to be very reasonable," McAdoo said.

Nittany Bank also offers customers the option of signing up for text and e-mail alerts when their accounts drop below a predetermined balance.

PNC also offers overdraft protection to account holders. This service transfers funds from an existing savings account into the overdrawn checking account should a purchase exceed the checking account's balance. Under overdraft protection, the fee is reduced to \$10 instead of the standard \$32 for unprotected accounts.

First National Bank officials did not respond to repeated requests for an interview for this article.

"It still sucked," Jose Luiggi, another

see Overdraft, pg. 5

Voices posts exclusive interview with M.P. Galloway

Voices interviewed British Member of Parliament George Galloway when he came to State College March 25. We are airing the entire video interview at www.voicesweb.org, but for our readers, we offer an abridged version here.

Galloway is a fiery speaker and unapologetic advocate for Palestinian refugees. His humanitarian convoy to the Gaza Strip after the most recent Israeli assault caused Canada to declare him persona non grata just days before he arrived in Centre County.

The State College Peace Center and Students for Justice in Palestine sponsored Galloway's visit.

Voices: What would you say to the people who don't believe that a dozen people standing on the sidewalk with peace signs is an effective way to change the world?

Well I partly agree. I've been on my share of vigils and they have their place in the panoply of activism. They're a rivulet that contributes to the bigger river that one day will be a torrent which will one day sweep all that's rotten away... [The Obama election is] a new morning so far as the rest of the world is concerned and that didn't just come from nowhere. The change was built slowly and incrementally by all sorts of means, tactics, strategies and by all sorts of different kinds of people...

Voices: In 2005 U.S. Sen. Norm Coleman charged you with personally profiting from the Oil For Food program. He's now poised to lose his job thanks in part to anti-war

sentiment from the last election. You were expelled from the Labour Party for calling it like it was about the Iraq War, Tony Blair and George Bush...most of which has been proven true. How does it feel to be right when the cost of being right is so high?

Of course I wish the cost of being right was less...If you have a clear view of politics, a clear perspective, an ideology, you can see into the future in other ways that people can't necessarily see who lack that ideology, who lack that methodology, so it's not any magical powers on my part. You simply analyze a situation as it really is, not as it superficially appears.

Voices: You're a polarizing presence to a lot of people who might be considered mainstream, or members of the establishment. Are you ever able to change people's minds or do you find yourself simply singing to the choir most of the time?

...I'm definitely not preaching to the choir and if I was I wouldn't do it. I'm a little surprised you think I'm polarizing. I kind of thought you were polarizing in this magazine and I was coming home [he smiles]...but if the cost of not polarizing, if the cost of being more popular in the mainstream, is to tell lies and not tell the truth, that's a price that's not worth paying.

Voices: Describe your image of what a Middle East at peace would look like.

I would think the Arabs would begin to become one, if not one country then definitely one union, one united states...which I think would be a very good thing and



Photo by Lawrence Davidson
British M.P. George Galloway, right, visits with Managing Editor Suzan Erem in the Voices office as Seth Prentice films the interview, now airing at www.voicesweb.org.

allow the Arab world to realize its potential. It would be a phenomenal group of states in the world. As to the little sliver on the Mediterranean which is all that the Israel Palestine piece of land truly is in this grand land mass, smaller than a park in South Africa for example, that would normalize itself and its relations with the the Arab hinterland. What the country would be called? I don't know, maybe Israel Palestine but it would have to be one country. It's too small a piece of land to make it two countries. The

Palestinian part of what would be two countries has been completely built upon with apartheid walls, settlements, ethnic cleansing,...and it has made two countries on that piece of land untenable. It would be one country and it would be at peace and it would be at amity with the rest of the world. And that would be a good thing.

No justice, no peace. It's not rocket science.

See the video interview in its entirety at www.voicesweb.org.

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for the EFCA. Neal is responsible for holding “house meetings” or public information sessions to educate people about the EFCA, and urge them to write to senator Specter to demand his support for the bill.

One of Gorfinkle’s main talking points centers around the idea that the EFCA allows employees to control their own destinies as far as union creation is concerned. “Under the new law, the workers decide; under the current system, employers decide,” Gorfinkle said.

Gorfinkle said that another advantage of the unionization process under the EFCA is the potential for workers to be shielded from employer intimidation by skipping the silent election process.

But Dan Abruzzo, legislative liaison for the Centre County Chamber of Business and Industry, one of the region’s most out-

spoken opponents of the EFCA, said that the intimidation factor goes both ways, adding that union bosses have also been known to use intimidation tactics to try and force the creation of a union.

“Unions certainly do harass and intimidate employees—and will certainly do so more if this bill passes,” Abruzzo said.

Abruzzo also said that the EFCA provision would eliminate the need for a secret ballot election union recognition. Even though the provision states that the new law would give unions a choice on whether to hold or skip the secret ballot election, Abruzzo said the union would always choose to skip.

“This means that employees will be forced to make a decision on whether to sign a card based only on the union side of the argument, without hearing from the employer side,” Abruzzo said, emphasizing that that portion of the EFCA provision would allow union bosses to increase harassment toward employers during the

card check process.

“How is that fair?” Abruzzo said.

While Gorfinkle does not deny that union bosses have used intimidation in the past, he says that any intimidation unions enact is eclipsed by the amount of intimidation coming from employers.

“The ratio of intimidation is about one hundred to one in favor of employers,” Gorfinkle said.

Statistics on union representation would seem to express that worker support for unions is dissipating. According to a 2005 report by the Economic Policy Institute (EPI), union representation has steadily declined over the last 30 years. In 1977, unions with a collective bargaining agreement had a 26 percent coverage rate in the United States. In 2005, that number has dropped to less than 15 percent.

But according to a 2006 report by the national survey company Peter Hart and Associates, nearly 60 million workers in the United States would join a union if they did

“Under the new law, workers decide; under the current system, employers decide.
--Neal Gorfinkle

not have to face undue intimidation from their employers.

This study is consistent with another EPI report that shows unionized workers earn, on average, six dollars more in wages than non-unionized workers.

Still, the fight for passing the EFCA is not over. Democrats are awaiting the outcome of the court battle over the Minnesota senate seat between Democrat Al Franken and Republican Norm Coleman. If Franken wins the battle, the Democrats can take another step closer to passing the bill.

Until then, union representation will take the back seat.

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Students at the ATM for PNC Bank in downtown State College. Students say they are getting broadsided by high and redundant fees for ATM overdrafts. Banks say it’s the price of doing business.

from Overdraft, pg. 3

Penn State student and PNC account holder said. Luiggi, who has PNC’s overdraft protection, said he recently overdrew his checking account by a couple cents, and had to pay a \$10 fee.

PNC’s Fetzer’s advice for avoiding overdraft fees: account holders should take bet-

ter care managing their funds.

“You have to know how much you’re spending,” Fetzer said. “Have some responsibility.”

But that attitude does not stop college students like Templeton from viewing the banking industry with skepticism.

“Overdraft charges are not doing anything but adding more money into their pockets,” she said.