



THE EAGLE

LOCAL 1103

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June 2009

*Big hearts with wallets to match
is what the members of CWA Local 1103 deliver*



CWA Local 1103 Members and their families supporting our communities children.

*For eleven years, members of CWA Local 1103 have volunteered to help build a community hospital. They did it with donations of money and sacrifice of time. They never lost site of the goal, but more than that, they helped fulfill a wish with their dedication. A child's wish. The **Maria Fareri Children's Hospital** is the only hospital in the nation named after a child. After Maria Fareri passed away, her parents, John and Brenda Fareri, learned that Maria had made a special wish as part of a school project--for the health and well-being of all the children in the world. With her spirit guiding them, her parents, family, and over 20,000 members of our community, have made this wish a reality.*

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Maria Fareri
Children's Walk
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Donates Blood !
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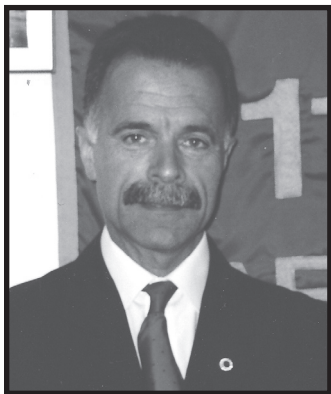


Avoiding
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In My View . . .



Regarding out of town temporary assignments for our Verizon members;

It seems there are two types of temporary transfers. The first one would be desirable like our 2008 Staten Island transfers, and the second are our ongoing transfers to Syracuse and Buffalo that are less desirable. There are factors with both that make this so. With Staten Island it was much closer for our Members to travel home, the Overtime was plentiful, and everyone transferred was a volunteer. On the other hand with upstate transfers our members are more than three hundred miles from home, the Overtime not so abundant, and many Members were forced.

We at the Local as a matter of normal practice advocate for you and attempt to have Verizon understand that when these transfers cause a hardship there are some modifications that can be made (in addition to contractual obligations) to make the situation more bearable. Sometimes they agree with us, and sometimes they do not. The Business Agents even met with the Chiefs from the effected groups to get their input and additional ideas on how to assist our Members having personal problems relating to prolonged transfers. In the end it is Verizon who makes the decision and what accommodations they can or cannot make.

Looking at this situation from a different point of view Verizon theoretically could just CONTRACT OUT OUR WORK every time the business need arose. When you multiply that across the Verizon footprint over the course of a three year contract and as we are negotiating our next contract, what do you think the Companies first demand would be?

We will continue to work on your behalf concerning this most important issue and we will insist on fairness for all. Your part should be, to become familiar with Contract Article 21 especially Article 21.04 "Boarding and Lodging on Temporary Transfer" so that you will have a better understanding

of YOUR OPTIONS. Remember the choice is yours to select (a) or (b) and not your managers.

Another important issue brewing not only in 1103 but across N.Y. State is the Dequalification of a number of FiOS Techs. As of this writing C.W.A. District One has many Dequalification grievances ready for Arbitration and may also be filing an Unfair Labor Practice Charge against Verizon. Meanwhile we will continue to institute grievances for each and every Member involved in the Dequalification Process in our Local.

Joseph A. Barca, Jr.
President

THE EAGLE

Proud To Be 1103

Official Publication of the
Communications Workers of America Local 1103

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AT PORT CHESTER, NY 10573
June 2009

Since the opening of The Maria Fareri Children's Hospital, you, the members, have participated in the Go the Distance walk-a-thon. This year was no different, and even with the threat of rain our members kept their promise and walked. Whether you contributed by donating money or if you gave up your time to be there for the walk, you all had a role in the success that we share in as a local. For the past 3 years, we have included our brothers and sisters from CWA Local's 1107 and 1120, and with their help our numbers grew. With many obstacles to contend with, one very large one is a struggling economy, you, the members of CWA, still came through and came through big. Once again we were the largest private donor and with the company match we raised almost \$26 thousand dollars. This year we directed the funds raised to help the disorders related to pediatric neurology and the degenerative diseases associated with it. We received a guarantee from the staff at the foundation that the funds would be used for the children in our community. We have made contact with Dr. Jacobson, who is the head of pediatric neurology at the medical center, and he assured us of the same.

We, the Executive Board of CWA Local 1103, would like to extend our appreciation to the committee members for the hard work this year--- all done on their own time--- and for the generosity of the members. The committee is made up of the following CWA Local 1103 members, stewards and chiefs from each location and is as follows;

<i>Arl Ln</i>	<i>Brian Brehm</i>
<i>Crompond</i>	<i>John Shuk</i>
<i>Holiday</i>	<i>Fred Velotti</i>
<i>Brewster</i>	<i>Tim Cullen</i>
<i>Rock Cut</i>	<i>Ray Wycle</i>
<i>Norm Rd.</i>	<i>Trevor Kubic</i>
<i>545 SMRR</i>	<i>Kevin Campo</i>
<i>Horgan</i>	<i>Al Richard</i>
<i>999</i>	<i>Rich Dorney</i>
<i>Marbledale</i>	<i>Rich Grafstein</i>
<i>Ryan Ave.</i>	<i>Caroline Dimezza</i>



Trevor Kubic and family, enjoy the day and support the Maria Fareri Children's Hospital.

committe members continued

<i>Sonotone</i>	<i>Brian Smyth</i>
<i>Summit</i>	<i>Lisa Cherry</i>
<i>Knollwood</i>	<i>Bobby Chiarello</i>
<i>410</i>	<i>George Conroy</i>
<i>Post Rd.</i>	<i>Scott Peterson</i>
<i>New Rochelle</i>	<i>John Digocomo</i>

And many others that helped.

Finally, this year we have had many members in need of assistance at the hospital, and although the hospital cares for all patients and families very well, it's good to know that if someone with a special need arrives, all it takes is a phone call to our friends John and Brenda and most problems are minimized or eliminated.

Kevin Scrobola
Business Agent

Avoiding A Mortgage Foreclosure

Jordan S. Blask, Esq.
Fine, Olin & Anderman, LLP

For many Americans, their home is their most valuable asset. Unfortunately, due to the economic crisis that ripped through the country last year, home values have plummeted. As of early 2009, average U.S. home prices had declined over 25% from their peak in 2006. In some areas of the country, homeowners who purchased during the peak of the housing bubble have seen their home value drop more than 50% from the time they purchased their home.

This substantial decline in home values has caused many homeowners to find themselves “underwater” or owing more to their mortgage lender than their home is actually worth. Further complicating this situation is the fact that many homeowners who have purchased their homes during the last five to seven years had been encouraged to take on Adjustable Rate Mortgages (ARMs) or other non-conventional loans. Borrowers were enticed to enter into ARMs by the mortgage industry’s offer of “teaser rates” or initial interest rates that were generally well below market rates for conventional mortgages.

Lenders “pushed” these loans under the notion that since home values from 2001 to 2006 were increasing exponentially, and there was no end in sight, that by the time the teaser rate

or initial interest rate had expired (usually within 2, 4, or 6 years), the value of the home would have increased substantially. If this had come to pass, it would have allowed a homeowner to refinance his/her loan to a rate lower than the rate to which the ARM would soon adjust.

Sadly, the opportunity to refinance at a lower rate was effectively eliminated in mid-2008 when the housing bubble burst, and financing dried up. Borrowers who could not afford to make their increased adjusted monthly mortgage payments no longer had the option of refinancing and began to default on their payment obligations. As more borrowers defaulted, the number of foreclosures skyrocketed, while home values continued to decline.

Other market forces began to drive the overall cost of living upwards. Food, gas and other necessities were becoming increasingly more expensive, and as families were faced with the decision of either making mortgage payments on a home that was underwater or feeding their family and putting gas in their cars, the number of loans in default reached an all-time high in January 2009.

In an effort to stabilize the housing market and to enable homeowners to avoid foreclosure the government has recently enacted legislation that encourages

lenders to work with homeowners to stay in their homes by either refinancing existing mortgages or modifying the terms of their loans. Additionally, many U.S. lenders have created their own modification programs designed to allow homeowners who have mortgages that do not qualify for the government’s program to either refinance or modify their existing loans.

Under both the government’s program and those created by the banks themselves, eligible homeowners can apply to have their ARM’s refinanced into fixed rate loans, as well as, refinance high fixed rate mortgages to lower rates, thereby reducing monthly payments. In some cases, mortgage arrears and defaults can also be cured.

If you, or someone you know, has a mortgage that has reset or is about to reset to a higher rate, is facing foreclosure, is about to default on a mortgage payment, or is simply struggling to make monthly payments as they become due, you need to know that alternatives exist that can help you avoid foreclosure, lower your monthly payments and keep your roof over your head. Lenders know that everyone loses in foreclosure.

The recent legislation has provided lenders with incentives to work with homeowners, but

Continued on page 7

the process is not easy. Diligent effort and careful planning is required to successfully navigate through these programs.

The experienced attorneys at Fine, Olin & Anderson LLP (FOA) can advise you of foreclosure alternatives and can guide you through the process, while protecting your legal rights. We can assist you with loan modifications or workouts. We will work with your lender to lower monthly payments by attempting to reduce your interest rate and may even be able to trim down the amount you actually owe to the bank. If that fails, we can discuss alternatives such as a short-sale (a sale for less than the amount due on the mortgage) or even bankruptcy, as a last resort.

It is important that homeowners who are in financial straits understand that it is best not to go at this alone. Having an attorney represent you shows your lender that you are serious about addressing your financial issues. The extensive legal expertise that FOA offers assures that we can effectively communicate with lenders and other creditors while working closely with clients to obtain the best and most practical relief.

Only an attorney can legally handle a loan modification or give legal advice with respect to other foreclosure alternatives. For someone behind on mortgage payments, time is NOT on his/her side. Call FOA today (1-800-522-9001) to schedule an appointment with an experienced attorney at one of our many convenient locations throughout New York, New Jersey or Connecticut.

CWA Opens Bargaining with Transervice and PM Savvy

CWA has opened official bargaining with Transervice and PM Savvy, and is in the process of bargaining a contract for our Local 1103 fleet service mechanics. Vice President Kevin Sheil and I are members of the statewide bargaining committee. The Members we are bargaining for are our Union brothers and friends that work along side many of us at all Verizon garages. The contract expired on April 30th 2009. There have been several bargaining sessions and there are more scheduled. The new contract when secured will be retroactive. There were many retrogressive demands proposed by Transervice. CWA proposed modest wages increases, increased employer contributions to medical insurance and pension, and enhanced job security provisions. We will keep working until we get a fair and equitable contract. Everyone should let the mechanics know that you are in their corner so they get a fair contract. The bargaining committee is only as strong as the Members who support it, so stand

ready to mobilize. All CWA Local 1103 Members should be ready to mobilize when called upon.

Since this is my first time as a member of a bargaining committee, I can now attest to the hours of preparation necessary to bargain effectively. You meet with the Members

constantly to keep them informed and to seek input so their issues are addressed. You have to cost the contract so you present effective proposals, and you meet with the respective bargaining committee members to strategize. I have also learned that collective bargaining is a process; it is not a contest, as some would have

you believe. The process starts just after the current contract is ratified and signed. The process is a means to an end result that satisfies both parties now, and throughout its duration.



Local 1103 Mechanics receive a bargaining update at Horgan Hall.

**Anthony Pugliese,
Business Agent**

**Have a Drug,
Alcohol or
Gambling Problem ?**

**Call
Headquarters
939-8203 or 8204**

**Ask to be put in
contact with
Tom O'Halloran**


**All Information
is Confidential**



COMMUNICATIONS WORKERS OF AMERICA - LOCAL 1103

(AFFILIATED WITH A.F.L.-C.I.O.-C.L.C.)

345 WESTCHESTER AVENUE • PORT CHESTER, NY 10573



PERIODICAL

LOCAL 1103 ANNUAL PICNIC



When: Sunday, June 14th

Where: Ridge Road Park, Hartsdsdale, NY

Time: 12 Noon till 6 p.m.

Members Name: _____

Home Address: _____

City, State & Zip: _____

___ @ \$20 - Members Family

(Members, Spouse & Children under 18)

___ @ \$10 - Individual Member or Additional Family Member

___ @ \$10 - Retired Local 1103 Member & Spouse

___ @ \$5 - Retired Local 1103 Member



Total # of Adults _____ **Children's Ages** _____

Make Checks payable to: CWA Local 1103 - Special Events.

A BRIEF REMINDER: The Picnic is **FREE**. Your check will be returned to you at the gate when you check in and get your free gift.

Send this reservation form back to the Union Hall ASAP. Thank You.

This year, the Picnic menu will include:

- * HAMBURGERS
- * GIANT HOTDOGS
- * SAUSAGE & PEPPERS
- * B-B-Q CHICKEN
- * KEILBASI
- * POTATO SALAD
- * COLE SLAW
- * GARDEN SALAD
w/Dressing
- * CORN ON THE COB
- * DRAFT BEER, SODA, ICED TEA &
LEMONADE
- * WATERMELON
- * ICE CREAM (for the kids)

There will also be Music provided by a D.J. along with Games for the Children.

Due to restrictions placed upon us by Westchester County, the Picnic will be limited to the first 500 People who make reservations.