

REP RTER

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JUNE 2004

Strattec Announces 40 More Jobs Will Move to Mexico

by Al Olivares

In the ever changing environment at Strattec, news is abundant. The management of Strattec notified the Union on May 20, 2004 that approximately 40 jobs are being lost to its Mexican facilities. These 40 jobs do not include support units for the areas being lost to Mexico. That number is undetermined at this time. While none of these moves are positive for membership, the company sited that they felt with ever increasing healthcare cost, that an aggressive approach had to be taken. The company feels that this type of strategic re-arranging can help curtail the costs of healthcare as well or help retain the remaining work ongoing in the Milwaukee facility.

This decision directly affects the assembly workers in Department 64 - Groups 84, 85 and 88. This product is produced for customers primarily in the aftermarket, industrial and service sectors.

Affected members will be impacted in accordance with Article VIII, Section 9(j) of the Labor Agreement, which deals with permanent elimination of jobs as a result of the company sending a job (or jobs) out of the plant. Grievance Rep Karl Schneider is currently working with management to properly expedite employee movement due to this job loss. This will guarantee that all contractual rights for members will be upheld.

NOTICE:

Nominations will be taken at the June 27, 2004 Membership Meeting for Election for Delegates for the Wisconsin State AFL-CIO Convention to be held in Green Bay September 27-28

June Membership Meeting

Sunday

June 27, 2004

9:30 a.m.

Frank Monreal's El Matador

9155 W. Bluemound Rd.

IMPORTANT BUSINESS

- Reports of Officers, Grievance Representatives and Committees
- Discussion and action on any other proper business for this meeting.
- Nominations for Delegates for State AFL-CIO Convention

PRESIDENT'S REPORT by Scott Godshaw

Service Division not coming to Burleigh Disappointment at Strattec

As I reported last month, the Service Division from Menomonee Falls is leaving the Falls but is not coming to Burleigh. The Bargaining Committee met with the management from Service on May 20, 2004 and they informed us of that. The good news is they wish to keep Service in the Milwaukee area. Dave Zuern, the Director of the Service Division reiterated this news to the membership that works in Service at a meeting held June 7, 2004.

I have been in contact with Milwaukee Mayor Tom Barrett to see if there is anything we can do to insure that Service will stay in the Milwaukee area. He had someone from the city developers office contact me and again we will be working with the Service management to see if anything can be done. The reason given that Service is not coming to Burleigh is space. Service needs ample space to grow, which is a strong likelihood. However, the possibility does exist that the Burleigh operations also needed extra space. One can only hope that this is true and could equate to more jobs returning. Let's hope so. Time will tell.

Productivity Reward Training

Also at Briggs the company has been rolling the Productivity Reward training sessions, in conjunction with the elimination of piecework on August 1st of this year. This was part of the 2001 ratification of the labor agreement where each member with 1979 seniority or greater would receive a \$21,000 pension bonus. As the contract states the employee must consistently achieve comparable productivity based on historical output. If there is a problem on a job where you are having trouble doing the historical output, you may require additional training. We will insist that members get training where it is required.

Briggs Buys Simplicity

As most of you know Briggs & Stratton recently purchased Simplicity Manufacturing Inc. of Port Washington. This is the second acquisition by Briggs in three years that has focused on engine powered products. They also purchased Generac in March of 2001 and renamed it Briggs & Stratton Power Products. At this time it is unknown what effect, if any, the purchase of Simplicity will have on our Milwaukee operations. Once again, one would hope that this venture could drum up some additional business for our membership but that remains to be seen.

Shutdown

This year shutdown will begin on Friday July 2, 2004. The contract states that shutdown will begin the Friday prior to the Fourth of July. Some departments that

had proper mandatory postings prior to April 1st of this year must work the second week. The company also has the right to ask for volunteers. To those of you that have off, have a safe and healthy vacation. Shutdown ends Monday July 19, 2004 when you must return to work.

Strattec

At Strattec, Grievance Rep Karl Schneider and I were called to a meeting by Dean Orley on May 20, 2004. Neither Karl or I knew what the meeting was about. That was when we were informed that all remaining traditional lock assembly production currently performed at Strattec's Milwaukee facility will begin to be phased out. This will be completed by December of this year. This will result in a loss of approximately 40 direct jobs from our membership and possibly more indirect. We were shocked and greatly dismayed by this news. I asked if they would consider any retirement incentives but they said they are not interested in doing anything like that at this time. They said they will aid the members that are losing their jobs in getting the benefits that they are entitled to through the HIRE Center. Losing more jobs at Strattec leaves a very bitter taste in my mouth. I was hoping that jobs would increase at Strattec in Milwaukee. When I first took office last year and met CEO Harry Stratton and President John Cahill they seemed optimistic that there was a chance of that happening. However, at this point it does not seem like an option. We are having serious problems at Strattec. The company needs to realize that working with us can be a positive experience. With the expertise and knowledge of our workforce, that can equate to continued success for the company and the membership in Milwaukee. The company had stated well over a year ago, even before I took office, that they were going back to a traditional relationship with this Union. And they certainly continue to prove that. Just last week there was the FMCS Labor Management Conference in Chicago and the Strattec management chose to go without the labor side of the equation. Not having labor at a Labor/Management Conference is like not having Human in Human Resources. Interesting concept, isn't it? Where do we go from here? We just continue to work hard, do our jobs the best we can, be quality conscious and hope that pays off in the end. That's all we can do. And we will.

Retirees

Congratulations to those members that are retiring on July 1st (and those before and after also). You've worked for it, you've earned it so, please enjoy it. Here's to a long and healthy life. There is life after Briggs and life after Strattec.



ASK YOUR LAWYER

by Thomas Flanagan

*Previant, Goldberg, Uelman, Gratz, Miller & Brueggeman,
S.C.*

Should I Purchase Underinsured Motorist Coverage?

Yes, you should purchase underinsured motorist (UIM) coverage, but you should understand that UIM coverage is subject to certain limitations and reductions.

UIM coverage is not mandatory, but your insurance company must offer this coverage in limits of at least \$50,000 per person and \$100,000 per accident when you initially purchase the policy. UIM coverage is available to you or a family member if you are injured as the result of the negligent operation of a motor vehicle by another motorist who has only minimal liability coverage or whose coverage limits are less than yours.

For example, assume you have sustained injuries in a motor vehicle accident caused by another driver who has liability insurance policy limits of \$50,000. Assume also that your injuries have a value of \$100,000. Clearly this is an UIM situation since the other driver's liability limits are insufficient to compensate you for your injuries. If you have UIM coverage, you may be able to make a claim for UIM benefits to be properly compensated for your injuries.

However, under the terms of most policies, if your UIM limits are the same as the liability limits of the other driver, you will not be able to recover UIM benefits. For example, if you have \$100,000 in UIM limits, and other driver's liability limits are \$100,000; your limits are the same as the other driver's limits. Therefore, when compared to you, the other driver is not underinsured. In the above example, if your UIM limits were \$250,000, then your limits are more than the other driver's liability limits of \$100,000. Therefore, when compared to you, the other driver is underinsured. However, that \$250,000 in UIM coverage is generally subject to reduction by the \$100,000 in policy limits of the other driver. Consequently, the most you could recover in UIM benefits is \$150,000.

It always makes sense to purchase UIM coverage in as great an amount as you can afford to protect yourself and your family. This coverage is affordable and little to the premium paid for liability coverage.

Local 7-232 Legal Clinic

Do you have legal questions or problems facing you or your family? Have you suffered a major personal injury? If you have, or if you have any other legal problem, Local 7-232 is providing free legal consultations with lawyers from the law firm of Previant, Goldberg, Uelman, Gratz, Miller & Brueggeman at the Local 7-232 Union office, 8500 W. Capitol Dr. Legal clinic hours: 1:00P.M. to 4:00P.M. First Monday of the month. Call for an appointment 414-463-7425.

LOCAL 7-232 REPORTER

June 2004 Volume 25, Issue #6

LOCAL 7-232 PAPER, ALLIED INDUSTRIAL,
CHEMICAL AND ENERGY WORKERS
INTERNATIONAL UNION

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Stratton Corp. and Strattec Security Corp.*

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Hours 7:00a.m.- 4:00p.m. Monday through Friday

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Merrill, Barb Schuller, Jesse Edwards, Tom Bishanell
Strattec Bargaining Committee: Scott Godshaw, Karl
Schneider, Dennis Nowak, Al Olivares

Briggs Retiree Club

A reminder to attend our coming events. We have two (2) picnics scheduled on Wednesday, June 16th and Wednesday, July 21st at the Post #449 on 124th St. Doors open at 10 a.m., luncheon at 12 noon. Bingo will be played after our luncheon, there will also be door prizes and refreshments and whoever has a birthday or anniversary in these months will bring in a treat for our desert. August will be our luncheon at the Post, same time.

Treats are every third Wednesday of every month, brought in by the members that have a birthday or anniversary on that month.

You must be a paid-up member to attend any of our events. Call Erma Gorecki at 781-8951 for more information.

October will start our regular doings – second and third Wednesday – doors open at 11 a.m. Bingo on the second Wednesday and our meeting on the third. Bingo is free.

Sheepshead is played every Tuesday at the Post at 12 noon. Prizes awarded at every table - free.

Door prizes are given at our meetings. To be eligible for a prize you must donate a prize one time per year with a minimum \$3.00 value.

There were no sick members to report this time.

Enjoy the summer months. And I hope to see you at all our summer events.

Take care and God Bless.

Frances P. Capello

Corresponding Secretary

262-251-7514

Membership Meeting Recap

by Tom Bishanell

The membership meeting was held Sunday, May 16, 2004 at Frank Monreal's El Matador at 9:30 a.m. President Godshaw presided over the meeting. Ralph Schweiger gave the Trustee's Report for April. Ross Winklbauer gave the Financial Secretary-Treasurer's Report. Ross noted there were 1,058 members at Briggs and 342 at Strattec for a total of 1,400 members.

Communications

Executive Board recommended motions that were passed were as follows:

- Send \$50 to the North Idaho Central Labor Council's campaign to repeal the right to work law.
- Send the President and Financial Secretary along with 6 additional elected delegates to the Wisconsin State AFL-CIO Convention being held in Green Bay on September 27 and 28.

Reports of Officers

President Godshaw thanked members for sending him to the class in Madison on negotiating health care. It was a very informative class and it also gave him an opportunity to meet other union members and varying concerns.

Scott stressed that this Local would continue to send people to classes, conferences, conventions and other labor functions since we are saving money by having him and Tom back in the shop on a part time basis.

At Strattec, Kathy Scherbarth V.P. and Plant Manager, met with the union on some of our PACE Local 7-232 newspaper articles. The Strattec training matrix and magnesium production were also topics of conversation.

At Briggs & Stratton, the Bargaining Committee will be meeting Thursday, May 20th with the management of the Service Division to hear the latest developments. Scott also stated how the productivity reward program was getting closer to finalization.

He ended his report by reminding members that due to Father's Day, next month's meeting will be June 27th and there will not be a meeting in July.

Mike Merrill reported that the Micro Line run rate went from 500 engines to 750. Equipment was being stored in the old Green Line area and the Menomonee Falls Service Division move was still "up in the air."

Karl Schneider reported that Strattec was posting a voluntary layoff for the Tech jobs, as four Tech IV's were being reduced June 7th. Karl stated

vacation slips were back and the company combined all shifts together for vacation purposes. He ended his report by stating his displeasure over the joint wellness committee ordering T-shirts from a non-union shop.

Ross Winklbauer ended the meeting with one final take-note that after 17 years of working to get a contract, the Farm Workers were finally successful. Our union had donated money in the past.

The next meeting will be held Sunday, June 27, 2004 at Frank Monreal's El Matador, 9155 W. Bluemound Road, at 9:30 a.m.

Recall Dates-Briggs

(As of June 11, 2004)

Heavy machine operators. None on layoff at this time

Light machine operators. None on layoff at this time.

Assemblers.....May 14, 1979

L.G. 18 or better..... April 9, 1979

L.G. 23..... April 9, 1979

L.G. 27..... September 18, 1978

109 employees on layoff

(31 have restrictions)

Membership Information

June 2004

1583 Members in Good Standing

1217 in Briggs & Stratton Unit

366 in Strattec Unit

May Dues Payments

1063 Dues Paying Members at

Briggs

343 Dues Paying members at

Strattec

1406 Total Dues Paying Members
(Difference reflects members off work
for lay-off, illness or other reasons)

Stratter Corner

by Bigg Al Oltvares

Hello again brothers and sisters. I hope everyone is enjoying the sporadic good to wet weather. Well, on to the news here at our facility. As everyone is well aware about the job moves in the finished goods value stream, I have a couple of specifics as I heard them at meetings the company held on May 20, 2004.

The remainder of assembly will be going down to the Mexican facilities. The work is confined to S.D.M. and S.C.A. The remainder of Department 90 work will be going to S.C.A. Body and machine movement starting with 84-85 is slated tentatively for the June, July and August time frame. Department 90 move is set tentatively for September. The 88 work is being transported outside the corporation in the latter part of October. The net work force affected is approximately 40 people, not including support. On the management side, it looks like five individuals.

The company claims the reason for the move is an aggressive attempt to remain competitive, also stating that another cost driver is of course, health care. The move is to help us retain the business that we currently have. 72 stays, all of warehousing stays and in Department 90, the pellet room and the shear notching area (Black Hole) stay.

Now all this information is based on the notes that I personally took at the meeting held on May 20, 2004. Please forgive me for any inaccuracies, but as far as I know, everything is still accurate.

Now, no one likes to see this kind of thing happen; in no way, shape, or form. Bottom line – it sucks!! However, the reality is that the company is going to do what they see fit to remain competitive. It doesn't matter if we hold our breath or throw a hissy fit. Of course certain legislation in place allows American companies to do such heartless activities. I am sorry to there is nothing we could do to stop this. Unfortunately, all we can do is work to ensure the fallout of this situation is handled correctly.

Traditional Relationship

Well, as far as the relationship between the company and us, as a committee has been – well let's just say an emotional roller coaster. Just when I thought things were at their possible worst, a change has occurred. In very recent discussions with the company, there is definitely a change in attitude for lack of better words. This is a very positive change and actually a quite pleasant surprise. I hope this is

the beginning toward rebuilding a more positive relationship. Of course, speaking for myself only, I am somewhat apprehensive of this change in attitude but I will continue to be a team player, if you will, in trying to make these positive changes a clearly visible two-way street. With any luck, this is a genuine change and will continue into the future.

UPCOMING EVENTS

June 14- Flag Day

**June 20- Father's
Day**



**June 27- Membership Meeting (note
change in date)**

**July 4- Independence
Day**



August 15 -

**Membership Meeting
September 6 - Labor Day**



**LaborFest at the
Lakefront
September 19- Membership Meeting
September 27-28- Wisconsin State
AFL-CIO Convention**

The Bush Administration's implementation of new overtime restrictions hurt working families and the economy

The Bush Administration has proposed and is beginning to implement new overtime restrictions that hurt working families and the economy.

The Bush Administration's new restrictions on who can receive overtime pay will hurt many workers, taking much-needed extra cash out of their pockets during an economic crunch and discouraging companies to create new jobs. Overtime pay makes up about one-fourth of the weekly earnings of workers who earn overtime, an average of \$161 per week.

The Administration could have supported legislation that would ensure no workers lost overtime pay, while still allowing them to update the rules. Instead, they came out with a 500-page rule that weakens the overtime eligibility rules and strips overtime rights from workers earning as little as \$23,660 per year.

It appears that the Bush Administration has dealt with a public relations problem by addressing the overtime concerns of the most highly-visible workers—like firefighters and police—while simultaneously including new provisions that will strip overtime rights from less visible workers.

The Bush Administration has consistently underestimated the number of workers who would lose overtime rights under their proposal. It is likely that they are doing so again.

Who will lose overtime pay rights?

Many workers who earn between \$23,660 and \$100,000 will no longer be eligible for overtime pay, including those who fall in the categories below:

In general, the final overtime regulation will have an especially large impact on workers with minimal supervisory or "leadership" responsibilities, workers who perform minimal amounts of administrative work, workers with special skills, and certain kinds of employees in the computer field;

An employee who leads a team of other employees assigned to complete major projects for the employer will lose overtime rights, even if the employee does not have direct supervisory responsibility. This is an enormous new loophole that will allow management to disqualify workers from overtime simply by appointing them "team leaders." (New Section 541.203);

The rule will strip overtime rights from many working supervisors, including assistant retail managers, who spend most of their time performing non-management work. (New Sections 541.106 and 541.700);

Workers in network and database administration, tax, finance, accounting, budgeting, auditing, insurance, quality control, purchasing, procurement, advertising, marketing, research, safety and health, personnel management, human resources, employee benefits, labor relations, public relations, government relations, and legal and regulatory compliance will be especially vulnerable to losing overtime rights. (New Section 541.201(b));

Most workers in the financial services industry other than sellers of financial products will be exempt. (New Section 541.203(b));

The new rule eliminates the presumption that journalists are non-exempt professionals, with journalists working in print media, radio, television, and electronic media being especially vulnerable to loss of overtime rights. (New Section 541.302);

The rule specifically exempts insurance claims adjuster, thus nullifying the effects of a recent court case rejecting DOL's position that insurance claims adjusters are exempt under the FLSA. (New Section 541.203(a));

Funeral directors and embalmers will be exempt. The Bush Administration has used the rulemaking process to do what could not be done in Congress, as legislation to exempt funeral directors and embalmers has been unsuccessful in the last several congresses. (New Section 541.301(e)(9));

Athletic trainers will be exempt. (New Section 541.301(e)(8));

The rule eliminates almost all duty and salary requirements for exemption of employees who have a 20% interest in their employer. (New Section 541.101);

Contrary to claims of the Bush Administration, the final overtime regulation will negatively affect the overtime rights of some "blue collar" workers, most notably those who fall within the final regulation's expanded exemptions for "administrative" employees.

In addition, the following provisions will strip overtime rights for many other middle-income earners who make as little as \$23,660 a year:

Elimination of 50% rule of thumb. A new section eliminates the "50 % rule of thumb" eliminating overtime for many employees who spend less than 50% of their time on administrative management work. (New Section 541.700);

Independent judgment and discretion. The new rule has a weaker requirement that the primary duty of administrative employees must "include" the exercise of discretion and independent judgment. The primary duty no longer needs to occupy 50 percent of the employee's time for the employee to be exempt. (New Section 541.200(a)(3));

Work experience. New Section 541.301(d) will strip overtime rights from many workers who lack the standard requirement of a professional degree if they "have substantially the same knowledge level and perform substantially the same work as the degreed employees, but attained advanced knowledge through a combination of intellectual instruction and work experience." This is the exact same argument DOL used to justify exemption of veterans who have received training in the armed forces.

Elimination of 20% tolerance test. New Section 541.500 eliminates the requirement that outside sales employees spend no more than 20% of their time on work unrelated to outside sales and contract solicitation. This and other changes in the provision will strip overtime rights from many drivers who sell and from inside sales employees.

Income cap. The final overtime regulation effectively places, for the first time, an income ceiling on overtime eligibility. This income ceiling is not indexed for inflation, so each year it will strip overtime rights from more workers.

Grievance Rep Reports

Briggs & Stratton First & Third Shift

by Mike Merrill & Barb Schuller

DO YOU KNOW YOUR RETIREMENT OPTIONS?

After talking to numerous members who had just attended the recent retirement seminar put on by Mercer, it is evident that important information regarding your pension is not being clearly explained or understood.

Since most of our members are currently eligible for retirement or will be very soon, it is important to understand your **“PRE-RETIREMENT SURVIVOR OPTION”** This pre-retirement option must be declared by 30 years of service or age 55 with 10 years of service. This option dictates the pension benefits that will be paid to our beneficiary should you die while still actively employed but after meeting the eligibility requirements for retirement. The following is a summary of the pre-retirement election options available.

- Lifetime Option – Covers members only, at time of death the pension payment ends, no beneficiary.
- Ten Year Certain – Guarantees the person you designate to be your beneficiary will receive the balance of 120 payments. Any time past the 10 years, the member receives the benefit only, no beneficiary payments are made after the member's death.
- 50% Joint and Survivor Option – At the time of the member's death, his/her spouse will receive 50% of the benefit amount that the member had been receiving. This is for the spouse's lifetime.
- 100% Joint and Survivor Option – Is a lower benefit for the member for life, but at the time of the member's death the spouse will receive the same benefit amount that the member had received for life

By electing a pre-retirement option, you are guaranteeing your spouse or beneficiary a pension check should you die while actively employed. However there is a fee for this survivor protection. Think of this fee as a payment for a life insurance premium. By paying for this coverage, you guarantee that your spouse receives a benefit should you die. The fee is .5% per year for the 10 Year Certain and the 50% Joint and Survivor and 1% per year for the 100% Joint and Survivor. However, this fee may be waived if **all three of the following criteria are met:** 1.) You attain 30 years of service before age 55; 2.) You never change or cancel your pre-retirement survivor option; and 3.) At retirement, you elect the same option as your pre-retirement option.

A retirement packet is mailed to you prior to your 30th anniversary date, or your 55th birthday, whichever comes first. Please pay close attention to the information outlined in this packet. If this option is not declared and you are married, you will default to the 50% Joint and Survivor option automatically. If you are single, you will

Strattec Security

by Karl Schneider

Last month there was a lot of attention placed on training. Let's just say that the union and the company disagree on what is happening with training.

I will be meeting with the company to try and resolve this issue.

At Strattec we have been faced with some real hard issues. While meeting with the company, I have sensed a willingness from the company to work toward resolving them. An example of this is that when the company had two openings as a result of medical leaves. They were willing to ask by seniority in the two departments directly affected by the job loss. (reported elsewhere in this paper) to fill the openings.

Mid Contract Change

The company was having trouble doing physical inventory. Physical inventory needed to be done in the first two weeks of June. In some departments our members were not willing to volunteer to work Saturday for inventory.

The Union agreed to the company's mid-contract proposal which allows the company the right to mandate one of the first two Saturdays in June for the purpose of physical inventory only. Volunteers would be sought before anyone got mandated. We were able to go from 12 Saturdays per year to 11. We were able to go from two Saturdays in September and May to one. All other language stays the same. The committee felt this was in the best interest of all our members.

In Solidarity
Karl Schneider

default to coverage.

Our pension is protected under ERISA Law, and the Pension Benefit Guarantee Board, however the health insurance is not. The health insurance is contractual. This benefit is not insured by the government. Per our contract, you are entitled, if you retire with 29 years and 1,000 hours or 30 years, to Medical, Dental and Vision for to age 65, with the company paying the full premium for up to 10 years. What this means is that your premium for this service is paid by the company, however you are responsible for the deductibles. If you are retired more than 10 years, but still under age 65, the company will pay only the amount they are paying for active employees toward your premium until you reach age 65.

Wellness Corner- "You can't live without it"

Keep on Moving - Exercise after 50

According to the American College of Sports Medicine, by the year 2030 more than 70 million Americans will be 65 years of age or older, and those 85 years of age and older will be the fastest-growing age group. Unfortunately, as more and more Americans live longer, less and less participate in the one activity that can help keep them healthy active and productive regular exercise. While regular physical activity is important for people of all ages, it has been shown that the benefits of regular exercise are the most important to the people who tend to exercise the least people over 50, and even more so, people over 60. In fact, it's estimated that more than 90% of retirees in the United States get virtually no meaningful exercise, and that more than 50% are totally sedentary. Benefits of exercise include:

- Increased stamina and energy
- Strong bones (and lower risk of osteoporosis)
- Improved muscle tone and strength
- Increased heart and lung efficiency
- Flexible joints, tendons and ligaments, which improve agility
- Improved digestive system
- Better balance (thus helping to prevent injuries, such as falls)
- Lower blood pressure
- Improved self-esteem
- Less tension and stress
- Improved memory and alertness

In addition, regular exercise may prevent the onset of certain diseases and inhibit the effects of many chronic diseases of aging, including high blood pressure, diabetes, arthritis, and osteoporosis. Given these compelling reasons to exercise regularly, why don't more people over 50 do it? The excuses range from feeling too old, to having a specific medical condition, to not having enough time, to feeling out of place. But the truth is that almost anyone of any age can participate in some type of physical activity, even including people with certain medical conditions.

Fortunately, beneficial results can be attained from as little as 30 minutes of exercise three to four times per week or 15-20 minutes of light physical activity (like housecleaning, gardening, slow walking) each day.

Also encouraging for the 50+ crowd is that many gyms, health clubs, swim clubs, walking clubs, YMCAs and senior centers are offering more exercise programs geared toward their age group.

Get a checkup first

"Before starting any exercise program, anyone "regardless of age" should have a thorough physical and get the go-ahead from his physician," says Dr. Jacques Carter, MD, MPH, of Boston's Beth Israel/Deaconess Medical Center. He also notes that if you have a specific medical condition or conditions, your physician will want to make recommendations about what exercise program will be most suitable for you, set any necessary limitations on that program, and monitor your progress.

Do a variety of activities

Once you get the medical go-ahead, trainers and exercise physiologists suggest that you follow a three-pronged exercise program, including the following: Aerobic exercise

Probably the most important part of a regular exercise program, aerobic exercise is anything that causes an increase in the overall activity of your cardiovascular system (heart and lungs) for a sustained period. Over time, aerobic activity conditions your body in general, and your heart and lungs in particular, to be able to perform a greater amount of work with less effort.

Although even minimal increases in aerobic activity can be beneficial, your goal should be at least 20 (and preferably 30 or more) minutes of sustained aerobic activity three to five times per week. Factor in the following two elements: First, find an aerobic activity you enjoy, because if you don't like it, you won't stick with it. Second, try and find an aerobic activity that is low impact (that is, it won't take a toll on your joints), such as brisk walking, biking, swimming, and low-impact aerobics classes.

Strengthening exercises In addition to toning your body and making all movement less strenuous and energy consuming, muscle strengthening and conditioning will help support your joints, thus preventing arthritic problems and reducing the chance of injuries caused by falls. Muscle strengthening can be accomplished by using either weight machines or free weights. You don't need to use much weight to see results, because studies show that excellent health benefits can be achieved (even for people in their 70s and 80s) through regular regimens of even very light weight-lifting (3-10 pounds). Muscle strengthening also has one "hidden" beneficial effect: While aerobic exercise burns calories while you exercise, weight training causes the body to burn calories 24 hours a day, even when you're at rest, because the body expends more energy to maintain muscle mass than to maintain fat mass as much as 40 calories more per day per pound of muscle. And, while 40 calories per day may not seem like much, it does make a difference. Suppose you do serious weight lifting and add five pounds of muscle to your body. At that point, your body would automatically burn up to an additional 200 calories per day. Over a year, this is the equivalent of 72,800 calories, which equals a weight loss of 20 pounds per year!

Flexibility (stretching) exercises Stretching exercises serve a number of purposes, including maintaining full motion in your joints, keeping muscles from shortening and tightening, preventing or lessening the effects of arthritis, and preventing injuries by increasing agility and mobility. A physical trainer or exercise physiologist can help you design a good 10- to 15-minute stretching/flexibility regimen that you can do every day, as well as before and after your aerobic and/or strengthening exercises.

Other tips

Experts recommend other tips to improve your experience:

Always wear loose, comfortable fitting clothing, and comfortable athletic shoes, when exercising.

In cold weather, wear layers of clothing, and protect all parts of your body. In hot and humid weather, wear clothes that breathe and drink plenty of liquids before and during exercise.

Warm up before you exercise. Allow your body to cool down (for 5-10 minutes) after aerobic exercise by either walking (or, if in the pool, swimming) very slowly, followed by 5-10 minutes of stretching exercises. Don't exercise in extremely cold, hot or humid weather. Don't exercise with a full stomach (wait at least 90-120 minutes after eating before exercising). Don't exercise if you have an illness or injury.

Finally, if you experience any of the following symptoms during exercise, stop immediately and rest for 10-15 minutes, and if the symptoms don't subside, contact a doctor: severe shortness of breath coughing, wheezing or difficulty breathing pain, pressure, discomfort or tightness in the chest, especially if it is extending into the neck, jaw, or left arm dizziness, light-headedness or fainting extreme perspiration severe pain, cramps or muscle aches nausea extreme, prolonged exhaustion or fatigue after exercising.