

Hurt on the Job?...Workers' Comp Is There For You

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**BERMAN | SOBIN | GROSS
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WORKERS COMP FACTS



If you are injured, how and when you report your injury is often the difference between a speedy acceptance of the claim by the insurance company and a long drawn out battle with an uncertain outcome. Most claims are denied because either the insurer does not believe that the accident actually hap-

pened on the job or does not believe how the injury occurred is covered under the law. You can protect yourself by understanding the law and minimizing the danger by being prompt and accurate when reporting a workplace injury.

More often than not, if an injury is not reported immediately, the insurance company will do everything in its power to deny the claim. This problem especially comes up when there is a delay in reporting the accident and the accident itself was not witnessed. The antidote is really common sense. You must act in a manner that minimizes the possibility in the insurance adjuster's mind that some other non-work related incident caused your injury. Therefore to reduce the risk that the insurer will deny the claim you must:

- Report the incident and injury the same day it occurs (whenever possible) to your employer in a manner in which you can easily prove (i.e. in writing such as text or email or by directly calling and speaking with your supervisor. Only as a last resort, should you leave a message on voicemail).

- Seek medical treatment the same day, or as soon as you can – even from a 24 hour urgent care center if you must, and when you do so make sure you give an accurate history of how you were injured on the job. It is important to not only describe **how the accident happened**, but to **describe all the symptoms** you are experiencing.

- If you have not already reported the accident the same day, always report an injury that lingers overnight the next day to your employer and remember to be descriptive as to how the accident happened and which body parts you are having pain/symptoms in.

- Never allow a weekend, holiday, vacation or sick leave to intervene between when the accident happened and when you report the incident.

When detailing how the injury occurred, if you know what caused the injury state so with detail. If you stretched too far while carrying a box, say so. If you slipped and fell to the ground, make sure to include these facts. The key is to include, if possible, why the mechanism of injury was caused by the incident. This will help defeat any claim that the injury is not related to the incident or that the incident is not one that is covered under the law.

Lastly, never give a recorded statement to the insurance company. Under the law, you are not required to do so. The questions presented in a recorded statement are stacked against the injured worker and are only designed to help the insurer deny the claim.

CWA LOCAL 2108
PRESENTS
BREAKFAST WITH SANTA
FOR MEMBERS OF LOCAL 2108 AND THEIR CHILDREN AND
GRANDCHILDREN (AGES 12 AND UNDER)
SATURDAY, DECEMBER 9, 2017
BREAKFAST SERVED FROM 9AM TO 12NOON
LOCAL 2108 MEETING ROOM
10786 RHODE ISLAND AVENUE
BELTSVILLE, MARYLAND 20705
PANCAKES, SAUSAGE, JUICE AND MILK WILL BE SERVED
A PICTURE OF YOUR CHILD WITH SANTA WILL BE PROVIDED
PLEASE RSVP TO (301) 595-2108
BY FRIDAY, DECEMBER 1, 2017
Free of charge, but please remember the reason for the
season and bring a pair of gloves or mittens
to donate to needy children in our area.

It's December, so the Local office is being transformed into Santa's Wonderland in preparation for our annual Breakfast with Santa. The event will be held at the Local on Saturday, December 9th from 9a.m. until noon, and Local 2108 members and retirees are invited to bring their children or grandchildren to enjoy the Jolly Old Elf, some Christmas activities and pancakes! If you would like to attend, please r.s.v.p to the Local on 301.595.2108 right away so we can ensure that we have enough food and goodies for all. For those who would like to be involved but don't have young ones to bring, we are always in need of volunteers to help direct the kids' activities and to help serve breakfast. If you can help, please call the Local and sign up. We ask all who attend to bring gloves or mittens for donation to area needy kids.



Over Thanksgiving weekend I was really touched by a message I read on a sign outside a Virginia church. It read: "If you are more fortunate than others, build a longer table, not a taller fence." I feel it's a message to remember not just at Thanksgiving, but every day of the year. The Community Services Agency of the Metro Washington Council of the AFL-CIO is once again asking for help for union families who have fallen on hard times. If you can buy a toy, a coat or clothes for a child, or a gift card at a union grocery store (i.e. Giant, Safeway, Shoppers Food Warehouse) for a family who is struggling at this time, please call Kathy McKirchy on 202.974.8221 to let her know how you can help. The Local 2108 Officers and Chief Stewards are adopting a family through the Community Services Agency again, as we have done in prior years. I strongly recommend the CSA if you are looking for a way to share with those less fortunate.

No matter what you believe or what you celebrate, as always I wish blessings for you and yours, not just during the holiday season but throughout the new year!

In Solidarity,

Marilyn

Thinking About Retiring?

You may want to check out one of the listed workshops presented by **Nettworth Financial** Group for a retirement check-up and a free meal!!

Retirement – What to Expect

December 5, 2017 @ 6:30 PM – Ruth's Chris, 106 Crown Park Ave., Gaithersburg, MD

December 7, 2017 @ 6:30 PM – Ruth's Chris, 301 Severn Ave., Annapolis, MD

December 12, 2017 @ 6:30 PM – Dutch's Daughter, 581 Himes Ave., Frederick, MD



Reservations are required and to RSVP please call (877) 534-2860 or register on line at Nettworth.net.

Children's Hospital 50/50 Raffle

CWA Local 2108's annual Children's Hospital 50/50 raffle tickets are now available from your Chief Steward or at the Local office. When you purchase your tickets, your contributions ensure that specialized care is possible for thousands of children in the metro area who otherwise may not receive it. It also reinforces that as a member of CWA Local 2108, you are demonstrating your long standing commitment to the communities where you live and work.

Donations are \$1.00 per ticket and you do not need to be present to win. So when you are approached by your Steward to help support this worthy cause, remember every ticket sold is a winner because of the help it provides. This year's drawing will be held at the Membership meeting on December 13, 2017 in Beltsville, Maryland.

The Beirne Foundation Scholarship Program

The CWA Joe Beirne Foundation was established in October 1974 by the Communications Workers of America Executive Board to honor the name and memory of the founding President of CWA, who served for more than 30 years. In his capacity as the first CWA President, Joe Beirne took great pride in the roles he played in the fields of education and learning and other areas of social concern.

Fifteen partial college scholarships of \$4,000 each are being offered for the 2018-2019 school year. Winners, selected in a lottery drawing, also will receive second-year scholarships of the same amount contingent upon satisfactory academic accomplishment. Part-time students, less than 12 credits, will receive half of the scholarship monies.

Eligible for the awards are CWA members and their spouses, children and grandchildren, including those of retired or deceased members.

Applications are accepted during the months of November through April. **Final deadline for the 2018-2019 school year is April 30, 2018.**

To apply online, go to:

<http://www.cwa-union.org/pages/beirne>

Referendum Vote at the December 2017 Membership Meeting

Pursuant to Article XIII, Section 3 of the CWA Constitution, Local 2108 will hold a referendum vote at our December 13, 2017 Membership Meeting. This meeting will begin at 6:00pm.

Verizon transferred Mary Jenkins, Secretary/Treasurer of CWA Local 2101 from Hunt Valley, Baltimore to the Chesapeake Complex in Silver Spring. CWA Local 2101 is requesting a jurisdictional waiver so she may maintain her membership in Local 2101 in order for her to complete her new three year term in office as Secretary-Treasurer.

The CWA Constitution requires that both Local 2108 (as the "waiving" local) and Local 2101 (as the "expanding" local) vote on this matter. Members in good standing in attendance at the December Membership Meeting will be able to vote on this jurisdictional waiver. Any questions about the referendum vote should be directed to Christopher Smith, CWA Local 2108 Election Committee Chair, by calling the Local office on 301-595-2108.

Union Plus Scholarships Available

Since 1991, the Union Plus Scholarship Program has awarded more than \$4.2 million to students of working families who want to begin or continue their post-secondary education. Over 2,800 families have benefited from the program's commitment to higher education. The Union Plus Scholarship Program is offered through the Union Plus Education Foundation.

This is a competitive scholarship. Applicants are evaluated according to academic ability, social awareness, financial need and appreciation of labor. A GPA of 3.0 or higher is recommended. The required essay can account for up to half your total score. Scholarship applicants are judged by a committee of impartial post-secondary educators.

Application Deadline:

A complete application must be received on or before 12:00 p.m. (Eastern Time) on **Wednesday, January 31, 2018**. Applications received after this deadline will not be considered.

Scholarship Award Amounts:

Amounts range from \$500 to \$4,000. These one-time cash awards are for study beginning in the Fall of 2018. Students may re-apply each year.

Award date:

The Scholarship Committee will determine recipients of scholarship awards by May 31st each year. During the first two weeks of June award recipients will be individually notified by mail, and all applicants will be sent an email with notification that the award list is posted at UnionPlus.org/Scholarships.

Eligibility:

- Current and retired members of participating unions, their spouses and their dependent children (as defined by IRS regulations). At least one year of continuous union membership by the applicant, applicant's spouse or parent (if applicant is a dependent). The one year membership minimum must be satisfied by May 31, 2018.
- The applicant must be accepted into a U.S. accredited college or university, community college or technical or trade school at the time the award is issued. Awards must be used for the fall of 2018 school year.

To apply for the scholarships, go to :

<http://www.unionplus.org/college-education-financing/union-plus-scholarship>

RMC 2108 Retirees Corner

The RMC 2108 Executive Board and I would like to wish everyone a safe and happy holiday season.

The RMC also wants to assist others in the community that may need our support as well. At our December RMC meeting we will be collecting unwrapped toys to donate to the Toys for Tots campaign and canned goods to donate to the food pantry. We will also have 50/50 raffle tickets available to benefit Children's Hospital.

Our new RMC Secretary Jenny Sylvester has accepted a position as Secretary of the Maryland - DC, Alliance of Retired Americans. We know she will be an asset to ARA and the RMC .

The December luncheon meeting will be catered by Mission BBQ on December 13th at 11:30am . Come and enjoy!!

Calvin C Foster Jr
President- RMC 2108



Personals

We wish to extend sincere sympathy to the family and friends of:

Peggy Hutto, a retired member who died on August 19, 2017.

James Francis Whiteman, Jr., father of **James Whiteman** and a retired member who died on October 28, 2017.

Kenneth Hill, father of **Barry Hill**, who died on November 15, 2017.

Welcome to Local 2108

Transferred Members



Tony Meeks

Joshua Simmons
Derrick Spratley
Joe Patterson

Tina Mischou

Derrick Spinner



Brent Warholic

Jeremy Degranger
Phillip Henderson

Congratulations to Recent Retirees:

Myron Hutchison

Cornelius Reidy

Brenda Hawkins

Jayne Price-Franklin

Kathleen Bartmanski

Sandra Stanley

Amy Urick

Brian Rice

Keith L Smith

Jeanette Shannon

Sue Ann Mitchell-Facklam

Gerri Foster

Edward Mohan

Dollene Simons-Hickman

Algie Marvel

Denise Burt-Tillman

Marcus Clinton

Shelly Washington

Local 2108 Officer Elections Results

Local 2108 Officer nominations were conducted at the October 11th membership meeting by Election Committee Chairperson Christopher Smith. The ballots were counted on November 17, 2017 by the Election Committee. The results of the election were :

President

Marilyn Irwin (unopposed)

Executive Vice President

Amory Proctor (unopposed)

Secretary-Treasurer

Icy Barton—69 Votes

Johnny Brown - 202 Votes

Vice Presidents (2)

Matt Klingman - 210 Votes

Mary Dulaney - 112 Votes

LaTasha Carpenter - 197 Votes

Johnny Brown is re-elected to the office of Secretary-Treasurer and Matt Klingman and LaTasha Carpenter are re-elected to the office of Vice President. The three year term of office will commence on January 1, 2018. Thanks to the Election Committee for another job well done and to all the members who took the time to vote!!

**Are you "WEARING RED"
on Thursdays?**

Holiday Dining



When you buy union, you're supporting good jobs in American communities, jobs that provide living wages and benefits, safe working conditions and dignity and respect for work.

Holiday shopping traditionally kicks off on "Black Friday" — designated as such because it's the time-frame when many retailers move from red ink to black on their balance sheets. Shoppers will find plenty of "bargains," but union family shoppers will want to look beyond foreign-made electronics, trendy toys and gadgets to find enduring goods that are union made, or perhaps gift cards for union-productions, such as movies or sporting events, or union made food stuff — there are still many union-made candies, baked goods, spirits and specialty items.

For your holiday meals, look for these quality products, produced by union members, when you are preparing for your holiday celebration!!

Fresh Whole Turkey

Butterball (UFCW)
Foster Farms (UFCW)

Ham

Appleton Farms Ham (UFCW)
Black Forest Ham (UFCW)
Butterball Ham (UFCW)
Cook's Ham (UFCW)
Farmland Old Fashioned Pit Ham (UFCW)
Farmland Original Pit Ham (UFCW)
Hormel Honey Roasted Ham (UFCW)
Tyson Ham (UFCW)

Stuffing

Manischewitz (UFCW)
Stroehmann Bakery Products (BCTGM)

Vegetables

Andy Boy (UFW)
Muranka (UFW)
Eurofresh (UFCW)
Birds Eye (UFCW)
Mann's (UFCW)
Sunripe Produce

Bread

Pillsbury Rolls (BCTGM)
Stroehmann Bakery Products (BCTGM)
Aunt Millie's Bread Products (UFCW)



Pie

Entenmann's (BCTGM)
Marie Callender's (UFCW)
Pillsbury Pie Crust (BCTGM)
Sara Lee (BCTGM)
Banquet Fruit Pies (UFCW)

Potatoes

Dole Fresh Potatoes (IBT)
Mann's Fresh Culinary Cuts Sweet Potato (UFCW)
Betty Crocker Specialty Potatoes (BCTGM)

Local 2108 Calendar

DECEMBER 2017

- 6 Chief Stewards Meeting - 9:00am
Local Office, Beltsville, MD
- 9 Breakfast with Santa - 9:00am - Noon
Local Office, Beltsville, MD
- 13 RMC 2108 Meeting - 11:00am
Local Office, Beltsville, MD
- 13 Membership Meeting - 6:00pm
Children's Hospital 50/50 Drawing
Local Office, Beltsville, MD
- 25 Christmas
Local Office Closed



JANUARY 2018

- 1 New Year's Day
Local Office Closed
- 10 RMC 2108 Meeting - 11:00am
Local Office, Beltsville, MD
- 10 Membership Meeting - 6:00pm
Local Office, Beltsville, MD
- 15 Martin Luther King Day
- 15-19 Local Officer Training
Silver Spring, MD
- 22-23 Telecommunications & Technologies Conf.
Phoenix, AZ

WEINGARTEN RIGHTS

If this discussion could in any way lead to my being disciplined or terminated or have any effect on my personal working conditions, I respectfully request my union representative, officer or steward to be present at this meeting. Without union representation, I choose not to participate in this discussion.

MARK YOUR CALENDAR: Membership Meeting - Wednesday, December 13, 2017, 6:00pm
RMC 2108 Meeting - Wednesday, December 13, 2017, 11:00am



10782 Rhode Island Avenue, Beltsville, MD 20705

Web Address: www.cwainc2108.org

Local Office: (301) 595-2108 :: Local Fax: (301) 595-2412

Matt Klingman - Vice President

LaTasha Carpenter - Vice President

Johnny Brown - Secretary-Treasurer

Amory Proctor - Executive Vice President

Marilyn Irwin - President

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