

Children's Hospital 50/50 Winner



At the December 12, 2018 membership meeting, CWA Local 2108 held its annual 50/50 Children's Hospital raffle. This year's lucky winner was Sam Reynolds, a technician at the Tech Road Garage. With \$1045 collected in ticket sales, Sam won \$522.50 to help out with some last minute Christmas shopping. The remaining \$522.50 will go to the National Children's Hospital Foundation.

Your VZ CPS Award is Tax Deferrable

In March 2019, Eligible Verizon employees will be awarded the annual Corporate Profit Sharing Award as a result of collective bargaining. Verizon fought long and hard to do away with the CPS award during 2015-16 bargaining, but due to your resolve on the picket line, we continue to benefit from the fruits of our labor.

As in the past, you have the opportunity to defer your CPS award (minus appropriate taxes and deductions and any overtime adjustments you receive) into your Verizon Savings Plan account. This allows the award to grow over time like other contributions to the Verizon Savings Plan.

To defer the award you must make your election between January 2, 2019 and February 1, 2019 by going online to www.netbenefits.com/verizon or by calling the Verizon Savings Plan Service Center at 1-888-457-9333 from 8:30am to 12 midnight, Monday-Friday. The deferral period ends at 5:00pm on February 1, 2019.

If you choose not to defer your award, you will receive your CPS award on March 8, 2019 in a separate check/deposit. The minimum amount of this year's distribution will be \$700, but the final determination will be made in February 2019 based on the company's financial results for 2018.

Thinking About Retirement?

You may want to check out one of these important workshops presented by **Networth Financial** Group to see if the reality of retirement is on your horizon and get treated to a free meal!!

Retirement Benefits Workshop

Saturday, January 12, 2019 @ 10:00 AM – 10782 Rhode Island Avenue, Beltsville, MD

Tuesday, January 15, 2019 @ 6:30 PM – Ruth's Chris, 1777 Reistertown Road, Pikesville, MD

Investment Basics Workshop

Thursday January 17, 2019 @ 6:30 PM - Dutch's Daughter 581 Himes Avenue, Frederick, MD

Saturday, February 16, 2019 @ 10 AM - CWA Local 2100 12436 Eastern Avenue, Middle River, MD

Reservations are required and to RSVP you may call Networth at (800)-859-2212, or register online at Networth.net. **Space is limited and the workshop is limited to CWA members and their spouse only.**

Changes in 401(k) Hardship Withdraws

The Bipartisan Budget Act of 2018 included some changes to the rules that apply to hardship withdrawals from 401(k) plans. Beginning in 2019, participants who take such withdrawals are no longer required to be suspended from making 401(k) and other employee contributions for six months. Prior to this change in the law, if a participant took a hardship withdrawal from any 401(k) plan maintained by Verizon, the participant had to be suspended from making contributions under all other plans maintained by Verizon. The change in the law is a benefit for participants who need access to their 401(k) funds but also want to continue contributions to the plan. The law also contains several other pro-participant provisions as noted below.

In accordance with changes to the Internal Revenue Code and regulations thereunder made by the Bipartisan Budget Act of 2018, the Savings Plan will be amended and administered. The changes below will be made effective no later than January 1, 2020, however, the changes may be made as soon as January 1, 2019 provided that they can be put in place for all Verizon plans:

- Allow participants to take hardship withdrawals without being suspended from making contributions for six months following the withdrawal.
- Allow participants to take hardship withdrawals without first obtaining all available loans from the Savings Plan and other Verizon 401(k) savings plans.
- Allow participants to take hardship withdrawals from these additional sources under the Savings Plan: qualified non-elective contributions, qualified matching contributions, and all earnings on employee 401(k) contributions.

I remember reciting the Gettysburg Address on the stage in elementary school. While I don't recall if I was in fifth or sixth grade, Abraham Lincoln's poignant words are still etched in my memory. The Address ended"and that government of the people, by the people, for the people, shall not perish from the earth."



Unfortunately, our government has moved farther and farther from "of the people, by the people, for the people" and closer and closer to a government "of the lobbyist with the deepest pockets, of the 1%, of Big Pharma". This must be fixed.

As they re-take the majority, Democrats in the House of Representatives have promised that the first major piece of legislation they will pass is a comprehensive bill that will enact many of the reforms CWA and our allies have been calling for for a number of years. This bill, called the **For the People Act of 2019 (H.R. 1)** would:

- **Make it easier, not harder to vote** by restoring the Voting Rights Act, implementing national voter registration, expanding early voting and ending gerrymandering.
- **Get big money out of our democracy** by regulating big money in politics like Super PACS, requiring all political organizations to disclose their donors, and building a campaign finance system to increase and multiply the power of small donors.
- **Ensure public officials work for the public interest** by expanding conflict of interest law, strengthening oversight of lobbyists, and more.

While as CWA members we don't always agree on all issues or which candidates to support, don't we all (regardless of party affiliation) support legislation that will strengthen our nation's ethics laws, fight corruption and fix our broken campaign finance system? The corporate interests that fight us at the bargaining table have been stacking the electoral rules against us by using gerrymandering, voter suppression efforts and laws like Citizens United that allow our elections to be flooded with massive amounts of unreported corporate money.

Maryland House of Representatives member John Sarbanes, a co-sponsor of the **For the People Act of 2019** bill said, "With this bill, my fellow House Democrats and I are trying to make sure the American public is at the table in Washington. For years, they've felt like they weren't there, but this bill is telling the people: "Pull up a chair. You're at the table. Now let's talk about all the things we need to go do."

We now have the opportunity to demonstrate not only that these critical reforms can be accomplished, but to hold politicians accountable by making them take a stand for or against these common sense reforms. **If you agree that these changes need to be made to get America back to being a country of, for and by the people, please contact your member of Congress TODAY!** You can go to <https://actionnetwork.org/letters/tell-congress-its-time-for-a-fair-and-functioning-democracy> to send an email to your member of Congress, and/or call 1.888.894.6720 and ask to be connected with your member of Congress. Once you are connected with the office, just say, "Hi, I'm calling to ask Representative _____ to support the **For the People Act** because it's time for reforms that will help make our democracy more fair."

Our country has a lot of issues to address, but we cannot win the changes we need until we bring balance to our democracy and make sure that everyone is included and represented---not just the wealthy few. Corporate CEOs and the wealthiest 1% have spent decades rigging the system to reduce our power, making it harder and harder for us to win political fights that benefit working people. The **For the People Act of 2019** will help us to turn that around. Thanks for taking a few minutes of your time to call and/or email!

In Solidarity,

Marilyn

Winter Safety Tips

In case you hadn't noticed, winter has arrived. Old man winter brings with him some of the more deadly hazards any of us have to face just getting to and from work – **ICE!** . With that in mind, here are some tips from the University of Wisconsin Occupational Health Website:

Choose Appropriate Clothing

During bad weather, avoid boots or shoes with smooth soles and heels, such as plastic and leather soles. Instead, wear shoes or boots that provide traction on snow and ice; boots made of non-slip rubber or neoprene with grooved soles are best. Wear a heavy, bulky coat that will cushion you if you should fall. Keep warm, but make sure you can hear what's going on around you.

Walk Carefully Over Ice

In cold temperatures, approach with caution and assume that all wet, dark areas on pavements are slippery and icy. Dew or water vapor can freeze on cold surfaces, forming an extra-thin, nearly invisible layer of ice that can look like a wet spot on the pavement. Walk in designated walkways as much as possible. Taking shortcuts over snow piles and other frozen areas can be hazardous. If you must walk in the street, walk against the flow of traffic, as close to the curb as you can. Point your feet out slightly like a penguin! Spreading your feet out slightly while walking on ice increases your center of gravity. Bend slightly and walk flat-footed with your center of gravity directly over the feet as much as possible. Keep your hands out of your pockets. Hands in your pockets while walking decreases your center of gravity and balance. You can help break your fall with your hands free if you do start to slip. Watch where you are stepping and GO S-L-O-W-L-Y !! This will help your reaction time to changes in traction. Use special care when entering and exiting vehicles; use the vehicle for support. Take short steps or shuffle for stability.

Indoor Safety

Walking over slippery floors can be just as dangerous as walking over ice! Keep these tips in mind if you are entering a building: Remove as much snow and water from your boots as you can. Water from melting ice on the floor can lead to slippery conditions.

If You Should Fall

Try to avoid landing on your knees, wrists, or spine. Try to fall on a fleshy part of your body, such as your side. Wearing thick clothing can help prevent injury to the bony parts of your body. Try to relax your muscles if you fall. You'll injure yourself less if you are relaxed.

RMC 2108 Retirees Corner

Well, here we go again...out with the old year, in with the new one. I, for one, am looking forward to a better and calmer year. Anything will be better than all the turmoil of 2018.

We recognize that the standard of living for many Americans has declined over the past few years, including access to affordable health care, real jobs with real benefits, and as retirees, we live with the constant threat of reduced Social Security and Medicare benefits. We CWA retirees are fortunate that our Union has negotiated safety nets to provide protections in this ever-changing environment. Our Union will always be on the leading edge of any movement that protects workers' rights. We, as RMC 2108 members will always be ready to join in on the battle for helping America move forward to a brighter future. It's what we do.

Please join us on January 9, 2019 at 11:00am at our RMC luncheon to get caught up on the latest information affecting retired workers.

Happy New Year!!

Calvin C Foster Jr
President- RMC 2108



The CWA Joseph A. 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.

Sixteen partial college scholarships of \$4,000 each are being offered for the 2019-2020 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. Applicants must be high school graduates or at least high school students who will graduate during the year in which they apply. Undergraduate and graduate students returning to schooling may also apply.

Applications are accepted during the months of November through April. **Final deadline for the 2019-2020 school year is April 30, 2019.**

To apply online, go to:

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

The Vincent & Patricia Maisano Labor Scholarship Program

This scholarship award is being presented as a tribute to the second CWA District 13 International Vice President and the former Secretary-Treasurer of CWA Local 13000. Both of these individuals retired in April of 2005. Vince and Pat both placed a high priority on education.

All CWA District 2-13 members, their spouses, children and grandchildren (including dependents of laid-off, retired or deceased CWA District 2-13 members) who are or were members in good standing at the time of separation from the Union may apply. Applicants must be high school graduates or at least high school students who will graduate during the year in which they apply. Undergraduate and graduate students returning to schooling may also apply. Prior winners may not apply.

One (1) scholarship, to be paid at the rate of \$1,000.00, will be awarded to an eligible applicant from the District 2-13 Potomac Region.

Applications will be accepted during the months of December through March. Final deadline is March 31st of the year in which the scholarship will be awarded.

The winners will be chosen by lottery drawing. To apply for the scholarship, follow the link below:

<https://district2-13.cwa-union.org/pages/scholarship-d213>

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

Personals

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

Patricia Macker, mother-in-law of **Wayne Jaquith** and mother of retired member **Peggy Jaquith** who passed away on December 10, 2018.

William J Brooks, father of **Towanda Macklin** who passed away December 5, 2018.

Welcome to Local 2108

New Members



Mike Foster
Peter Colby



2019 Union Plus Scholarship Program Accepting Applications Now

Since 1991, the Union Plus Scholarship Program has awarded more than \$4.3 million to students of working families who want to begin or continue their post-secondary education. Over 2,700 families have benefited from our commitment to higher education. The Union Plus Scholarship Program is offered through the Union Plus Education Foundation, supported in part by contributions from the provider of the Union Plus Credit Card. (You do not need to be a Union Plus Credit Card holder to apply for this scholarship.)

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, 2019.

Evaluation criteria:

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 essays can account for up to half your total score.

Scholarship applicants are judged by a committee of impartial post-secondary educators.

Application Timeline:

Applications are available starting in mid-June, and a complete application must be received on or before 12:00 p.m. (Eastern Time) on **January 31, 2019**. 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 2019. Students may re-apply each year.

Award date:

The Scholarship Committee will determine recipients of scholarship awards by May 31 each year. During the first week of June award recipients will be individually notified by mail, and all applicants will be sent an email with notification that the [award list has been posted online](#). Please note that due to the volume of applications we cannot provide any information on the status of an application before award announcements are made.

To apply, go to:

<https://www.unionplus.org/benefits/money/union-plus-scholarships>

"Breakfast With Santa"



CWA Local 2108 welcomed in the holiday season once again by hosting "Breakfast With Santa" on December 8, 2018. And after checking his list twice, Santa revealed that everyone in attendance had made the "nice" list!! Special thanks go out to the following for all their efforts: Don Kurz and his wife Karen, Scot and Ursula McElroy, Mike Foster, Tonie Price, Allaynah Martin, Everett Price, Matt Klingman, Amory Proctor, Marilyn Irwin, Johnny Brown, and "special" guest Dick Bissell from the Association of Retired Americans.

Local 2108 Calendar

JANUARY 2019

- 1 New Years Day
Local Office Closed
- HAPPY NEW 2019 YEAR**
- 9 RMC 2108 Meeting - 11:00am
Local Office, Beltsville, MD
- 9 Membership Meeting - 6:00pm
Local Office, Beltsville, MD
- 21 Martin Luther King Day

FEBRUARY 2019

- 6 Chief Stewards Meeting - 9:00am
Local Office, Beltsville, MD
- 13 RMC 2108 Meeting - 11:00am
Local Office, Beltsville, MD
- 13 Membership Meeting - 6:00pm
Local Office, Beltsville, MD
- 14 Valentines Day
- 18 President's Day
Local Office Closed

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, January 9, 2019, 6:00pm RMC 2108 Meeting - Wednesday, January 9, 2019, 11:00am



10782 Rhode Island Avenue, Beltsville, MD 20705

Web Address: www.cwalocal2108.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

Printing Done In-House

Published Monthly

2108News

Communications Workers of America Local 2108

ISSN: 0162-248X

ADDRESS SERVICE REQUESTED

10782 Rhode Island Avenue

Beltsville, MD 20705-2513

LOCAL 2108

COMMUNICATIONS WORKERS OF AMERICA

Non-Profit Organization
U.S. POSTAGE
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