



LOCAL CORRESPONDER

President—MARILYN BLOCK

Volume 14 Issue 3

Are You Ready?

The AT&T Legacy T contract will expire at 11:59 PM on Saturday April 7th. Avis on October 4th and Century Link on October 6th 2012. Are you ready for a possible work stoppage? The bargaining for the Verizon East contract proved CWA is not afraid to strike. Now is the time to start saving. Set aside a little each week and by the time the contract expiration gets here you'll be prepared for what may come.

Contact your mortgage company, landlords, auto lender, utilities providers and credit cards companies to find out what their policy is for possible delayed payments. If you have a Union Plus credit card they allow you to skip payment for work stoppage. While these are few of the things to check, you will know all the bills you have and sometimes just a call will be enough to find out the policy or actions you'll need to take (in case of a work stoppage).

The Local planned for a possible work stoppage when doing the budget and has made sure there will be money available to help our striking members. We also have the Community Services Committee to help with other concerns in case of a strike. While the Local grew by over a 100 members in 2011 none of the contracts will expire at the same time. AT&T Legacy T, Avis and Century Link in 2012. AT&T Mobility February 9th 2013 and Budget February 14, 2014.

I know a lot of people are saying we can't save now "we have the Holidays coming up and need to plan for them". Yes, we do need to plan for the Holidays, remember I said "set aside a little each week". Most banks will do it for you if you set it up with them.

National will be asking for AT&T Legacy T contract demands soon. Are there issues you want to be addressed at the bargaining table? Watch the website and bulletin boards for the request forms.

April and October 2012 will be here before you know it. It is suggested you have three months payments set aside; two months at the very least. NOW is the time to start getting ready.

In Solidarity
Marilyn Block

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Mike Masell - EVP

The clock is running short for current local officers as well as the at&t contract. Not that the two have any bearing on one another, but each could have a great impact on our union and our jobs. Whoever is on the new board should continue pushing Union red and other activities as before, as the goal is to make management see we are all pulling together as one, for where there is unity there is also strength. There was a fervor before the last contract that could have been used to our advantage had we stayed the course with over 100,000 union members contracts expiring at the same time. We were all of one accord and I saw excitement and dedication from members about the union that I had never witnessed before (to that degree). It was after District 4 signed and subsequently all others, that questions about what the heck just happened arose. Like a tire being deflated, you could hear the wind of opportunity leaving our union bodies.

With this contract soon to expire (April 2012) my hope is to get that magic back again, as there have been measures taken to not let what happened in the last contract be repeated. The new board should continue to try to get the fire back and back even stronger this time.

I would like to take this opportunity also to thank the members for allowing me the chance to serve this local and my fellow board members.

In unity,

Michael J. Masell



FINANCIAL PREPAREDNESS

The following is intended as a review of financial preparedness. Your financial situation will change if there is a work stoppage. There are many more detailed resources available.

Multi-million dollar companies are spending tens of thousands of advertising dollars to make us spend our money. They are working hard, programming us to believe that self-worth is increased by spending money. For many people their expectations are way beyond their means. (One might find it helpful not to watch commercials!) Our value is not in what is owned or how much we travel, it is in what we do with our lives. Make saving (and not spending) a habit so you can help your self, your family, and your community. This should not only be something temporary in preparation for a future event (such as the contract expiration) but possibly become a permanent lifestyle.

The overall financial environment is not positive. Business and state governments are putting unacceptable pressure on union represented labor. Tell family and friends about the contract expiration. Let them know that the negotiations may not be successful. If there is a work stoppage, it may last for a long time.

When things happen, respond positively. A positive response is a matter of outlook. Consider this story of a family that had planned for a major event, but the power went out. They kept the refrigerator and freezer doors closed. As the power outage continued, they realized that there was not a way to keep the meat and other food from spoiling, so they got out the barbeques and started cooking. Their neighbors smelled the aroma and came over. Once it was learned what was going on, the neighbors rushed to their homes and came back with their own food to cook (so theirs would not spoil). A neighborhood block party evolved. Everyone learned that a positive response resulted in a benefit for all.

Turn the challenge of building up an emergency fund into a positive life style. Spend time with family and friends. Get to know more neighbors. Walk thru the community.

(You might find a local eatery that is fantastic and inexpensive!) The money laid away before a work stoppage will help put food on the table, pay house bills or car payments....

It is supremely important to build up a reserve to pay unexpected expenses. Take a good look at all the ways you are spending your money: food, drink, family, friends, house of worship, college fund, entertainment, travel.. Start small - try to save one month's expenses, then work on saving two, three, four, etc. If there is something you *think* you really "need", wait forty-eight hours and see if you still want it.

Continued on next page



financial advisors suggest cutting down on expenses. However, this tactic usually fails (much like trying to lose weight by focusing on eating less). Focus on filling life with activities that are rewarding and inexpensive (or free). Walks, bike rides, barbequing, or watching movies at home with friends and family are a few examples. (Movies are accessible on Comcast's slowest internet speed through Crackle, Hulu, Stagevu and Slash control. Others have free offerings also.)

\$\$\$\$ What about Credit Cards? \$\$\$\$

While building up a cash reserve, pay only the minimum on all cards. Then, when a reasonable savings goal is reached, chose one of these tactics: 1) Pay the minimum on all cards except the one with the *lowest balance*. Or, 2) Pay the minimum on all cards except the one with the *highest interest rate*. When you succeed in paying off that balance, use the extra payment to continue paying off cards until all cards are paid. (You will get an emotional boost when the first balance is paid off and it will help you to continue to pay down the other balances.)

\$\$\$\$ What about the 401K? \$\$\$\$

When working to develop an emergency fund, cut contributions to the bare minimum. When the market is down, it is NOT the time to sell stock and/or mutual funds to build up a cash reserve. Consider getting a loan from your 401K as the last option. Why?. Because the loan has to be paid back (within a short time) if you lose your job.

\$\$\$\$ What to continue paying? \$\$\$\$

If there is a good relationship with anyone to whom you owe money, let them know of the contract expiration and that you are building up an emergency fund. They may give more time or a lower interest rate. Continue paying only what you must (life and health insurance, loans, court judgments, etc...)

Applying these suggestions will not only help accumulate an emergency fund for a possible work stoppage, they are good for getting the most out of your hard earned dollar. YOU may already have some or even all of this taken care of, but others may not.

13 pay days until expiration.....

Submitted by:
The Mobilization Committee
With help from Kenny Wyle





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Denver, CO 80205

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501 Third St NW Washington, DC
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WEB ADDRESSES:

National CWA
www.cwa-union.org

T&T (Telecommunications & Technologies)
www.cwa-union.org/teletech

CWA Local 7750
www.CWA7750.org

District 7
www.cwadistrict7.org

Bonfils Blood Center
www.bonfils.org

AT&T Retirees
www.att.com/retirees/

AFL_CIO Exec. Pay watch site
www.paywatch.org

Jobless workers bus tour
www.showusthejobs.com

UNION "Label Lookers"
www.unionlabel.org

web-guide to gov't info
www.govspot.com

current political issues and candidates
www.votesmart.org

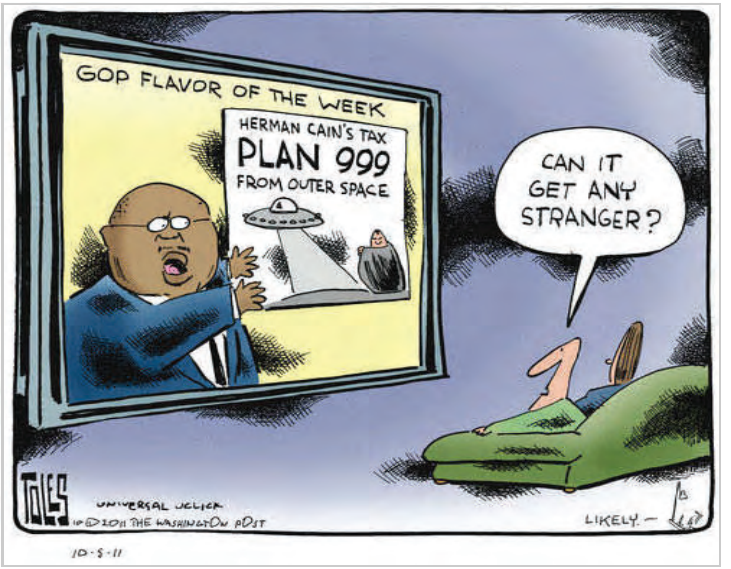


STAR TRIBUNE
SBK

**WALL STREET
DEMONSTRATORS
JAILED FOR
PROTESTING :**



**WALL STREET
BANKERS
JAILED FOR
DESTROYING THE
WORLD ECONOMY :**





SEPTEMBER 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5 Labor Day	6	7	8 Membership Meeting 5 PM	9	10 Election Training @ Union Hall
11 Patriot Day	12	13	14	15	16	17
18	19	20	21	22 E-Board 1 PM Stewards 4:30	23	24
25	26	27	28	29 Jewish New Year	30	

OCTOBER 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6 Membership Meeting 5 PM	7	8
9	10	11	12	13	14	15
16	17	18	19	20 E-Board 1 PM Stewards 4:30	21	22
23	24	25	26	27	28	29
30	31 All Hallows Eve					

NOVEMBER 2011

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 Membership Meeting 5 PM	4	5
6	7	8 Election Day	9	10	11 Veteran's Day	12
13	14	15	16 E-Board 1 PM Stewards 4:30	17	18	19
20	21	22	23	24 Thanksgiving Day	25	26
27	28	29	30			