



# CWA District 6 Retiree Informer

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## Retiree Outreach

### WHAT IS THE RETIRED MEMBERS COUNCIL?

By Ray Kramer, District 6 Retired Members Council President

The Retired Members Council (RMC) is a unit of the National CWA. Each CWA District and Sector is represented by an elected life time member retiree called a President and an alternate called a Vice President. Your District 6 representatives are myself, Ray Kramer, President and Priscilla Brown, Vice President.

The representatives are self-nominated and elected by the Chapter Presidents of their respective Districts or Sectors casting the number of votes pertaining to the strength of their respective Chapters. The term of office is four years.

A retiree becomes a life time member of the RMC by submitting a one-time fee of \$25.00 to the National RMC. The National retains \$10.00 of your \$25.00 fee and \$15.00 comes back to the District. The National Retiree Director is Melinda Gibson, a full-time employee of the National CWA. Melinda acts as liaison between the National CWA and the National RMC.

Chapters are formed when at least five (5) retirees submit a form to the National Retiree Director requesting a Charter for a Chapter.

In District 6 we have nineteen (19) Chartered Chapters located in the following locals:

Local 6016, Local 6127, Local 6132, Local 6137, Local 6139, Local 6143, Local 6171, Local 6200, Local 6201, Local 6218, Local 6222, Local 6229, Local 6290, 6150 and 6215 are merged, Local 6300, Local 6301, Local 6314, Local 6327, Local 6360 and Local 6733.

We are always attempting to organize new Chapters. If you retired from a Local that does not have a Chartered Chapter and you would like to organize one, we would love to hear

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### Attention AT&T Retirees

Join us in Dallas on April 16 at 1 PM for a rally to show our concern of the way AT&T has decided to treat Retirees. For more information on this rally contact your Local Retirees Chapter, Ray Kramer 817. 295.0444 or Kevin Kujawa at 314.965.9024



Claude Cummings Jr., Vice President,

62% of voters oppose giving President Obama "fast track" authority

# Don't fast track Trans-Pacific Partnership

The following is an Op -Ed piece co-authored by District 6 Vice President Claude Cummings and Hal Suter of the Sierra Club as it appeared in the San Antonio Express News

The numbers are in, and they're alarming. Earlier this year, a bipartisan national survey tested American voters' perception of two hot-ticket international trade items — the Trans-Pacific Partnership (TPP) trade deal, and a "fast track" measure that would railroad this enormous pact between the U.S. and 11 other nations through Congress.

According to the poll, found at [fasttrackpoll.info](http://fasttrackpoll.info), 62 percent of voters oppose giving President Obama "fast track" authority for the TPP. With fast track, Congress would not be allowed to make any changes to a trade deal that has been negotiated in secret, though with the help of more than 600 corporate advisors including Wal-Mart and Halliburton. This is such a bad deal that 43 percent of voters (including 68 percent of Republicans and 48 percent of

Independents) stated that they would be less likely to vote for a member of Congress who supported fast track.

These voters have reason to be concerned: evidence shows that the TPP would result in the loss of jobs, wages, environmental and consumer protections, and even our national sovereignty while leading to an increase in prescription drug prices and unsafe food. Indeed, two past trade deals, NAFTA and China's inclusion into the World Trade Organization, resulted in a net loss of 295,000 Texas jobs. This includes 97,100 jobs gained by increasing exports and a whopping 392,300 jobs lost due to massive increases in cheap imports. In addition, when — and if — those workers got another job, they experienced an average annual net wage reduction of \$13,500. Things will get worse with the TPP because we will

compete with corporations relocating to countries like Vietnam, where the minimum wage is only 28 cents per hour — just 4 percent of our minimum wage. The TPP will allow foreign corporations to sue the U.S. over laws, rules or regulations that they allege adversely impact their expected future profits. That includes laws designed to protect our environment, public safety and the food on our dinner tables. This entire process undermines U.S. sovereignty because these suits will be heard before UN and World Bank tribunals. In fact, these tribunals could require that we compensate these corporations using our tax dollars. Currently, corporations have \$14 billion in pending claims against governments due to similar language in other trade deals.

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For the latest breaking news that all CWA Retirees need to know follow us on Facebook.

<https://www.facebook.com/groups/CWAD6RetireeOutreach/>

## Legacy S AT&T Employees Eligible for a Death Benefit If Hired Prior to January 1, 1990.

By Mike Neumann, District 6 Northern Area Director

If you were hired by AT&T Legacy S prior to January 1, 1990 and meet certain requirements you are eligible for death benefits. The Company you were hired by may have been called Southwestern Bell or SBC prior to 1990. This little talked about death benefit can provide much needed compensation to a spouse or in certain cases dependent children. The benefit can be found in your benefit binder under the pension section on page PB 16. Employees and Retirees that the death benefit applies to, would be well served in reviewing this benefit with the appropriate relatives or persons, and in keeping a copy of the benefit with your other important papers. If you believe you are entitled to this Benefit you may call the Fidelity Pension Department at 800-416-2363 and they can calculate the level of your benefit. (To the right and below is a scan from the benefit binder.)

**Spouse for plan purposes means the individual to whom the employee or retired employee is legally married, including marriage in common law.**

### TRANSFERRING FROM ANOTHER PENSION PLAN OR PROGRAM

If you transfer to this program from the SBC Pension Benefit Plan-Nonbargained Program, the SBC Pension Plan or an Interchange Company pension plan, contact Benefit Services regarding special rules that may apply to you.

### DEATH BENEFITS

If you were hired before 1990, you are eligible for death benefits as follows:

- ▶ *If you are an active employee or are receiving a service pension and you die as a result of an illness or a non-job related accident, your beneficiary will receive a death benefit equal to your death benefit compensation. Your death benefit compensation is one year's basic rate of pay plus non-discretionary incentive compensation, and differentials as of the earlier of:*
  - December 31, 1989, or
  - Your last date of employment prior to December 31, 1989.
- ▶ *If you terminate employment after the expiration of short-term disability benefits from a Company-sponsored disability plan and you remain disabled until your death, the Employees' Benefit Committee may, at its discretion, award a full or partial death benefit.*
- ▶ *If you die as a result of a job-related accidental injury, your beneficiary will receive a death benefit equal to three times your death benefit compensation. In addition, \$500 in funeral expenses may be paid.*

Your payment of death benefits from this plan will be reduced by any amounts received because of state and/or federal laws, such as Workers' Compensation.

Death benefit payments may be made in a lump sum or installments at the beneficiary's discretion. Interest will be paid on any installment payments.

Only the following beneficiaries are eligible to receive death benefits:

- ▶ Your spouse,
- ▶ Your unmarried, dependent children up to age 23,
- ▶ Your unmarried, dependent children age 23 and older if incapable of self-support, and
- ▶ A dependent parent living with you or in a separate household that you provide.

If you are survived by more than one of the above beneficiaries, the Employees' Benefit Committee will follow the order of priority listed below to pay the death benefit amount:

- ▶ 100% to the surviving spouse.
- ▶ 100% in equal shares to the dependent children, if no surviving spouse.
- ▶ 100% in equal shares to the dependent parents, if no surviving spouse or dependent children.

No death benefit may be payable if a suit for damages or other legal action on account of the death of an employee is brought against any SBC company.

*If you were hired on or after January 1, 1990, you are not entitled to any death benefits.*

Employees with service with a Participating Company who were participants prior to 1990 are eligible for a death benefit if they terminated employment and were reemployed by a Participating Company after January 1, 1990. The amount of death benefit will be based on the reemployed employee's death benefit compensation in effect on the earlier of December 31, 1989, or the date of the employee's termination of employment from a Participating Company.

## What is the Retired Members Council?

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from you. Priscilla and I will make ourselves available to meet with anyone, anywhere to assist you in forming a Retired Members Chapter. By being a life-time member in a Chartered Chapter you are able to retain your relationship with your former co-workers and fellow CWA members. You are also able to keep up with what is happening in the world of retirement. The RMC stays abreast of the issues that affect retirees such

as pensions, social security, Medicare, Medicaid and healthcare issues in an effort to keep you better informed.

We are now facing the issue of increased healthcare premiums in AT&T. We are planning a rally for April 16 at 1:00 p.m. at AT&T Headquarters in Dallas in support of our retirees having to face these increased premiums.

We are also involved in legislative and political activities. We support candidates for

elected office that will support retiree and senior issues.

If you have questions or need information regarding anything about the RMC, including any of the forms I mentioned earlier contact:

Ray Kramer (817) 295-0444

[rmkramer@swbell.net](mailto:rmkramer@swbell.net)

Priscilla Brown (817) 439-1213

[pabrownrnc@sbcglobal.net](mailto:pabrownrnc@sbcglobal.net)

If we can't help you, we may be able to point you in the right direction.

## Don't fast track Trans-Pacific Partnership

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It gets worse. Consumers Union, AARP and 13 other groups wrote a letter stating that the TPP would lead to higher prescription drug prices, placing important [Medicare](#) and Medicaid programs at risk. The higher drug prices are the product of language in the TPP that extends the patent monopolies held by the big drug companies. Even your food is not safe. The FDA has detained hundreds of seafood products from

TPP countries due to salmonella and e-coli. More tainted food could make it to our shelves because the TPP will further swamp an FDA that is only able to inspect 2 percent of food imports under current conditions.

Trade can be a good thing if it improves jobs, the economy, the environment, our democracy and the overall quality of life. Unfortunately, the TPP will lead us in the opposite direction. For this reason, opposition to the TPP and

fast track is growing among diverse constituents, from progressive [Democrats](#) to [Tea Party Republicans](#), and from Main Street businesses to unions and environmental organizations.

We hope that our Texas congressional delegation will join us in the fight to protect our jobs, wages, environment, food, prescription drugs, health, and national sovereignty and make a commitment to oppose fast tracking the Trans-Pacific Partnership.

If you know a fellow CWA Retiree who is not receiving this newsletter please have them go to the District 6 Website at <http://district6.cwa-union.org/> and hit the For Retirees Tab to subscribe.

# Is The American Worker on Life Support?

By Jim Kolve, Missouri AFL-CIO Coordinator

Five years have passed since the economic meltdown on Wall Street disrupted the lives of every American worker on Main Street. Wall Street has returned, yet most American workers are on life support. Through downsizing, rightsizing, reengineering, outsourcing, outside contracting, store closures and plant closures the American worker is in a state of shock wondering where are the jobs?

A loss of almost 12 million jobs disrupted the American dream of many between the years 2007 and 2008. We have gained almost 9.5 million jobs back yet nothing seems normal to the average worker. What we must look at are the quality of the jobs we have created to see the reason for concern. In 2012 alone the economy created 2.4 million jobs that is the good news. What those jobs on average pay according to ADP the largest payroll processor in the United States is only \$25,700 that is the bad news. This does point out the assumption that

the jobs lost paid a lot more than the jobs created.

These low wages are not enough to support a family of four. I believe you would still qualify for food stamps with those kinds of wages. In 2009 we had over 21 million people in the United States on the food stamp program. Just five years later we have 47 million Americans on the food stamp program. With the new jobs created paying so little more workers qualify for food stamps. This I will call the working poor, those who live on life support. But wait we also have 10 million people unemployed in America, they are not even getting the 25,700 a year. Of course we also helped them out by cutting their long term unemployment benefits. These are just more workers to add to the critical care list. This leads us to the fact that the American Dream has a

serious health care condition!

Wall Street may be doing fine but the American worker as I said earlier is in on life support.

I believe the prescription to cure this illness is a large dose of good paying Union jobs to fix our roads, bridges and improve our communications systems for all of Americans!

Currently congress is looking to cut key investments in federal job training and education programs. These are programs that could help the American worker get back on their feet, help build the American dream so all workers could gain in the prosperity of this country. Follow this web site and call your congressman today to support a stronger workforce for tomorrow.

[http://action.nationalskillscoalition.org/p/dia/action3/common/public/?action\\_KEY=10560](http://action.nationalskillscoalition.org/p/dia/action3/common/public/?action_KEY=10560)

## *Problems or questions with your benefit plan?*

You can contact the CWA District 6 Retiree Outreach Benefit Coordinator at 314.965.9024 or e-mail at [D6Retirees@gmail.com](mailto:D6Retirees@gmail.com)

Share the news and build the cause. If you know a CWA Retiree who does not have internet access please print them a copy of this newsletter.



# One Retirees Opinion

Many of us through our working careers are familiar with attempts to eliminate or weaken organized labor's attempt to represent its Members.

Whether it is laws like the so-called "right to work for less" laws or "paycheck protection" laws which seek to make it illegal to have your Union dues voluntarily withheld from your paycheck. Notice the key word there is voluntarily. There is no situation anywhere that I am aware of that a Union can have an employer keep your Union dues out of your paycheck and then forward them to the Union without your written permission. In fact this process was set up many years ago to make it easier on Union Members to pay their dues. These laws are really designed for one purpose and one purpose only and that is to silence the voice of the American worker. In the American political process in 2012 Corporations already outspend Organized

Labor by a margin of 15 to 1. Without the voice of the American worker we are well on our way to having the best Government money can buy, if we aren't there already. To silence the American worker would allow Corporations to roll back the clock on workers' rights. It would allow for the most influential of Americans and Corporations to freeze or roll back wages to levels that provide just a subsistence living and effectively kill the American dream for most Americans. I would tell you the challenges our active Brothers and Sisters in the Union movement face seem to be greater than ever, but for those of us in the generation before many who built our Union I don't think we ever came to a comfort level where we believed our way of life would be guaranteed. If you made your living as a Union worker you always had to fight for everything you received and what prosperity you enjoyed was always just a bad contract or a bad law away from being

taken away. We know this and the challenges today are no different except they come more fast and furious and they are well funded.

As Retirees, I believe we cannot sit on the sidelines and leave this fight to the so called "active" members of our Union and the rest of Organized Labor. As always when our way of life is being threatened we must let our voices be heard. I know in each state in our District the battle wages on daily and we cannot sit this one out.

I encourage you all to contact your Local Retiree Chapter, the retired Members Council, or your Local and ask how can I help. Together we can make a difference and ensure the middle class and the American Dream for future generations. My name is Kevin Kujawa and that is one Retirees Opinion.

## News from around the web

### Women Republicans Try To Explain Why Women Don't Need Equal Pay

<http://www.truth-out.org/news/item/22620-women-republicans-try-to-explain-why-women-dont-need-equal-pay#.UzCG95eumXs.facebook>

### New Report: Fortune 100 Companies Have Received \$1.2 Trillion in Corporate Welfare Recently

<http://truth-out.org/news/item/22577-new-report-fortune-100-companies-have-received-12-trillion-in-corporate-welfare-recently#.UzCM4gGIDt0.facebook>

### All Economics Is Local

[http://opinionator.blogs.nytimes.com/2014/03/22/all-economics-is-local/?\\_php=true&\\_type=blogs&smid=fb-share&\\_r=0](http://opinionator.blogs.nytimes.com/2014/03/22/all-economics-is-local/?_php=true&_type=blogs&smid=fb-share&_r=0)

# The Truth about Union Dues and Politics

**Q. Who decides whether union dues should be spent on political and legislative activities?**

**A. Union members decide.** Members elect their officers, decide their union's rules and vote on the amount of their dues. Members and their elected leaders determine which candidates to endorse and public policies to support. In unions—as in American society at large—majority rules. In fact, unions are the most democratic private institutions in America.

**Q. Can a worker be forced to pay for union political and legislative activities with which he or she disagrees?**

**A. No.** Workers cannot be required to join a union, even though the union by law must represent *every* worker fairly and without regard to union membership. Members dissatisfied with majority rule may resign from the union at any time. Nonmembers may confine any required union fees to the actual costs of bargaining and representation. And, in so-called “right to work” states, nonmembers pay nothing at all even though they are legally entitled to receive full and impartial representation (a rule that unfairly places the full financial burden on members and weakens the union for everyone).

**Q. Can unions use dues money to contribute to political candidates and campaigns?**

**A. Not in federal elections or elections in some states; yes in other states' elections.** In states where these contributions are permitted, they usually are subject to limits, and corporations also may contribute to candidates and campaigns. All states require full public disclosure. And union members decide whether and how their unions will contribute and participate in politics.

**Q. But hasn't the Supreme Court ruled that union member dues can't be used for politics?**

**A. No.** The Supreme Court has ruled that unions, like business and other groups, enjoy First Amendment rights to be active in public affairs, including elections. The Supreme Court's decisions regularly balance the individual rights of both the majority of members and the minority of dissenters within unions. That's why, in most states, the majority can require union represented nonmembers to pay their fair share for bargaining and representation. And in every state any worker can choose at any time to refrain from union membership.

**Q. Then why do some people claim that unions use “compulsory union dues” for politics?**

**A. Corporate groups, anti-worker ideologues and right-wing politicians try to create confusion and division, to their benefit.** Their attacks on unions are not intended to protect minority rights in unions, but to silence the majority itself. Why? Because especially in this economy, unions are among the only strong advocates for workers and the middle class against Wall Street, multinational corporations and unfair trade “partners” that have cost millions of American jobs.

**Q. But doesn't the law give unions special rights in elections and lobbying?**

**A. No.** Unions have been accorded no greater First Amendment rights than corporations and other organizations. And, unions are far more constrained in how they can spend dues money on politics and legislative advocacy than are corporations in how they can spend business revenues on the same activities. Business interests vastly outspend unions to influence government action.

Meanwhile, unions are subject to far more stringent federal disclosure requirements than corporations or any other group. No private institution in America operates with greater public transparency and internal democratic accountability than the labor movement.

# Benefit Plan Contact Numbers

Verizon 855-489-2367

AT&T 877-722-0020

Avaya 800-526-8056

Lucent Aetna POS 800-872-7136

Blue Cross/Blue Shield (Oklahoma) 800-6610083

HMO Medicare Option 888-232-4111