

How To Be Ready in Case a Strike Happens ***'Be Prepared' is our Motto as Negotiations Loom***

Being prepared for the worst can make it easier for everyone to weather what can be a tough period in our lives.

Strike preparation is more than assigning picket line captains and making signs. You also need to think ahead on your personal finances and other issues.

To be in the strongest possible position in your personal life to handle a strike requires advance planning.... both for family finances during loss of income and for personal relationships, especially within the family, that will be under strain.

Now is the time for CWA family members to familiarize themselves with the help available... whether it turns out that they need that help or not.

Virtually every local AFL-CIO central body has expert counselors who specialize in assisting working families with financial advice and personal needs during a strike. Your CWA local can tell you how to reach them and no one should hesitate to use that help.

Preparing to strike is an urgent matter...if we're not fully prepared and mobilized, we won't win the good contracts we deserve.

Some family financial preparations are self evident, as in avoiding large new installment loan purchases for a car or major household appliance, or opening new credit card accounts.

But the preparation is not so obvious in areas like family relationships, including the impact on marriages and what young children might misunderstand.

Parents should explain that it might be necessary to cut back for a while to achieve the larger goal of better working conditions, wages and benefits, which is an investment in the future.

In both areas, financial and personal, a lot of help is available through the union and its allied groups.

CWA Strike Benefits

CWA provides its members the best strike benefits in the labor movement. Historically a weekly benefit of \$200 a week starting on the 15th day of a strike and \$300 a week starting on the 29th day has been paid by the International Union (Details forthcoming as finalized). There is also a CWA Local 2222 Defense Fund.

Medical Coverage

CWA's Defense Fund will provide coverage for necessary medical and hospital expenses, if the company stops coverage. In extreme cases, where a worker or his or her family members have ongoing need for care, CWA will pay the health care premiums, or COBRA, to continue the employer's current health care coverage.

For the majority of workers, the union self-insures and will pay bills directly if someone has an accident, heart attack or other emergency that requires immediate medical care. Routine medical care should be postponed until after the strike. Strikers who can obtain health care coverage through other sources, such as a spouse's health plan, should rely on those sources during a strike.

Union Plus

The Union Plus programs, in which CWA participates, offer special programs in strike situations. Those programs include:

- Union Plus Credit Card...if you carry this credit card, you can skip up to three monthly payments. For more information call 800/522-4000.
- Union Plus Mortgage and Real Estate - If you have had your mortgage through this program for at least one year, you can apply for benefits through the program's Mortgage Assistance Fund. For more information, call 800/848-6466.
- Union Plus Life Insurance...Provides a skip payment provision. For more information call 800/542-5155.
- Union Plus Loan Program - Offers a convenient skip-payment option, call 888/235-2759.

Family Budget

The first step is a realistic budget, one you have prepared in advance and can put into full operation as soon as the strike begins. Family advisers say it's important for everyone to be involved.

Young children need to understand exactly what it means that things will be tight for a while and to think what they can do without. Teenagers can take great pride in helping out, perhaps with an after-school or weekend job.

The effort can even serve to bring a family closer together, counselors say... even if it doesn't look like a valuable experience at the time.

The family budget drafted in advance of the strike deadline should evaluate all possible family income, including union strike assistance, and other items like family savings and other assets. Then plan how to reduce household expenses, casting a cold eye on monthly bills for items you're used to but are not really essential, perhaps doing away with high-speed Internet access.

Make a complete list of creditors and then, expert union counselors say, be very aggressive in contacting them. Call, tell them the situation and explore all your options, such as an extended payment plan. Such an initiative shows good faith and can affect the creditor's attitude later. Most of all don't hide from your creditors by ignoring them...answer their inquiries immediately.

Misinformation

Be prepared for a company sponsored misinformation campaign. Management often has plans to spread rumors designed to panic the workforce. The most obvious is to claim all kinds of generous offers by the company...none of which has ever been offered in bargaining.

This big lie technique is designed to divide workers by insinuating that the union negotiating committee is either incompetent or is not pursuing the best interests of the members.

Stay in close touch with your steward and local leaders to know the facts and do your best to discourage your brothers and sisters from playing into this corporate strategy.

Remember the slogan: "United We Bargain, Divided We Beg."