THE **eleveneighteen** edge





Before CWA the word was NO!

By Theresa Devine

Growing up I was always taught the importance of "solidarity & unions". I was lucky, I was brought up in a union family and saw the struggles first hand - I learned about the sacrifices union brothers and sisters before me made on the picket line fighting for the benefits that you and I enjoy to this very day.

No one WANTS to go on STRIKE but sometimes we have no choice. We must pick up the fight from our retired brothers and sisters and let them know their efforts were not in vain.

CWA made all of these benefits a reality - they are not a GIFT from the Company. Remember, before CWA, the word was NO!

Quarterly Paper

Published by: Theresa Devine

Edited by: Gil Carey John VanDenburgh Rachel Bailey

CWA Local 1118 4 Wembley Court Albany, NY 12205 518-862-0095

www.cwa1118.com



No Double Time for Sundays	No Seniority	No Representation	
No Promotion Opportunities	No Health and Safety Program	No Shift Preference	
No Work Standards	No Guaranteed Wage Increase	No Overtime Pay after 8 Hours	
No Shift Premiums	No Paid Vacations	No Moving Allowance	
No Bereavement Pay	No Paid-Up Life Insurance	No Long-Term Disability Benefits	
No Severance Pay	No Dental Program	No Equal Opportunity Program	
No Health & Safety Committee	No Savings Plan	No Medical-Plan Protection	
No Job Security	No Grievance Procedure	No Rest Periods	
No Cost-of-Living Raises	No Uniform Pay Scales	No Double Time after 49 Hours	
No Paid Holidays	No Paid Absence Days	No Jury Duty Pay	
No Military Duty Pay	No Sickness and Accident Benefits	No Early Retirement	

"It was the labor movement that helped secure so much of what we take for granted today. The 40-hour work week, the minimum wage, family leave, health insurance, Social Security, Medicare, retirement plans. The cornerstones of the middle-class security all bear the union label."

Barack Obama

E-mail, when it became mobile - what happened? Utilization of email went through the roof. Just pure Internet access and data - what happens when you mobilize it? Multiples. People are dependent upon broadband and as you mobilize it, they become even more dependent on broadband.

Randall L. Stephensor

Bargaining Council Meeting

By Theresa Devine

Members of the Executive Board attended a Verizon Bargaining Council Meeting in Philadelphia on 2/4 - 2/5 where Gil was elected to represent the bargaining team in our council. Bargaining is slated to start on June 22nd. Key issues decided by the council include:

- Job Security
- Pensions
- Health care, lower premiums, less out of pocket costs, better coverage, eliminate multiple tier benefits
- General Wages
- FiOs builds in every area, every central office in the state of NY

Over all goal to "make our members lives better".

District One Vice President Chris Shelton got things rolling by mentioning that the economy has turned around and Verizon is making big money and we want some of it -"we are not going to sit back and take crumbs from the table while they get rich".

To often we hear "what if"? Well, "what if every member participated in every mobilization effort?" Imagine just how powerful that message would be to Verizon. Imagine a union where we stand strong together and speak as ONE - where we all believe "we deserve what we have" and those who don't have it as well realize that they deserve it too. It is time to bring the working class up to our level NOT us down to theirs. The company continues to make money in spite of themselves, why shouldn't you get a piece of that?

Time to pressure the company for good jobs, quality service and high speed internet for all.

Mobilization

It is time to get members more engaged and encourage them to take an active role in local, not stand on the side lines. Encourage members to become mobilizers. We need to build up the traditional mobilization structure of 1 to 10 so the message reaches everyone all the time.

Logistics

The company is trying to push logistics completely off the map: currently they are holding strong with 35 guys but Verizon is planning on getting rid of those jobs in the next six months. Sadly

they are no connected to the plant contract - they are our drivers - and slowly their jobs are being replaced by UPS, FedEx, tool vending machines in garages, etc. They are in the fight of their lives and we need to be behind them.

WTF - where's the FiOs

Governor Cuomo has proposed the largest universal broadband deployment in the nation, investing up to one billion dollars in both public and private resources to connect every New Yorker to high-speed Internet but as of the date of the Bargaining Council meeting the Company has not made a play for a percentage of the monies. It is up to each and ever member to get the elected officials surrounded by all sorts of organizations to say in a united way that Verizon must deliver FiOs - Internet is now a utility and should be treated as such so everyone has access to it.

Our own President, Gil Carey, stepped up to stress the importance of a FiOS build out for JOB SECURITY. Gil stated field techs are sent on 30 day temporary transfers to NYC for FiOS builds and when that is done and they come home and there needs to be a FiOS build out for them here or we face the chance of surplus - FiOS = Job Security + Benefits + Pensions + Wages. It is very important we make FiOS a National Item and have built in safeguard where each VP has a right to voice objection "need this for young men and women of 1118 and all areas"

Bob Master mentioned looking to get a SIF grant from Washington to drive small grass roots collations to build public demand for a FiOs build out

Capital District General Membership Meeting Highlights

By Theresa Devine

Contract Expires 8-1-15

Reminder to all that with our contract expiration fast approaching we must use our resources wisely and SAVE SAVE SAVE.

Mobilization

President Carey stressed the importance of each and every member participating in mobilization between now and the expiration of our contract. Over the next several months members will be asked to write letters, wear buttons, attend rallies, make calls to politicians, informational picket, and more.

Remember, all mobilization efforts, no matter how small can lead to big things at the bargaining table.

Red on Thursday

Why? 1989 NYNEX Strike - CWA Local 1103 member Gerry Horgan was killed on the picket line when he was struck by a car driven by a scab. To this day, CWAers wear RED on Thursday to honor Gerry's ultimate sacrifice.

3 Acting Managers in EVRC

Regardless of multiple requests from the union three members have chosen NOT to give up their "acting management" status. All three have received written notification from the local and the national unions and have another 8-9 days to step down. We hope they will do the right thing and step down and will keep you posted on their final decision.

Code of Conduct WARNING

The company has made several changes to the "code of conduct" which the union did not agree to. There have been several bargaining sessions however we were unable to come to a mutual agreement and the company plans to roll out the new codes in the not to distant future.

PLEASE DO NOT RUSH THRU THEM - READ them in there entirety and if you have questions, ask your foreman as you will be held to them. If you have any issues while doing this, please notify your union representative immediately.

Scheduling Center

John, Tony and Deb have been working with the department and have made significant progress. Although it is not perfect we are fortunate to have it staffed by our own 1118 members and positive changes are happening. Please continue getting scheduling problems to the hall so they can be addressed.

Field techs mentioned still seeing a difference between the posted schedule and the one on their tablets - John explained that the tablet schedule is the "forecast" and the one on the wall is the one we go by - remember the main thing the schedule does is show us how we are paid if the company deviates from it. (ie: shifted tour, differential,etc.)

Website Changes

By Theresa Devine

Our Union Web Site is going thru changes to keep you more informed. Please check it out!

LOG IN please!

if you haven't already done so, please go to www.cwa1118.com and:

- Click on Log-In in the upper right hand corner
- Enter your user name and password (the default is your firstname.lastname for both)
- Click Log In
- If you are unable to get thru this step, select "forgot password" and a new one will be mailed to you
- Note: if you enter an email address that is not currently in the

system, you will get an error which means the union database does not recognize the email address you have entered. In this case, please email your name, cell number and address to TheresaDevine@me.com and I will reset you in the system. (you can also call me @ 518-782-9977)

- Select Change Password and create your new one
- Select Member Profile and verify your phone number, home address and email are correct please DO NOT use your work email address

Where's my grievance?

We are in the process up putting all 2015 grievances on the website - to see your grievances:

- Log in to the website
- Click on Member in right hand corner
- Select "list grievances"

Forms

Medical, dental, vision, FMLA, disability and more are available

Latest News:

Check back often to see the "tape message" and "union alerts".

When bargaining begins updates will be readily available on our site too.

Don't miss out - log in today and come back often to see what is going on!

"Our greatest weakness lies in giving up. The most certain way to succeed is always to try just one more time."

Thomas A. Edison

The importance of wearing "Red" on Thursday

By Jeff Veit, Business Agent, Saratoga & Glens Falls

Many of you know the story of Gerry Horgan, the CWA brother who died on the picket line in Valhalla, NY during the strike of 1989, from injuries sustained after being struck by a vehicle driven by a strikebreaker, or "Scab" as they are more commonly called. It is one of the main reasons why we wear red on Thursday's.

Although Gerry's tragic death emphasized the wearing of red, there is another, more underlying but equally important reason we wear the color; we do it because by doing so we show the company that we remember and honor Gerry's sacrifice, but also because we are still here, undaunted and united in singular purpose: to fight for fairness, better working conditions, and a decent contract which includes but not limited to good healthcare for our families.

The red shirt has become a symbol for CWA, a banner if you will, of who we are and what we stand for. We wear it proudly and defiantly, a silent clarion call to Verizon, loud and clear that tells them "We are CWA and will not bow to your efforts to break us!".

Lately though many of our fellow CWA brothers and sisters have been remiss in their duty and dedication to wearing red on Thursday's. Some of them may even

feel that its become ineffectual or pointless, and that the company could care less, what color we wear, that managers do not even take notice. Well, I could not disagree more. The company and its executives do care, when they see a massive group of union members all clad in bright red shirts, they care right down to their multi-million dollar bank accounts, because the last thing Verizon, or any corporation for that matter wants to see, is a strong, cohesive unified union, united and unafraid, ready to take the fight to them for their jobs. Make no mistake, when applying union busting tactics, right at the top of their agenda is to divide and conquer us. So when you don't wear red, whether it's because you forgot, or that you didn't have any clean red shirts to wear that day, or what ever the reason, you play right into their hands. A divided enemy, is an enemy easily conquered. And now is NOT the time for us to be divided. Today, with the upcoming expiration of our contract this August 2015, we will be in for what I believe to be the toughest contract fight of our careers, perhaps in all the history of CWA.

We face an enemy that is totally invested in our downfall and would like nothing better than to see us crumble, and become a thing of the past. Make no mistake, Verizon is preparing for war with CWA, and it is a war we dare not lose. As a union fighting for our careers, our very livelihoods, we cannot afford to show even the most minute semblance of weakness in the face of this enemy, its what they want, and we cannot...no we must not fall into that trap. Verizon has invested huge amounts of time and money in our defeat, they have hired high powered corporate lawyers, expanded their security force, and



Gerry Horgan - Died 20 years ago on the picket line fighting for health care benefits. Never forget how much those benefits are worth nor how much they cost.

tightened their disciplinary process. Wear your red, show them that you will stand together with your union brothers and sisters, united in purpose and steely resolve, let them know that we are here. Show them that you are prepared to fight for a fair wage, and the benefits that we have all earned, maintaining the products and services that we, the unionized labor force have built throughout the years, which made every single executive in Verizon rich. Show your dedication, your commitment to your union, your devotion to your union brothers and sisters, that we will not "go gentle into that good night.." like the poem written by Dylan Thomas, but instead we will "rage against the dying of our jobs" just as he called to "rage against the dying of the light.". We will never become a thing of the past and give up fighting for what's right and fair. So next Thursday, and every Thursday thereafter, remember to wear your red, show Verizon that we are still here, that we are a union that refuses to be beaten!

"In order to succeed, we must first believe that we can."

Nikos Kazantzakis

Fairness @ FairPoint

By CWA 1400

AUGUSTA, ME—After three days of voting, IBEW and CWA members in Maine, New Hampshire, and Vermont have ratified tentative agreements with FairPoint Communications. The new agreements protect good jobs and ensure quality telecommunications service for New England communities.

"This is great news for our members, their families, and our communities," said Peter McLaughlin, chair of the union bargaining committee and Business Manager of IBEW Local 2327 in Maine. "Our members remained united and committed to this fight for more than four months and today we have a fair deal that will bring them back to work and good service back to our communities."

After initially demanding \$700 million in concessions from workers, FairPoint implemented the terms of its proposals on August 28 saying the parties had reached an impasse in bargaining. The implemented terms included a dramatic increase in health care costs, a two-tier wage structure that would have paid new hires as much as 20 percent less to do the same jobs as current workers, and a greatly increased ability to outsource union members' work to lowwage contractors from outside our region.

Ultimately, FairPoint agreed to a unionadministered health insurance plan with better benefits that will cost workers and the company less. FairPoint also agreed to eliminate the two-tier wage structure. "This agreement is a win for our members and for future FairPoint employees," said Don Trementozzi, President of CWA Local 1400. "We went on strike last October because we are committed to keeping good, middle-class jobs in New England. Our members walked the lines for more than four months, not just for themselves, but for future generations. Our success will benefit FairPoint workers—and New England's working families—for years to come."



The unions also successfully negotiated to protect jobs from outsourcing. During the strike, FairPoint brought in replacement contract workers to do the jobs of experienced, union workers. Complaints skyrocketed in all three states as customers experienced inadequate service, delays for repairs and installations, and increased wait times when calling customer service.

"Our communities have seen the results of outsourcing these last four months, and it has not been pretty," said Glenn Brackett, Business Manager of IBEW Local 2320 in New Hampshire. "There's no replacement for well-trained, skilled workers. Our members are eager to get back to work and get our network functioning the way it should."

Approximately 1,800 FairPoint workers in Maine, New Hampshire, and Vermont launched their strike on October 17. The

longest strike in the United States in 2014, workers picketed for 18 weeks.

"Our members are incredible. They walked the picket lines in blizzards and sub-zero temperatures. They stayed strong and they stayed together," said Mike Spillane, Business Manager of IBEW Local 2326 in Vermont.

The strikers enjoyed widespread support from their communities and from thousands of allies around the world.

Lawmakers in all three states walked the picket lines with members; individuals delivered hot beverages and snacks to picketers; and people and organizations contributed more than \$350,000 to the Solidarity Fund to provide financial aid for striking workers to pay for everything from prescription medicine to heating oil.

"The support we've received over the past four months has been overwhelming," said McLaughlin.

"Union brothers and sisters from all over the country sent financial help and messages of support. And our friends and neighbors right here in New England showed us their appreciation for our sacrifice every day. They knew that our members were not just striking to protect their own jobs, but that they were fighting for good jobs and quality service for all of New England."

The new contracts will be in effect until August 4, 2018.





Congressman Tonko joins with CWA in Opposing President Obama's disastrous new trade deal.

On Friday, March 13, 2015, CWA 1118 hosted a press conference for Congressman Paul Tonko, Bishop Emeritus Howard Hubbard, and capitol district labor leaders opposing Fast Track legislation for the massive Trans-Pacific Partnership (TPP).

Fast Track paves the way for new trade deals like the TPP that would slash jobs, and cut environmental and consumer protections

"So-called 'free trade' agreements like the TPP are bad for jobs, bad for U.S. manufacturing, and bad for workers across the globe – and Fast Track legislation would jam these bad deals through the approval process without proper consideration from Congress. These trade deals have a worrying track record of hurting American workers and can have far reaching implications in arena like food safety and affordable medicine," said Congressman Paul Tonko.

Trade policies adopted under Fast
Track have already resulted in one
million American jobs lost and 60
thousand factories closed. The rushed
deals have jeopardized the safety of
our food and overturned
environmental protections.

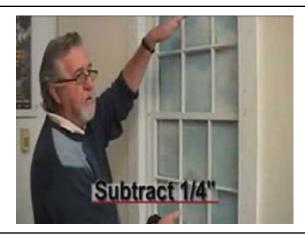
"Fast Track is a one-way ticket down a dangerous road. 'Free Trade' agreements have been proven to hurt

workers in the United States by lowering safety and health standards, erasing family-sustaining jobs, and nullifying existing environmental protections. Our working families, communities, and children deserve better," said Frank Natalie, Executive Vice President of the Capital District Area Labor "Together, we must rise up and reject the TPP fast track. We can't allow the fundamental principles of democracy

to be skirted as Congress considers legislation that could have a such a tremendous negative impact on U.S. jobs and job security," added Sara Niccoli, Executive Director of the Labor Religion Coalition of NYS.

We need a trade policy that strengthens labor and human rights, protects us from unsafe imports, and promotes the export of goods instead of jobs.

The coalition asked the public to contact their Representatives today to ask them to #StopFastTrack, by texting TPP to 877877 or by calling their Representative toll free at 888-706-4535.



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With Jim's' window insulating panels

See www.advancedenergypanels.com

Call 518-686-9581 or 800-819-9463

19

CWA Local 1118 Presents



vs



Saturday, April 11 2015 1:05 PM

** Seats are limited **

Ticket prices: ** Prices represent a 25% discount**

\$110 each Section 226

\$100 each Main level infield seating (Includes: Bus, Lunch, snacks, etc...)

\$20 deposit required

Times: 8:30 AM Clifton Park

Exit 8 off Northway @ the Park and Ride

9:00 AM Albany

Exit 2E off Northway @Target Parking Lot

RSVP ASAP Mike Panzarino (518-426-5224)



CWA LOCAL 1118

28th Annual Golf Tournament

Saturday - June 20, 2015

4-PERSON SCRAMBLE

Western Turnpike Guilderland

\$90 per golfer
Greens Fees, Carts, Refreshments at turn
Hot & Cold Buffet
Prizes

Paid Reservations by 6/1

Please call the Union Hall (862-0095) or email TheresaDevine@me.com with your foursomes ASAP.

Moral Monday

By Pat Cumo

On Monday, January 12, 2015,
CWAers from Local 1118 joined
locals 1104 and 1120 in attending
Moral Monday to Fight for
Fairness in Education. Other groups
in attendance with us were the
Alliance for Quality Education of
Citizen Action, Make the Road New
York, New York Communities for Change,
the UFT, NYSUT, Strong Economy For All
and Coalition for Education.

We have a stake in children of New Yorkers being well educated because they are our own children. The event was a call on the governor to fund education fairly and equitably, back policies that protect public schools and respect parents, students and teachers as well as "stop hedge fund billionaires" from taking over public education.



"We're not asking people to go left or right. We're asking them to go deep." ~ Reverend Barber

Many in the crowd were waiting for Rev. William Barber II of North Carolina to speak. Even though he was hard to hear we were not disappointed.

Moral Monday is a series of ongoing nonviolent protests. They were begun by Reverend Barber who was present at the Albany protest. The Labor-Religion Coalition has been hosting Moral Monday events at the capitol. The protests are meant to demonstrate a

push back against an "extreme" agenda that includes cuts to education, social programs, and unemployment benefits, rejecting Medicaid expansion, new restrictions on voting and labor rights and restarting the death penalty.



Mike Carmel
CWA 1118 Political Committee Co-Chair





National Request to Bargain

AT&T has advised CWA that they intend to implement a new attendance plan on April 1, 2015. CWA National has advised AT&T that this plan needs to be bargained. As more information becomes available, the local will get it out to you.



AT&T members send photos of support to union brothers and sisters in District 3, Puerto Rico who were bargaining their contract at the time - a tentative agreement has been reached.





AT&T Mobility Members
participating in Phase 1 Training
CWA 1118
4 Wembley Court, Albany
2/18/15



Unity @ Mobility Training Continues

Phase One is ongoing with a goal of training at least 10% of the local membership and a minimum of 2 members per store.

If you haven't had the opportunity to attend a phase one training, please email your Business Agent, Rachel Bailey RachelB1118@gmail.com or your Chief Stewards, Mike Kane kane1878@gmail.com or Greg Sampo GSampo@verizon.net and they would be happy to enroll you in an upcoming class.

Phase Two training is tentatively due to roll out at the end of May. Currently our District One training team is in preparing and training for this roll out. The initial goal of "phase two" is to target 30% of those members who have completed phase one training.

CWA 1118 Presents





Saturday, June 13, 2015

Price for tickets:

\$55 adult \$50 child ages 3 - 12 Price includes bus and (POP) admission \$10 deposit required

PAY-ONE-PRICE PASS (POP)

Includes: Butterfly Garden, Bug Carousel, Children's Zoo, Congo Gorilla Forest, Wild Asia Monorail, Skyfari Cable Car one-way, and Zoo Shuttle unlimited.

Times:

7:00 AM Clifton Park, Exit 8 off Northway @ the Park and Ride 7:30 AM Albany, Exit 2E off Northway @Target Parking Lot 4:30 PM Leaves Zoo







For Family and Friends also
RSVP Mike Panzarino (518-426-5224) or email Treasurer@CWA1118.com ASAP

CWA Local 1118 Presents





Saturday, June 20th, 2015 5:05 PM
** Old Timers Day **

Ticket prices:

\$85 each (includes main level outfield seating)

(Includes: Bus, Lunch, snacks, etc...)

\$20 deposit required

Times: 12:00 PM Clifton Park

Exit 8 off Northway @ the Park and Ride

12:30 PM Albany

Exit 2E off Northway @Target Parking Lot

RSVP ASAP Mike Panzarino (518-426-5224)

CWA Local 1118 Presents





Saturday, August 23, 2015 1:05 PM
Seats are very limited

Jorge Posada Day

Uniform number retirement and Monument Park plaque dedication ceremony!!

Ticket prices:

\$50 each (\$55 main level seating)

** No Bus at this time **

RSVP ASAP
Mike Panzarino (518-426-5224) or email
Treasurer@CWA1118.com

CWA Local 1118 Day @

The Great Escape & Splash Water Kingdom



Saturday, July 18, 2015

\$25 per person 1118 members (Maximum 4 - \$25 tickets per member) \$35 additional tickets

Lunch is at North Woods Picnic Grove @ 12:30 - 2:00 PM "Fried Chicken, Sausage & Peppers, Hamburgers, Mac & Cheese, Salad Plus unlimited Pepsi products from 11 am to 7 pm

Price includes parking, complete access to all park properties, inc. Splash Water Kingdom, and an all you can eat picnic lunch.

Call the Union Hall @ (518) 862-0095 or email treasurer@cwa1118.com or theresadevine@me.com





March 11, 2015



National Red Cross Coalition Meeting Update

Our union joined with Red Cross unions across the country for a 3-day meeting in Washington DC to explore our options for national bargaining. Eight unions representing over 6,000 Red Cross workers came together for productive discussions about the challenges and opportunities of national bargaining.

Other Red Cross unions across the country shared the same issues we face around healthcare, wages, staffing, scheduling, and problems with management. We had productive conversations about how we can work together to improve the lives of our members and families.

We are identifying common bargaining issues and drafting initial proposals. We are still discussing the scope of issues for national bargaining, ground rules, the impact on local bargaining, and other considerations. Tentative meeting dates with national Red Cross have been set, and your local leaders will keep you informed as

we make progress.

Red Cross Union Coalition

American Federation of State and
County Municipal Employees
American Federation of Teachers (AFT)
Communication Workers of America
Int'l Brotherhood of Teamsters
Service Employees Int'l Union (SEIU)
United Auto Workers (UAW)

United Food and Commercial Workers
United Steelworkers (USW)



[Your union leaders/staff] standing together with other union leaders and staff from across the country at the national Teamsters meeting hall.

CWA 1118 Community Service Committee

Dan O'Sullivan.....Chair
Duncan Johnson
Dave LeFlech

"Without community service,
we would not have a strong
quality of life. It's important to
the person who serves as well
as the recipient. It's the way in
which we ourselves grow and
develop."

~ Dorothy Height

"Being good is commendable, but only when it is combined with doing good is it useful." "Author Unknown

"There is nothing more beautiful than someone who goes out of their way to make life beautiful for others."

~Mandy Hale

Community Service Committee News

Cup of Joe for a Soldier

By Theresa Devine

As you may remember in the summer of 2014 we collected coffee supplies for our Veterans at the Stratton VA Medical center and they were extremely grateful. As a result of your donations and the public awareness of the

government regulations prohibiting the use of taxpayer dollars to purchase the coffee many other companies and government offices have jumped in to provide additional supplies for our service men and women.



Thank you for helping us bring this problem to light.



Food Drive

2014's food drive for the Food Pantries of the Capital District was a great success. Collection boxes were put up in garages, central offices and buildings through-out the 1118 foot print and the response was overwhelming. Thank you all so much for your participation.

Toy Drive for the Children's Hospital @ Albany Med

The Community Service Committee is excited to share that our 6th Annual Toy Drive was a huge success. Once again the both the active and retired members of CWA 1118 stepped up to the plate to help make life a little easier for those in need.

Thank you to Girl Scout Troop 2800 members Grace Roberts, Maggie Steele, Sierra Steele and Bella Stephan who along with Paul Steele joined us at the hall on Thursday night to sort the toys and package them for the hospital.

Thank you Santa Jeff VanPatten who came out of retirement to assist snowman Dan at the hospital.









Committed to providing union members, their families, and retirees with quality legal representation close to home.

DO YOU HAVE A "FINAL PLAN"?

By FOA attorney Jennifer Safier, with the assistance of Renata Bukhman and Christine Grosse

Estate planning is important to ensure that your financial and family goals are met once you pass away or can not act independently due to incompetence or absence. Fine, Olin & Anderman, LLP (FOA) is the law firm endorsed by CWA Local 1118 to represent members for Workers' Compensation and General Legal Services including preparing wills and other estate plans.

Last Will and Testament

A Last Will and Testament, is a legal document that distributes property according to a decedent's (one who has passed away) wishes. Your Last Will and Testament will cover four important points:

- 1. Who will serve as the Personal Representative/Executor?
- 2. What powers your Personal
 Representative/Executor will have?
 Basically, this person will be in charge
 of settling your final affairs and
 insuring that your beneficiaries will
 receive their inheritance. This person
 will administer the property,
 designate a guardian for minor
 children and may distribute property
 to individuals whom state law does
 not provide for upon death, such as
 friends, stepchildren or even
 charities.
- 3. Who will inherit your property?

4. How and when your property will ultimately be transferred to your beneficiaries?

What Happens Without a Last Will and Testament?

If you fail to make a Last Will and Testament before you die, the state that you live in at the time of your death, as well as any other state where you own real estate at the time of your death, will provide a Last Will and Testament for you under the state's intestacy laws. These laws vary widely from state to state and can cause different people to inherit your property if you own real estate in more than one state.

The only way to insure that your property will go the beneficiaries that you choose, as opposed to the beneficiaries that your state of residence or the state where you own real estate chooses for you, is to make a valid Last Will and Testament.

Other Documents You May Need

Living Will: A Living Will is a written document that becomes effective while you are still living but declared incompetent by a physician. A Living Will provides healthcare directions, such as do- not- resuscitate or hospice care decisions.

Health Care Proxy: A Health Care Proxy is a written document that becomes effective while you are still

living but declared incompetent by a physician. A Health Care Proxy appoints a specific individual whom you grant the authority to make medical decisions for you in the event you are unable to make them on your own

Power of Attorney: A Power of Attorney is a written document that becomes effective on a certain stated event, such as being declared incompetent or effective on the commencement of active military duty. A Power of Attorney allows you to appoint a trusted individual to act as your agent and make decisions on your behalf. Generally, a valid Power of Attorney will specify what actions the agent is permitted to take such as dealing with taxing authorities or managing financial accounts.

Not every document may be the right one for you, but estate planning is essential to greatly reduce the confusion and costs involved when you pass away or have limited ability to make your own decisions. Fine, Olin & Anderman, LLP (FOA). has been assisting union members and their families with legal issues for over 50 years. We have attorneys throughout New York State who can assist you with estate planning and other general legal issues.

Please feel free to contact us

1-800-522-9001

or

visit our website:

www.foalaw.com



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FINE, OLIN & ANDERMAN, LLP 1-800-522-9001

www.foalaw.com

Local offices in Albany and Troy



Proceeds Benefit Members Relief Fund

1st Prize:

Panasonic 50" Smart TV

2nd Prize:

Samsung 32" LED TV

3rd Prize:

Sony Smart Wi-Fi Blue Ray Player

\$10 each or 3 for \$20

Drawing
Thursday April 30th @ 6pm
@

Glens Falls Membership Mtg. VFW Post - Cooper Street



General Membership Meetings:

- Plattsburgh/Saranac Lake Area: 4/16 & 10/22 at 6pm
 - Hi Falls Lounge, Saranac
- Glens Falls/Saratoga Area: 4/30 & 10/29 at 6pm
 - VFW Cooper Street, Glens Falls, NY
- All Areas Picnic Sunday, 6/28/15 from Noon 5pm
 - American Legion Post, Grooms Road, Northway Exit
 8A





"A commitment to lifelong learning requires a change in lifestyle and values. Instead of going out for a beer with your co-workers at the end of the shift, you might have to go to the library. Education has to become a major part of your life, family. While the sacrifice are much greater. Taking opportunities will likely lead to a higher income, greater employment security and higher levels of job satisfaction. But the lifelong is growing evidence a healthier individual."

> Morton Bahr From the Telegraph to the Internet

wse enr

SUNY EMPIRE STATE COLLEGE

Morton Bahr Online Learning Scholarship

Empire State College, of the State University of New York, announces the Morton Bahr Online Learning Scholarship for the 2015 - 2016 academic year. The scholarship, created in the name of SUNY Empire State College alumnus Morton Bahr, assists workers in furthering their educational goals through the use of new networking technologies. This scholarship fully supports part-time enrollment at Empire State College.

What are the objectives of the Bahr Online Learning Scholarship?

The Bahr Online Learning Scholarship was established

- ☐ to honor Morton Bahr, president emeritus of the Communications Workers of America, and his farseeing vision and commitment to educational opportunity;
- u to enhance educational access for union members and other workers through online learning:
- to reach out to new and underserved audiences, including minorities and women, via online learning; and
- to provide workers with the requisite skills to use technology effectively in college studies, in the workplace and in lifelong learning.

How do I apply?

Apply directly to Empire State College's Center for Distance Learning at www.esc.edu/Bahr. You can apply online or download the application and mail ir in. Instructions and contact information are available on the website. Applications are now available with an application deadline of May 15, 2015.

Am I eligible?

Union workers, family members and/or domestic partners interested in registering for degree studies with Empire State College may apply. Currently, the awards are only for undergraduate study at Empire State College.

For more information: www.esc.edu/Bahr Special.Programs@esc.edu 800-847-3000, ext. 2492







Cody Wojdyla, CFP®

CERTIFIED FINANCIAL PLANNER™

Helping CWA 1118 members achieve their financial and retirement goals

Call or email today to set up your free consultation. This consultation will review our planning process, tested strategies, and experience with your Verizon employee benefits. I will explain cost, review your personal financial and retirement situation, as well as review the benefits of working with an independent financial planning firm.

(518) 621-7173

Cody@rosemontfg.com

18 Corporate Woods Blvd, Albany

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CWA is not an affiliate of Rosemont Financial Group and does not recommend or sponsor any outside organization.

CWA members assume responsibility for their financial decisions.





CWA 1118 Picnic Sunday, June 28th Noon - 5pm





American Legion Post 275 Grooms Road Northway Exit 8A













Grab your mitts and join your fellow CWA 1118 members and their families for some softball and "fun in the sun".

 ${\it Bring your appetite, plenty of great food available!}$

RSVP CWA @ 518-862-0095 or email <u>treasurer@CWA1118.com</u> or <u>TheresaDevine@me.com</u> by Thursday, June 4, 2015

CWA 1118 RMC EXECUTIVE BOARD

Lori McCann.....President

Bette Ticen......Vice-President

Larry Morrell.....Treasurer

Joan Hopkins.....Secretary

Meeting Calendar:

February Meeting Thursday, Feb. 5

March Meeting
Thursday, March 5

April Meeting
Thursday, April 2

May Meeting
Spring Luncheon, TBA

Meetings are held at the West Albany Fire Hall Sand Creek Rd., Colonie at 1PM

Please bring a non-perishable food item for the Food Bank

There are no meetings held in the summer months of June, July or August.

Retiree Corner

Respectfully submitted, Joan Hopkins, Membership & Communications

CWA National Retirees Launch "Retirement Security Now" Campaign

(excerpt from CWA Retiree National email)

Today, it's far too easy for corporations to cut retiree benefits and for politicians to play political games with lifesaving programs like Social Security and Medicare. After years of cuts and politicization, it's time for us to take a stand.

Together with employee pensions and benefits, Social Security and Medicare are the bedrock of our retirement security. We must protect these existing programs and call on Congress to protect our employer benefits from further cuts.

Will you join CWA retirees from across the country and sign our petition today? Tell Congress and employers to protect and expand our retirement security.

Congress has only been in session for a short time, and they're already attacking Social Security.

Congressional Republicans just passed a rules change which would make it more difficult to allocate money to the Social Security Disability Trust Fund. If Congress doesn't act, over 11 million Americans

could see their benefits cut when the fund runs out in two years. This is just the first step Congressional Republicans have taken to undermine Social Security.

Here's what you can do to fight back: Get your friends to sign on to the Retirement Security Now campaign. Thanks to you, over 7,000 have already joined the campaign. Let's make sure Retirement Security Now sends a clear message to corporations and to Congress by reaching over 10,000 signers.

Retirement Security depends on a Social Security program that's strong, stable, and well-funded. Republicans in Congress have already acted to undermine Social Security's viability by changing the rules in funding the disability program. This only sets the stage for larger changes within the Social Security program as a whole. We can't let this happen. Retirees' voices deserve to be heard.

In Solidarity,
Melinda Gibson,
National Retirees Director

You can sign on to this petition by visiting the CWA Retirees Facebook page, www.facebook.com/cwa.rmc.

Click on the Fight to Protect Your Income Security icon and send the message that we will not be victimized any longer

Congratulations to our 2014 Retirees:

Alfonso, Thomas Balfe, Kathleen Bolduc, Kimberly Budesheim, Robert Flubacher, Diane Krause, Maureen McGuffin, Gary Myers, Timothy Naske, David Peer, Lori Purner Jr., Thomas Quinn, Meryl Roman Jr., Joseph Wade, Marion Woods, Steven Zaremski Jr. John

Retiree Corner continued

Membership Woes

In spite of new members added every year, we continue to see a decrease in our membership rolls. In December 2011 we carried a total of 386 members. By December 2014, we were down to 298. As of January 20, we stand to lose another 60 members who have not yet paid their dues for 2015.

We understand that many members fly south for the winter and don't remember to pay their dues before they leave.

Although dues are due in January, we do take them year round. Keep in mind, though, that our records are updated in March, and those removed from the roster may miss out on newsletter, luncheon and email updates. Membership extends from January to December of the current year, so even if you didn't pay until April, dues are still due the following January.

Our club takes a great deal of pride in our union involvement and community efforts. We provide meetings and social activities to continue the bond we had as active union members. The monthly meetings often include informational topics and speakers to further educate members on changes and issues we face as retirees. We also send out updates in the form of emails and newsletters. No one gets paid to do this – it's strictly done on a volunteer basis. And it's all for the low, low price of \$10 a year. About the cost of two "Extra Value" meals. However, as the numbers continue to drop, all this becomes more difficult to do.

If you know anyone who has fallen by the wayside and is no longer a member, please encourage them to rejoin. We may not have all the answers, at least not the answers you may want to hear, but we will do our best to continue to assist our membership and fight for our voice as retirees.

In Remembrance

CWA Local 1118 Retired Members' Club offers its deepest sympathies and heartfelt condolences:

To the following member on the loss of his loved one:

Susan Cameron.....Father
Janet Vink......Mother
Marion Wade.....Mother

To the family and friends of the following retirees. We share in your loss:

- Paul Nicoll
- Jim Rocco

CWA National Retirees Launch "Retirement Security Now"

Campaign (excerpt from CWA Retiree National email)

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In Solidarity, Melinda Gibson National Retirees Director

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Click on the Fight to Protect Your Income Security icon and send the message that we will not be victimized any longer

Retiree Corner Save American Jobs By CWA Local 1118 RMC Executive Roard "Buy American" campain ILLEGAL MATERIAL MATER

Once again, Congress is trying to push through another "fast track" deal on international trade. We all remember the effect NAFTA had on American jobs they promised us we would benefit in the long run, but the only "winners" were big corporations that moved their industries south of the border. As a result, the middle class worker became an endangered species and Made in America products became harder to find. Now they want to do the same thing with Pacific nations, through the Trans Pacific Partnership (TPP), including southeast Asia. Don't they already have enough of our jobs? Can anyone find a pair of sneakers made in the USA? As a matter of fact, this new policy would make the

"Buy American" campaign illegal. ILLEGAL. We would no longer be able to encourage our own citizens to buy products made by our own citizens. How wrong is that? Additionally, "fast track" legislation puts these trade deals through with little or no debate on American safety, environmental concerns, or loss of good paying jobs. Details are kept secret from the American people, and Congress must vote yes or no on the policy blindly, sight unseen.

You may think, we are retired, how does it affect us? Remember not long ago when they were selling tainted dog food and lead filled toys from Asia? With no say on safety and health regulations on products from our new trade "partners", not only could this continue but get worse - who wants their prescription products from the same factory? As far

as the loss of jobs goes, this threatens our children and grandchildren when it comes to finding decent jobs.

Unemployed Americans pass the cost on to us as well, since we have to support them through our taxes. And, when good paying union jobs become a thing of the past, who will fight for us at the bargaining table? For that matter, what bargaining table?

The Obama administration has caved to pressure from corporate lobbyists and actually supports the TPP and fast track legislation. Tell the White House and its supporters in Congress that the TPP is a bad deal for America, and that fast track legislation is a very bad idea. If you haven't voiced your opposition yet, please call 888-966-9824 and do so. For more information, visit CWA's website, www.cwa-union.org

Had enough of bad trade deals Partnership. With the new Congress now that hurt U.S. jobs and workers?

By Melinda Gibson, National Retiree Director

The Trans-Pacific Partnership (TPP) means more jobs will be sent overseas. It gives special rights and benefits to companies that offshore investment and jobs to places like Vietnam.

Sign the petition to join the fight today!

Trade deals ought to lift up the standards of working people across this nation. I oppose the Trans-Pacific Partnership because it will lead to even more job loss due to off-shoring, while allowing companies to attack our labor, environmental and consumer standards.

Thanks to supporters like you, CWA retirees are speaking out against Fast Track and the devastating Trans-Pacific in session, we have to make sure retirees across the country speak out against this deal before it's too late.

The Trans-Pacific Partnership (TPP) is a bad deal for retirees. Billed as the largest free trade agreement ever, the TPP would do the following for retirees like you:

- 1. Keep drug prices artificially high by expanding Big Pharma's patent monopolies;
- 2. Undermine affordable prescription programs like Medicare and Medicaid by allowing big drug companies to lock in exclusive testing rights to costly drugs; and
- 3. Prevent \$3.8 billion in savings for programs like Medicare and Medicaid by not permitting a decrease in the terms to exclusive testing rights.

We have to keep the pressure up. The TPP's supporters like the U.S. Chamber of Commerce and its allies plan to work with John Boehner to sneak Fast Track through Congress before the end of the

Fifty thousand CWA activists like you have gotten involved to stop the TPP once and for all, but we need to double our efforts and hold on to every single vote.

For decades, corporations have been using trade deals to boost profits by making it easier for Big Pharma to profit off of seniors' drug costs. We can't let this happen again.

With your help, we'll hold the line and stop the TPP.

Retiree Corner

Thank You!

Peggy Farrell and her Santa Claus Committee want to thank everyone for their very generous contributions this year.

The club helped raise funds for a service dog for Giovanni Labate, the 2-year-old child of member Bob Labate. \$2,675 was contributed to 4 Paws for Giovanni; with matching funds, a total of \$5,350 was donated. Active members, retirees, and various locals and businesses also made donations directly to 4 Paws in Giovanni's name. We would like to thank Theresa Devine (and her "go-to crew") for all her help. Also, a special thank you goes out to member Patty Fritz for buying breakfast and canvassing garages in Schenectady and Albany. Thanks to your efforts, we have been told that Giovanni's fund raising goal has been met and training for his special dog has begun.

Once again, we were able to take on the wish lists of eight disabled boys and girls, referred to us by Catholic Charities
Disability Services, ranging in age from 2 to 11. We also bought presents for a child in need referred to us by one of our members. We were fortunate to have many of our members earmark a donation for our Christmas families or sign up to be one of "Santa's Elves". Toys were purchased for sick children at

Albany Medical Center, and additional donations were made to the CoNSERNS-U Christmas Store and the St. Paul's Center for homeless women and their children.

As always you have overwhelmed us and shown the true meaning of the holiday spirit. Thank you, one and all.

The Community Service Committee would also like to express its gratitude for your continuing food donations. The Regional Food Bank reported that we delivered 158 pounds of food after the Holiday Luncheon.

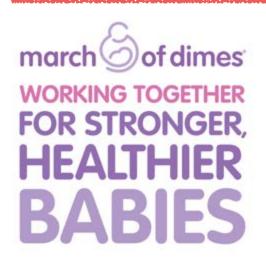
We are currently participating in an ongoing project to benefit the St. Jude's Children's Ranch. Linda Milos is collecting the front covers of used or "surplus" greeting cards. The children repurpose the cards and sell them in order to raise funds for the Ranch. You can bring your card covers to any retiree meeting/luncheon, or you can drop them off at the union office, marked "Attention: Linda Milos".

The following message was taken from Giovanni's Facebook page, written by his mother, Krysten: on January 25

We did it! We did it! Giovanni is officially part of the May 2016 class at 4 Paws for Ability. He is getting his service dog. In 15 short months, we will make the journey to Xenia, Ohio for our 2 week training and certification in order to bring his service dog home. We really want to thank everyone that has rallied together to help make this possible. A huge thank you to the (Verizon) Retirees' Club and all of the CWA members for going above and beyond to help us not only reach, but exceed our goal. All excess monies will go to help other families working towards their service dog.

I also want to thank all of the local businesses, organizations, and especially all of the individual people, that contributed and raised awareness, to help my son get his service dog. I will be forever grateful. We thank you from the bottoms of our hearts!





Sunday, April 25

Registration: 9am Walk kicks off @ 10am

University at Albany, 1400 Washington Ave, Albany.

Donate online @ www.marchforbabies.org/theresadevine or send checks made payable to March for Babies to CWA 1118, 4 Wembley Court, Albany, NY 12205

Current Resident or:

CWA Local 1118 Executive Board

President - Gil Carey

Executive Vice President - John VanDenburgh III

Secretary - Theresa M Devine

Treasurer - Michael Panzarino

Verizon Vice President

Tony Bottisti - Albany Area

Business Agents:

Rachel Bailey - AT&T Mobility
Bill Kelly - Capital District Outside
Deb LaMountain - Capital District Inside
Steve Sucharski - Plattsburgh / Ticonderoga
Jeff Veit - Glens Falls / Saratoga

In Memoriam:

CWA Local 1118 would like to take this opportunity to express our sincere condolences for the loss of our members and their loved ones.

Blanchard, Jill	Mother	Lambert, Steve	Father
Bohm, Bob	Father	Lynch, Scott	Mother
Carroll, Kathy	Father	McMahon, Bill	Father
Casavant, Michele	Mother	Phillips, Sherri	Father
Cassillo, Mark	Mother & Mother-in-Law	Prest, Jason	Father
Crippen, Jason	Mother	Quintal, Brooke	Mother
Davis, Roy	Mother	Russo, Pat	Father, Nephew
DiLorenzo, Jeff	Father	Sacco, Ernie	Mother
Doran, Leo	Father	Walsh, Lisa	Mother-in-Law
Hanlon, Roger	Member		