



March/April Volume 86, Issue 2 2026

• COMMUNICATIONS WORKERS OF AMERICA AFL-CIO •
LOCAL 13000 NEWS
• THE UNION FOR THE INFORMATION AGE •

Journal of
Local 13000
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Message from the President

As we entered this spring of 2026 and celebrate the warmer weather here in Pennsylvania, we can also celebrate the recent ratification of a contract extension with Verizon, our largest employer. As many of you know this was not an easy accomplishment since these discussions began months ago in 2025, where we could not reach an agreement with the proposals that were on the table. Finally, at the beginning of March the bargaining team was successful in reaching an agreement that we felt confident was good for our members. I would like to personally thank every member that took the time not only to attend the multitude of contract explanation meetings across the state but also exercised their rights as union members to vote on this agreement. Whether you voted YES or NO on this contract, by exercising this right of union membership you are demonstrating that you care about this union and the future of your fellow brothers and sisters in Local 13000.



about issues you are currently having in the workplace which we are working on to resolve.

Verizon Units across the state did a great job of securing locations to have these meetings and getting the word out and hopefully by the end of these meetings you have a better understanding

of the improvements that were negotiated. Many of you had questions which I hoped we answered by the end of the meetings. Many of you took the time to thank us for this extension and tell us about the things you did not like. But honestly the hard work starts now that the contract is ratified. We have to police not only the existing language that we have in our CBA, but we have to make sure that our Units, Reps, and officers are on top of the negotiated changes in this agreement. Verizon will also have to adjust to these changes to minimize disputes in the workplace. While we would all like to think things will go smoothly, we will be expecting several bumps in the road, and we need to be prepared.

Other issues of concern are associated with how the company is calculating hourly wages when working on prevailing rate jobs. Clearly local management does not understand and cannot communicate how it is calculated in the members’ paychecks, and we are

It was a mad dash across the state having to get this done in the window of time to vote on this extension, but it was great to get out and see some of the young faces that the company has hired in recent years as well as some familiar faces that we have not seen in a while. Many of you took the time to tell me

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Message from the President

(continued from page 1)

currently in the process of addressing this issue. If there are mistakes, we want them all corrected, and we want to understand the calculations that are being used so that when future problems arise local units and reps will be capable of explaining it to the members or arguing on the members behalf with local management. Current discussions have cleared up confusion on some fronts, but upcoming meetings should help to clear up the rest of this confusion.

Another issue set to be addressed is bridging of service. The Union has negotiated agreements in prior years with Verizon to bridge time for members who have had prior service with companies if certain criteria apply. We have communicated this to the company and are set to meet and discuss this issue further. Just to be clear so that all the membership understands that if the negotiated benefit requires the company to bridge service for a member who has prior qualifying service, we will be fighting to make sure the company adheres to the negotiated agreement. If they do not qualify then that time will not be bridged, and the members affected will be notified. Thank you to all the members who have brought this to our attention over the past few months.

Let us make plans to revisit these issues and any others at upcoming membership meetings to make sure that everyone is up to speed on all current Local issues.

Stay Safe!

Work Safe!

In unity,



James J. Gardler
President CWA Local 13000

IN MEMORIAM

Vince Vukela Unit 41 Branch 01 Deceased January 28, 2026	James Webb Unit 59 Branch 01 Deceased April 28, 2024
Phyllis Pellis Unit 57 Branch 03 Deceased February 12, 2025	Kathleen Cogley Unit 41 Branch 05 Deceased February 16, 2026
Leah Comp Unit 57 Branch 03 Deceased September 21, 2025	Rudolf Charles Gyory Unit 33 Branch 07 Deceased February 09, 2026
Richard Immel Unit 57 Branch 02 Deceased January 29, 2025	William Stankowitz Unit 33 Branch 06 Deceased February 14, 2026
Eugene McKeown, Jr. Unit 57 Branch 03 Deceased December 31, 2024	David Stout Sr. Unit 33 Branch 06 Deceased February 19, 2026
Betty Hoe Unit 57 Branch 01 Deceased December 13, 2024	David Joseph Unit 22 Branch 10 Deceased March 02, 2026
Peter (Casey) Castelluccio Unit 23 Branch 01 Deceased January 31, 2026	



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CWA Local 13000 Executive Office
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Philadelphia, PA 19103
215-564-6169
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EXECUTIVE BOARD

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James J. Gardler, Editor **Kalyn Hughes, Assistant Editor**



WOMEN'S COMMITTEE
James Gardler (Moderator)
Jaytricia Tremel (Chair, Unit 111 President)
Dana Bialek (Secretary, Unit 54 President)
Megan Bach (Unit 211 President)
Lynn McCarthy (Unit 11 Vice President)

Women's View

The SAVE Act Is a Threat to Women Union Members and Our Collective Power

Union members know this truth: *our power does not just come from the shop floor; it comes from the ballot box.*

The proposed Safeguard American Voter Eligibility (SAVE) Act puts both at risk, especially for women in our ranks. This bill would create new barriers to voter registration that could silence the voices of working women across our union.

What the SAVE Act Would Do

The SAVE Act would require every voter to provide documentary proof of U.S. citizenship, like a passport or birth certificate, to register or update their registration.

That might sound simple but for millions of working people, it is not.

Why Union Women Should Be Concerned

This is not an abstract policy debate. It is about whether our members can realistically participate in elections that decide wages, benefits, and workplace protections.

It Hits Women Where They are Most Vulnerable

Many women change their names due to marriage, divorce, or other personal reasons. That means their birth certificate often does not match their current legal name.

Under the SAVE Act:

- A mismatch could delay or block voter registration.
- Additional documents may be required if they are accepted at all.

That is not a small issue. That is a systemic barrier affecting millions of women, including union members who have spent years building their careers and families.

It Adds Costs and Time Most Workers Do Not Have

Let us be real about working conditions:

- Taking time off work is not easy.
- Government offices are not open on our schedules.
- Replacing documents costs money and time.

For women balancing jobs, caregiving, and union responsibilities, this becomes a real obstacle, not just paperwork.

It Creates Repeated Barriers for Everyday Life Changes

Union members move. We get married. We change jobs.

Each time that happens, the SAVE Act could force members to:

- Re-register in person
- Provide original documents again.
- Navigate bureaucratic hurdles just to stay eligible.

That is not protecting democracy, which is making participation harder.

This Is About Power, Not Paperwork

Let us call it what it is: when it becomes harder for working people to vote,

WORKING PEOPLE LOSE POWER!

Union women have been on the front lines of fights for:

- Fair wages
- Paid leave
- Workplace safety
- Healthcare protections

Weakening our access to the ballot weakens our ability to win those fights.

This is where organizing matters.

- Talk to your coworkers about what this bill means in real terms.
- Work through your union to educate and mobilize members.
- Contact elected officials and make it clear: barriers to voting are unacceptable.
- Prepare early, help members understand what documentation they may need.

The SAVE Act is not just about voting rules; it is about *who gets heard and who gets left out.*

As union members, we have never waited for power to be handed to us. We organize, we educate, and we fight for it together. And when WE FIGHT, WE WIN!

Because when even one group of workers faces barriers to the ballot, all of labor feels the impact.



The CWA Local 13000 Constitution and Bylaws Committee Report

May 14, 2026

To: All CWA Local 13000 Officers and Delegates and Guests
The Constitution and Bylaws Committee would like to welcome everyone to the 81st CWA Local 13000 Convention:

This is the Report of the CWA Local 13000 Constitution and Bylaws Committee for the 81st CWA Local 13000 Convention.

The CWA Local 13000 Constitution and By-Laws committee met via Zoom meeting on March 27, 2026, for the purpose of reviewing and considering proposed changes to the Constitution and Bylaws of Local 13000.

The Constitution and Bylaws provide under article 8 section 10 paragraph B that the duties of the Constitution/Bylaws shall be: receive proposed bylaw changes and make recommendations to the convention on the proposals; write and recommend proposed bylaws as the committee deems appropriate; prepare proposed bylaw language for bylaw amendments upon receipt of request from any member.

The Committee considered three proposals that were submitted within the timeframe set forth by the Constitution and Bylaws to be deemed by the committee as submitted in a timely fashion. The report sets forth the proposed amendments received by the committee to date.

Any proposed new language is bold and underlined, existing language being removed by a proposal is ~~crossed-out~~.

Proposed Bylaw Amendment #1:

Amend: APPENDIX A

From:

Eastern Region ↔ Shall consist of but not limited to the following Units: 1, 11, 13, 14, 15, 21, 22, 23, 25, 33, 34, 37, 211

To:

Eastern Region ↔ Shall consist of, but not limited to, the following Units: 1, 11, 13, 14, 15, **20, 21, 22, 23, 25, 33, 34, 37, 211**

Intent:

Housekeeping

Unit 21 & Unit 23 merged into one Unit and have been renamed to Unit 20. This change will take effect after the next CWA Local 13000 Triennial Election Cycle

Submitted by:

CWA Local 13000 Eastern Region Vice President Rich Dezzi

The CWA Local 13000 Constitution and Bylaws Committee have voted unanimously to recommend adoption.

Proposed Bylaw Amendment #2:

Amend: APPENDIX A

From:

Western Region ↔ Shall consist of but not limited to the following Units: 31, 32, 35, 41, 42, 43, 44, 54, 56, 57, 59, 101, 103, 111, 112, 115, 116, 119

To:

Western Region ↔ Shall consist of but not limited to the following Units: 31, 32, 35, 41, ~~42, 43,~~ 44, 54, 56, 57, 59, 101, 103, 111, ~~112,~~ 115, 116, 119

Intent:

Housekeeping. Unit 42, 43 and 112 no longer have members in those units.

Submitted by:

CWA Local Western Region Vice President Gregg Bialek

The CWA Local 13000 Constitution and Bylaws Committee have voted unanimously to recommend adoption.

Proposed Bylaw Amendment #3

ARTICLE 7

EXECUTIVE BOARD AND EXECUTIVE OFFICERS

Section 3: Authority, Duties, and Obligations of the Executive Board

From:

(12) Publish a periodical or magazine.

To:

(12) Publish a periodical or magazine **digital report or other electronic publication of the Executive Board.**

(continued on page 5)



The CWA Local 13000 Constitution and Bylaws Committee Report *(continued from page 4)*

Section 4: Powers and Duties of Executive Board Members

c. The Local Secretary-Treasurer shall:

From: (9) Shall supply to the members via the bulletin board and/or CWA 13000 News, a quarterly report.

To: (9) Shall supply to the members via the bulletin boards and/or CWA 13000 News, **website, a digital report or other electronic publication**, a quarterly report.

ARTICLE 18

AMENDMENTS

From:

Section 2: Amendment by Convention

These Bylaws and Rules may be amended by a two-thirds vote of the convention delegates voting, provided the sense of the proposed amendment and the article, section, and paragraph to be amended has been published in the bi-monthly publication of the Union received by the membership at least 30 days in advance of the convention call to order.

To:

Section 2: Amendment by Convention

These Bylaws and Rules may be amended by a two-thirds vote of the convention delegates voting, provided the sense of the proposed amendment and the article, section, and paragraph to be amended has been published in the bi-monthly publication on the website or other electronic publication of the Union and made available to the membership at least 30 days in advance of the convention call to order.

Intent of the Amendment:

The intent of this amendment is to modernize how we communicate with our members and retirees while being responsible stewards of the Local's financial resources.

The printed CWA News once served as an important tool to share information with the membership. However, over time it has become a less effective method of communication in an era where information can be delivered instantly through digital platforms. Today, members expect timely updates that are easily accessible from their phones, tablets, and computers. It is recommended that the Executive Board article that were previously included in the periodical still be provided but on a quarterly basis to coincide with the financial report that is provided by the Secretary-Treasurer. The staff in the Executive office can prepare and format a report that can be printed and sent to those are requesting it.

Currently, the bi-monthly production and printing of 100 copies of the CWA News costs \$2,039 per issue, or \$12,234 annually, which equals \$20.39 per printed copy. This does not include the cost of postage to retirees and copies that are sent to the Western Region. These costs continue to rise while the reach and timeliness of the publication continues to decline.

Rather than continuing to invest these funds in an outdated format, this amendment proposes redirecting those resources toward professional digital communication services. By engaging a qualified digital communications vendor, the Local can redesign, develop, and maintain modern platforms that allow us to communicate with members and retirees more effectively, more frequently, and at a significantly lower cost.

This change will ensure that our Local is using its resources wisely while providing members with a more modern, accessible, and responsive communication experience.

Submitted:

CWA Local 13000 Secretary – Treasurer Joseph Smolczynski

The committee looked at the proposed amendment and concluded that this was a thought or an idea that was not vetted by the entire “Executive Board”. Although there were savings mentioned, there were no proposed new costs to the Local for a ‘qualified digital communications vendor’, nor was a redesign presented. The committee felt that reducing the interaction with the “Executive Board” and our members from bi-monthly to quarterly was not necessarily in the best interest of the membership. Furthermore, the committee also concluded that this proposal should have been presented at a board meeting and an amendment to the CWA Local 13000 bylaws may be unnecessary.

The CWA Local 13000 Constitution and Bylaws Committee have voted unanimously to recommend AGAINST adoption.

Respectfully Submitted,

CWA Local 13000 Constitution and By-Laws Committee:

Joe Peruggia, Unit 22 President (Chair)

Tony D’Angelo Unit 35 President

Andrew Sumvong Unit 14 President

Shawn Langan, Unit 44 President

Sean Beal, Unit 15 President

Larry Coyne, Unit 116 President

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*Report of Executive
Vice President,
Jeff Reamer*

VERIZON

After the onset of the second round of contract extension talks began in early January 2026 and lasted for almost 2 months, the announcement came on March 2, 2026 that the CWA, IBEW and Verizon had reached a four-year extension agreement. Within 24 hours of that announcement, the Local 13000 Executive Board began scheduling numerous contract explanation meetings across the Local 13000 footprint in both Regions to explain the details of this agreement to the membership. While those meetings were taking place ratification ballots were being sent in the mail to the membership that were to be counted on March 26, 2026. The agreement includes total compounded wage increases of 17.62%, a 1% increase to the already scheduled 3% in July 2026, and 3% in each of the years thereafter. The agreement also includes COLA, increases to corporate profit sharing to \$1200 with those hired after 10/28/12 receiving an additional \$3100, 1% Pension band increases for each year, continuation of the lump sum cashout and preserves the Temporary Pension Lump Sum LOA, moderate controlled healthcare increases for cost share, deductibles and co-pays and increases in the dental benefit maximums. Additional details include increases to the retiree healthcare calculations for those hired after 8/3/08, guaranteed numbers on quality union jobs added over the life of the agreement, call volume increases in sales and service and tech

support, continuation of the Work At Home MOA, meal allowance increases, and ensures that the recent acquisition of Frontier in Pa by Verizon will result in those employees being covered by the CWA Local 13000 contract with a staged phase out on the ability to use contractors in those previous Frontier areas. On March 26, 2026 the Local 13000 ratification ballots were tallied and the result was an overwhelming yes vote. Those ratification results were sent to District 2-13 to be included in the full count of all the Locals involved and on March 27, 2026 the extension agreement was ratified across CWA District 2-13, the IBEW and CWA District 1. This extension agreement is now in full effect through August 3, 2030. ■

AT&T MOBILITY

Bargaining has continued since January 12, 2026, for our Mobility members whose original contract expiration date of February 13th has come and gone. Multiple two-week at a time extensions have been agreed to since that original expiration date as bargaining continues. The most recent extension that keeps all our contractual provisions in full effect is set to expire on April 17, 2026. The Orange Bargaining Committee continues bargaining with AT&T and over the last few weeks there has been very little progress made at the table. AT&T continues to post reports directly to the membership about how much they value you as employees. It would be great if their proposals reflected that value. AT&T has continued to propose benefits packages that would quickly cut into and erase any wage increases they are offering. In addition to wages and healthcare, other unresolved roadblocks at the table continue to be the Company's refusal to address the loss of compensation for RSCs, FirstNet deployment for Wireless techs, call center scheduling and compensation, call volume percentages and IHX issues. The Union has proposed multiple ways



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to fix and improve those issues that are most important to you and AT&T wastes no time in rejecting our proposals. Your Union bargaining team will continue to push our agenda at the bargaining table and is steadfast in our goal to settle for nothing less than a fair agreement for our membership. Our success at the bargaining table is won in the workplace and depends on you. It is imperative, now more than ever, to have every member engaged in this process and in the mobilization efforts across the Orange Contract footprint to send the message to AT&T that you are all in for a fair contract and stand behind your bargaining team. Bargaining updates will continue to be relayed to the membership as events unfold. ■

EVERYACTION/BONTERRA

After multiple extensions of the original expiration of our contract that was set to expire on September 30, 2025, we agreed to while bargaining continued, a tentative agreement was ultimately reached at the bargaining table in late January 2026 for our members at EveryAction/Bonterra. Highlights of the agreement include a 3% wage increase upon ratification retroactive to January 1, 2026, and an additional 3% in each of the 2 subsequent years of the agreement. Contractual language enhancements were made to grievance procedure, contractor protections, layoff and recall, hours worked, parental leave, flexible time off policy and internal preference for job postings prior to hiring externally. A contract explanation meeting was held with the membership as ratification ballots were being sent in the mail. On February 20, 2026, those ratification ballots were tallied, and the membership overwhelmingly ratified the agreement into contract. Now comes the task of enforcing those contractual provisions that were gained in bargaining. ■

AT&T LEGACY “T”

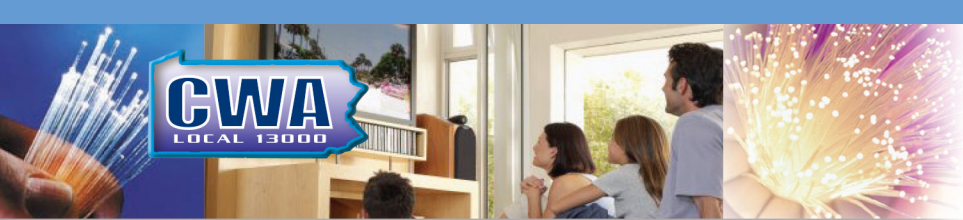
A four-year tentative agreement, which was bargained through the CWA National T&T office, was reached for our membership at AT&T Legacy T in mid-January. Details of the agreement, which was reached in early bargaining, include wage increases of 5% in 2026, 3.25% in 2027, 3% in 2028 and 3.25% in 2029. The agreement includes continuation of the 1% annual pension increases, \$1000 ratification bonus, change in healthcare structure to include individual plus children, maintains the AT&T Disability Program for eligible employees, new shift differentials for NTS, the commitment to hire 200 bargaining unit jobs over the life of the agreement, and many more language enhancements. Ratification ballots were sent out to the membership throughout the various locals, and the tentative agreement was ratified by the membership into contract. ■

In Unity,

Jeff Reamer

Executive Vice President

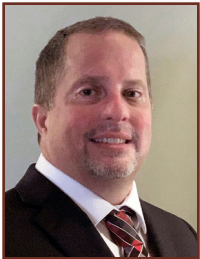
CWA Local 13000



WESTERN REGION UNIT PRESIDENTS

Unit 31	Mike Bowman	Unit 57	Bob Gourdie
Unit 32	Mike Reeder	Unit 59	Andy Miller
Unit 35	Anthony D'Angelo	Unit 101	Joseph Kopec
Unit 41	Justin Felt	Unit 103	Patrick Catalano
Unit 42	Vacant	Unit 111	Jaytricia Tremel
Unit 43	Vacant	Unit 115	Mark Onofrey
Unit 44	Shawn Langan	Unit 116	Larry Coyne
Unit 54	Dana Bialek	Unit 119	Jamie Fetterman
Unit 56	Dan Murphy		

Western Region



Spring has sprung in the Western Region and there is a lot going on right now. First and foremost, the Verizon bargaining team has negotiated a new contract for our members here in the Local. I would like to thank District 2-13 Vice President Mike Davis and CWA Local

13000 President James Gardler for all their work on getting us to an extension. Secondly, I would like to thank James Gardler for all of his time and effort travelling with me to every contract explanation meeting throughout the Western Region. It was great seeing all of those that took the time to come out to the meetings and get a better understanding of the contract and why CWA got its members another contract extension. Some of the highlights are increased wages, increased pension band values, increased CPS awards for those without pensions, adding new jobs inside and outside, added work to the bargaining unit and increases to out-of-town meals are just some of the great items that every member will receive in this extension.

Unit 54 Consolidated Communications (Fidium) CLEC had their ratification vote at the end of January and voted 100% to ratify their contract. Congratulations to those members there.

Unit 119 Comcast Alle-Kiski bargaining is set to begin on May 6, 2026, and May 7, 2026. We completed the bargaining surveys and will be building proposals to meet your needs. Some of these items were wages, training, and assignments to Corliss. At this time, we have 28 proposals built to help build you a better contract. Please look for updates in the CWA APP and on Facebook.

Unit 41 EveryAction/Bonterra has also ratified their contract here in the Western Region. Highlights of this contract are increased wages, changes to layoff and recall, scheduling, job postings, hours worked and on-call rotations and the forming of a labor management committee. These are just some of the things that were overwhelmingly ratified by our members. Speaking of members, we have also brought on

board in this branch an additional 14 new members from Maryland. Welcome aboard everyone.

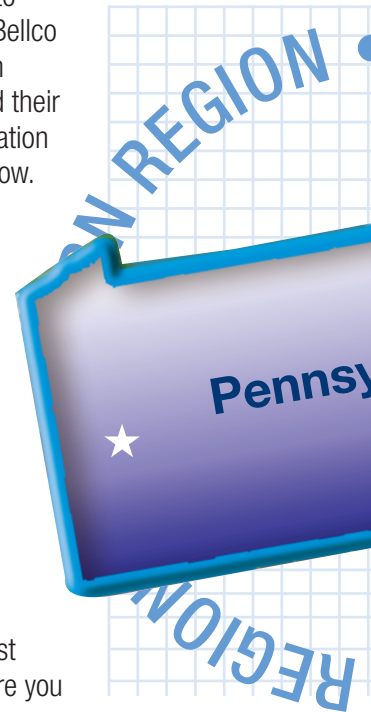
Unit 116 Comcast South Hills members will have a membership meeting on April 6, 2026. Please make sure to come and join us to see what is going on in your unit. The contract is set to expire on November 6, 2026. We will be sending out bargaining surveys later this summer to every member of Unit 116. Please be sure to fill them out and get them back ASAP, as we will need to start working on your proposals for your contract.

Unit 54 RS Bellco's contract is set to expire on December 31, 2026. RS Bellco has a lot of exciting things going on currently as have almost completed their new branch location. Their new location will have a drive-thru banking window. This will bring in more business for our members there and hopefully bring more work and members into the credit union. The company has expressed interest in early negotiations, and we will be discussing with them shortly about trying to do so. Please reach out to your representative for more information.

Safety is of utmost importance to us here at the Local. We have had a few auto accidents lately and most were not our fault. Please make sure you are obeying all traffic rules while in a company vehicle. In addition, if your vehicle is not safe, please reach out to a union representative and see what you need to do to RED-TAG the vehicle until the issues are corrected. ■

In Unity,

Gregg Bialek
Western Region Vice President



EASTERN REGION UNIT PRESIDENTS

Unit 1	George Balzer	Unit 23	Duke McShane
Unit 11	Jaime Schools	Unit 25	Dave Gain
Unit 13	Charlie Butz	Unit 33	Craig Brasten
Unit 14	Andrew Somvung	Unit 34	Daisy Ellerbee
Unit 15	Sean Beal	Unit 37	Dave Baker
Unit 21	Larry Windstein	Unit 211	Megan Bach
Unit 22	Joseph Peruggia		

CWALOCAL13000NEWS



Eastern Region



Around the Region

Discussions over work assignments between some outside job titles have been occurring since the start of the new year. This is not new, and in fact, history suggests that

it seems to happen every so often when a manager is attempting to eliminate work, eliminate overtime, or both.

The Company has zero intention of providing work to certain titles because they feel bad or to “throw them a bone,” in my opinion. It is also not the job of a technician to self-justify or claim the work because of the workload.

In other words, the Company wins when they get the opportunity to dictate work spanning over two different titles because it gives them flexibility. The Union wins when title jurisdiction is referenced because it provides a distinction.

Regarding outside titles, Splicing Technicians and Outside Plant Technicians complete work

orders that are essentially issued by Engineering. Splicing Technicians and OPTs do work orders and Systems, and Services Technicians do service orders. When trouble reports are created, the method for how job titles are dispatched relies on the letters section in the back of our

Contract. That, along with previous arbitrations and past practice have established long-standing title jurisdiction that we use over and over with management. I want to be clear, I am not advocating for one title over the other; I am merely maintaining a steady, consistent position so that our past practice remains intact. There are many technicians in this local who held previous titles both higher and lower paying than the one they are currently

in, but it is not what you know or are capable of doing; it is what you are getting paid to do that matters. Maintaining title integrity amongst ourselves will force the Company to do so as well.

The Eastern Region has processed grievances regarding safety or the lack thereof. FYI, there should be no instance where we perform unsafe work and grieve it after the fact. The grievance will accomplish nothing if you are injured; if it is unsafe for you, then it is unsafe for everybody. We, as technicians, should make every effort to make sure that everyone knows of the situation. Article 19 references that “*Safety is the primary concern to the Company and the Union as well as to each individual employee*”. Therefore, there should not be one circumstance where an employee should elect to work unsafely.

Lastly, I am not going to take too much time writing about the contract ratification except to say something that I have said many times in previous articles and in person. One of the many benefits of being a Union member is to have a voice in the workplace. Voting is an example of using your voice, and your decision on how you vote should be based on all of the information available so that you can make the best decision possible. We did our best to schedule meetings throughout the Eastern Region so that members had a chance to attend a meeting and ask questions. If there are any questions, do not hesitate to contact your Union Official or the Eastern Region Office at 215-561-1321. ■

In Unity,

Richard R. Dezzi
Eastern Region Vice President



Grey Matters



Retirees in Pennsylvania are feeling the squeeze from inflation—especially housing, healthcare, and everyday expenses—but there are practical steps (and state-specific programs) that can make a meaningful difference.

Here is a clear, Pennsylvania-focused playbook:

1 Take full advantage of PA tax breaks (huge advantage). Pennsylvania is actually one of the more retiree-friendly tax states. No state tax on Social Security, pensions, or retirement withdrawals. Flat income tax is relatively low (3.07%).

i. What to do:

- Shift income toward retirement accounts if possible.
- Be strategic about withdrawals to minimize local taxes.

2 Apply for the Property Tax/Rent Rebate Program. This is one of the most important tools many retirees miss.

i. The Pennsylvania Property Tax/Rent Rebate Program provides:

- \$380 to \$1,000+ rebates annually.
- Up to \$1,500 with supplemental rebates in some cases.

ii. Eligibility:

- Age 65+ (or younger if widowed/disabled).
- Income up to about \$48,000.

iii. What to do:

- Apply every year (deadline typically June 30).
- Check if you now qualify—income limits were recently expanded and tied to inflation.

This alone can offset a big chunk of rising housing costs.

3 Reduce housing costs strategically. Housing (especially property taxes) is often the largest expense.

i. Options:

- Downsize to a smaller home or condo.
- Move to lower-tax counties within PA.
- Consider renting if property taxes are too high.

Even within Pennsylvania, costs vary widely—some areas are significantly cheaper than others.

4 Control healthcare and prescription costs. Healthcare inflation hits retirees hardest. Look at all healthcare plan options and figure out which is best for you. Pre Medicare retirees do have options, but it is going to require work on your part to pick the plan in October that best fits your needs and affordability.

5 Cut everyday expenses with targeted adjustments. Inflation hits groceries, utilities, and transportation.

i. Smart moves:

- Use senior discounts (many retailers offer them quietly)
- Reduce energy bills (weatherization, utility assistance programs)
- Limit driving (PA gas taxes are relatively high)

6 Relocate within PA—or reconsider location. Pennsylvania overall is relatively affordable, but some towns have much lower housing and daily costs. Smaller towns can be 15–20% below national averages.

i. What to consider:

- Access to healthcare.
- Property taxes (big driver of cost differences).
- Transportation needs.

7 Advocate and stay informed. Policy changes matter a lot for retirees.

i. Recent efforts in PA include:

- Expanded rebate programs.
- Cost-of-living adjustments to eligibility.

ii. What to do:

- Stay connected with local senior centers or Area Agencies on Aging
- Track new legislation affecting taxes and benefits.

iii. To combat rising costs in Pennsylvania, retirees should focus on three big levers:

- Maximize state benefits (especially rebates)
- Control housing and healthcare costs.
- Stay flexible with income and location.

Let us face facts this is not a great time for retirees. Cost of living prices are higher while our retirement accounts are being drained. We need change and we need it now. Make sure you vote in the primary in May 19 and the election in November. Vote for candidates who advocate change especially for seniors. We cannot continue on the road we are currently on. We need stable government to bring down healthcare costs, fuel costs etc.

Well, that is all I have at the moment, pray for peace and I will talk to you over the summer.

In Solidarity Mark Boehmer 2-13 RMC VP



Joe Smolczynski
Secretary-Treasurer



Communication Workers of America-Local 13000

Statement of Financial Position

as of March 31, 2026

Distribution account	Total
ASSETS	
Current Assets	
Bank Accounts	
FIRSTRUST - OPERATING	130,221.88
FIRSTRUST - PAYROLL ACCOUNT	25362.49
FIRSTRUST - MEMBER DEFENSE FUND	454.30
FIRSTRUST - MEMBER RELIEF FUND	518.46
PETTY CASH - EXEC BOARD	500.00
PETTY CASH - WEST	500.00
CASH ON HAND	0.00
MISC	0.00
Total for Bank Accounts	\$157,557.13
Accounts Receivable	
Other Current Assets	
HAVERFORD - MM ACCT	(335,116.45)
HAVERFORD - US GOVERNMENT	728,226.33
HAVERFORD CORP OBLIGATIONS	1,833,032.38
HAVERFORD - COMMON STOCK	3,864,414.78
MUTUAL FUNDS	1,516,474.14
HAVERFORD FED PRIME	358,882.61
INVESTMENT - HAVERFORD CD'S	0.00
EXCHANGE	168,500.00
INVENTORY - EAST	25,381.83
INVENTORY - WEST	27,455.20
INVENTORY ASSET	705.75
UNDEPOSITED FUNDS	25.70
Total for Other Current Assets	\$8,187,982.27
Total for Current Assets	\$8,345,539.40
Fixed Assets	
FURNITURE & FIXTURES	162,293.47
COMPUTER EQUIPMENT	46,144.19
CARNEGIE BUILDING IMPROVEMENTS	311,408.84
PHILADELPHIA BUILDING IMPROVEMENTS	3,066,992.27
ACCUMULATED DEPRECIATION	(2,165,845.46)
Total for Fixed Assets	\$1,420,993.31
Other Assets	
SECURITY DEPOSIT	(12,395.84)
Total for Other Assets	\$(12,395.84)
TOTAL FOR ASSETS	\$9,754,136.87

Statement of Financial Position

as of March 31, 2026 (concluded)

Distribution account	Total
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Credit Cards	
Other Current Liabilities	
Total for Current Liabilities	0.00
Long-term Liabilities	
Total for Liabilities	0.00
Equity	
RETAINED EARNINGS	9,698,315.64
Net Income	74,751.81
OPENING BALANCE EQUITY	18,930.58
Total for Equity	\$9,754,136.87
TOTAL FOR LIABILITIES AND EQUITY	\$9,754,136.87

Statement of Activity

October, 2025-March, 2026

Distribution account	Total
Revenue	
REVENUE - INVENTORY SALES - PHILADELPHIA	1,617.95
REVENUE - INVENTORY SALES - CARNEGIE	959.00
REIMBURSED POSTAGE & DELIVERY	13,053.48
REIMBURSED MAILING EXPENSES	90.26
REIMBURSED OFFICE EXPENSES & SUPPLIES	206.30
REIMBURSED WAGES - ORGANIZING	27,317.26
REIMBURSED WAGES - MOBILIZING	8,404.58
REIMBURSED WAGES - BARGAINING	3,891.94
REIMBURSED EXPENSES - BARGAINING	184.80
REIMBURSED EXPENSES - MOBILIZING	1,774.82
REIMBURSED WAGES - WESTERN REGION	56.82
REIMBURSED WAGES - BOARD	1,022.10
REIMBURSED EXPENSES - AMERICAN EXPRESS	348.55
EQUIPMENT REFUND	1,312.50
DUES FROM NATIONAL	1,247,135.20
DUES FROM OTHER EMPLOYEES	6,442.38
DUES - UNION STAFF TO UFCW	(110.03)
UTILITIES REFUND	166.67
GAINS & LOSSES	21,676.65
INTEREST INCOME	34,313.36
DIVIDEND INCOME	36,657.60
UNREALIZED GAINS/LOSSES	74,150.60

(continued on page 12)

Communication Workers of America-Local 13000

Statement of Activity

October, 2025-March, 2026 (continued)

Distribution account	Total
INVESTMENT FEES	(17,842.45)
ARCHETYPE RENTAL INCOME	33,475.00
DISCOUNTS GIVEN	(6,829.32)
UNAPPLIED CASH PAYMENT REVENUE	0.00
Total for Income	\$1,489,476.02
Cost of Goods Sold	
Gross Profit	\$1,489,476.02
Expenses	
PAYROLL TAXES WITHHELD	(527.03)
STAFF PARKING WITHHELD	51.57
COMMUNITY SERVICE WITHHELD	(1,060.23)
EMPLOYEE 401K SAVINGS WITHHELD	3,457.54
PAC WITHHELD	41.70
SALARY - EASTERN REGION	16,746.87
SALARY - WESTERN REGION	33,770.10
SALARY - EXECUTIVE BOARD	9,568.50
UNIT BUSINESS SALARY - EASTERN REGION	88,759.56
UNIT BUSINESS SALARY - WESTERN REGION	66,060.85
EDUCATION SALARY	1,627.24
ORGANIZING SALARY	51,403.36
MOBILIZATION SALARY	7,350.77
BARGAINING SALARY	10,647.30
STAFF SALARY - EASTERN REGION	69,941.60
STAFF SALARY - WESTERN REGION	74,117.16
STAFF SALARY - EXECUTIVE BOARD	99,267.95
SALARY - EXECUTIVE BOARD PRES, VP, SEC-TREAS	193,827.78
SALARY - EASTERN VICE PRESIDENT	59,339.34
SALARY - WESTERN VICE PRESIDENT	51,539.07
PAYROLL - TAX EXPENSE	71,033.96
EMPLOYEE BENEFITS	94,535.33
EMPLOYEE BENEFITS - REIM EXPENSE	1,026.00
401K EMPLOYER MATCH	32,039.11
ALLOWANCE - EASTERN REGION	548.00
ALLOWANCE - WESTERN REGION	1,313.00
ALLOWANCE - LOCAL BUSINESS	3,648.00
UNIT BUSINESS ALLOWANCE - EASTERN REGION	4,839.00
UNIT BUSINESS ALLOWANCE - WESTERN REGION	4,464.00
EDUCATION ALLOWANCE	102.00
ORGANIZING ALLOWANCE	194.00
MOBILIZATION ALLOWANCE	770.70
BARGAINING ALLOWANCE	912.00
CONVENTION SUPPLIES & EXPENSE	387.99
ORGANIZING SUPPLIES & EXPENSE	33.25
CWA NEWS	6,967.00
HALL RENTAL - EASTERN REGION	2,715.00

Statement of Activity

October, 2025-March, 2026 (continued)

Distribution account	Total
HALL RENTAL - WESTERN REGION	2,499.50
BARGAINING MISC EXPENSE	278.14
UNIT BUSINESS REIM - EASTERN REGION	12,567.02
UNIT BUSINESS REIM - WESTERN REGION	7,984.10
EASTERN REGION BUSINESS - REIM EXP	1,233.75
WESTERN REGION BUSINESS - REIM EXP	3,129.07
EXECUTIVE BOARD BUSINESS - REIM EXP	8,346.98
CONVENTION REIM EXPENSE - EASTERN REGION	161.60
MOBILIZATION REIM EXPENSE	1,263.36
BARGAINING REIM EXPENSE	837.98
EDUCATION REIM EXPENSE	37.70
ORGANIZING REIM EXPENSE	3,972.54
TRAVEL, HOTEL & RESTAURANT - EASTERN REGION	3,680.31
TRAVEL, HOTEL & RESTAURANT - WESTERN REGION	3,785.18
TRAVEL, HOTEL & RESTAURANT - EXECUTIVE BOARD	11,381.18
BARGAINING - TRAVEL, HOTEL & RESTAURANT	1,500.26
CONVENTION - TRAVEL, HOTEL & RESTAURANT	19,224.21
EDUCATION - TRAVEL, HOTEL & RESTAURANT	110.00
ORGANIZING - TRAVEL, HOTEL & RESTAURANT	673.74
REGISTRATION - EASTERN REGION	858.00
REGISTRATION - EXECUTIVE BOARD	861.00
UTILITIES - PHILADELPHIA	13,431.05
UTILITIES - CARNEGIE	2,936.98
BUILDING MAINTENANCE - PHILADELPHIA	14,199.45
BUILDING MAINTENANCE - CARNEGIE	8,543.71
PROTECTION - EASTERN REGION	3,336.00
PROTECTION - WESTERN REGION	818.65
PROTECTION - EXECUTIVE BOARD	3,336.00
PAYROLL - PROCESSING FEES	10,389.92
SANITATION - CARNEGIE	1,589.90
WATER & SEWER - PHILADELPHIA	2,784.45
WATER & SEWER - CARNEGIE	564.55
REAL ESTATE TAXES - PHILADELPHIA	34,814.43
REAL ESTATE TAXES - CARNEGIE	6,055.79
LOCAL TAX	350.00
CONTRIBUTIONS - BOARD	300.00
PROFESSIONAL FEES - LEGAL	18,000.00
PROFESSIONAL FEES - ACCOUNTING	30,000.00
POSTAGE & DELIVERY - EASTERN REGION	2,683.48
POSTAGE & DELIVERY - WESTERN REGION	9,217.40
POSTAGE & DELIVERY - EXECUTIVE BOARD	13,640.00
OFFICE SUPPLIES - EASTERN REGION	6,351.06
OFFICE SUPPLIES - WESTERN REGION	4,234.86
OFFICE SUPPLIES - EXECUTIVE BOARD	2,553.38
BONDS & INSURANCE	2,541.72
PRINTING & TYPING - EASTERN REGION	1,297.11

(continued on page 13)



Communication Workers of America-Local 13000

Statement of Activity

October, 2025-March, 2026 (continued)

Distribution account	Total
PRINTING & TYPING - WESTERN REGION	4,167.44
PRINTING & TYPING - EXECUTIVE BOARD	429.43
TELEPHONE - EASTERN REGION	8,033.47
TELEPHONE - WESTERN REGION	7,024.25
TELEPHONE - EXECUTIVE BOARD	6,217.51
MISC EXPENSE	2,862.04
COMPUTER SYSTEM WORK - PHILADELPHIA	709.50
COMPUTER SYSTEM WORK - CARNEGIE	2,774.23
SYMPATHY	698.74
EQUIPMENT LEASING - EASTERN REGION	6,948.19
EQUIPMENT LEASING - WESTERN REGION	7,281.07
EQUIPMENT LEASING - EXECUTIVE BOARD	6,948.20
MAINT AGREEMENT - WESTERN REGION	599.63
MAINT AGREEMENT - EXECUTIVE BOARD	2,494.17
SUBSCRIPTIONS - EASTERN REGION	50.62
SUBSCRIPTIONS - WESTERN REGION	87.97
SUBSCRIPTIONS - EXECUTIVE BOARD	6,116.96
MEMBERSHIP - CLC EASTERN REGION	6,336.80
MEMBERSHIP - CLC WESTERN REGION	3,330.60

Statement of Activity

October, 2025-March, 2026 (concluded)

Distribution account	Total
CLC DINNERS - WESTERN REGION	167.00
OFFICE EXPENSE - EASTERN REGION	319.23
OFFICE EXPENSE - WESTERN REGION	67.83
OFFICE EXPENSE - EXECUTIVE BOARD	413.92
SERVICE CHARGES	1,987.96
CWA National Per Cap Adjustment	576.54
QuickBooks Payments Fees	9.54
UNAPPLIED CASH BILL PAYMENT EXPENDITURE	0.00
Total for Expenses	\$1,416,467.69
Net Operating Income	\$73,008.33
Other Income	
DUES REFUND INCOME	801.84
AMEX REFUND INCOME	941.64
Total for Other Income	\$1,743.48
Other Expenses	
Net Other Income	\$1,743.48
Net Income	\$74,751.81

CWA Local 13000 Operating Account

Asset Composition	Ending Market Value	% of Account	Estimated Annual Income
Cash Equivalents	\$23,593.98	100%	\$845.93
Accrued Income	\$71.62		
Ending Mkt Value + Accrued Inc.	\$23,665.60		
Starting Value	\$23,529.34		\$23,383.55
Deposits	\$0.00		\$0.00
Withdrawals	\$0.00		\$0.00
Dividends and Interest	\$64.64		\$210.43
Transfers	\$0.00		\$0.00
Change in Value of Investments	\$0.00		\$0.00
Ending Market Value On 3/31/26	\$23,593.98		\$23,593.98

	Shares	Unit Cost	Total Cost	Current Share Price	Current Market Value
Cash					
Cash Equivalents					
Money Market - Taxable - Standard			\$0.00		\$0.00
Federated Hermes Govt Obligations					
PS Fund 117 (GOFXX) - Principal	\$23,593.98	\$1.00	\$23,593.98	\$1.00	\$23,593.98
Asset Total	\$23,593.98		\$23,593.98		\$23,593.98
Accrual Total					\$71.62
Grand Total	\$23,593.98		\$23,593.98		\$23,665.60

(continued on page 14)

CWA Local 13000 Emergency Fund

Investments

	Shares	Unit Cost	Total Cost	Current Market Value
Cash Equivalents				
Money Market - Taxable - Standard				
Federated Hermes Govt Obligations PS Fund 117 (GOFXX) - Principal	244,723.970	1.000	244,723.970	244,723.970
Equity				
Domestic				
Air Prods & Chems Inc Com (APD)	171.000	156.63	26,783.59	49,673.79
Alphabet Inc (GOOGL)	668.000	177.73	118,722.48	192,090.08
Apple Inc Com (AAPL)	713.000	16.42	11,711.02	180,952.27
Blackrock Inc (BLK)	117.000	152.66	17,861.47	112,520.07
Broadcom Inc NPV (AVGO)	136.000	334.68	45,516.18	42,093.36
Chevron Corporation (CVX)	560.000	163.36	91,480.35	115,864.00
Coca Cola Co Com (KO)	853.000	21.41	18,262.73	64,870.65
Costco Whsl Corp New Com (COST)	155.000	302.27	46,852.58	154,446.65
Honeywell Intl Inc Com (HON)	680.000	167.86	114,143.18	153,700.40
JPMorgan Chase & Co Com (JPM)	550.000	40.55	22,304.59	161,788.00
Johnson & Johnson Com (JNJ)	632.000	61.99	39,179.07	154,486.08
Lilly Eli & Co Com (LLY)	98.000	695.07	68,117.06	90,137.46
Lowes Cos Inc Com (LOW)	515.000	69.51	35,795.48	121,684.20
Mastercard Inc Class A (MA)	289.000	70.40	20,346.01	144,401.74
McKesson Corp (MCK)	107.000	439.87	47,066.07	92,593.52
Meta Platforms Inc Class A (META)	121.000	716.92	86,747.30	69,227.73
Microsoft Corp Com (MSFT)	357.000	74.16	26,475.83	132,150.69
Nextera Energy Inc (NEE)	1,070.000	61.86	66,191.06	99,381.60
Nvidia Corp (NVDA)	612.000	120.64	73,833.50	106,732.80
Pepsico Inc Com (PEP)	794.000	68.90	54,704.00	123,300.26
RTX Corp (RTX)	1,459.000	77.03	112,393.91	281,441.10
S&P Global Inc (SPGI)	93.000	187.63	17,449.73	39,556.62
Stryker Corp (SYK)	213.000	306.98	65,387.72	69,989.67
TJX Cos Inc New Com (TJX)	1,098.000	27.74	30,462.59	175,350.60
Texas Instrs Inc Com (TXN)	546.000	184.41	100,685.39	106,000.44
Thermo Fisher Scientific Inc (TMO)	142.000	560.43	79,580.47	69,797.26
Waste Mgmt Inc Del (WM)	154.000	233.61	35,975.88	35,387.66
iShares Core S&P Mid-Cap ETF (IJH)	3,105.000	34.98	108,598.07	209,680.65
iShares Core S&P Small-Cap ETF (IJR)	1,636.000	68.58	112,204.39	203,371.16
Domestic Total:	17,644.000		1,694,831.70	3,552,670.51
Equity ETF				
State Street SPDR S&P 500 ETF Trust (SPY)	719.000	416.33	299,339.90	467,594.46
Foreign				
Accenture PLC ADR (ACN)	351.000	243.10	85,328.63	69,599.79
Aon Plc CLASS A (AON)	148.000	382.23	56,570.32	47,771.44
Linde Plc (LIN)	55.000	474.77	26,112.28	27,266.80
Equity Total:	18,917.000		2,162,182.83	4,164,903.00

(continued on page 15)



CWA Local 13000 Emergency Fund

Investments *(concluded)*

	Shares	Unit Cost	Total Cost	Current Market Value
Fixed Income				
Corporate Bonds & Notes				
Bank Of America 5.015% 7/22/2033	60,000.000	100.34	60,206.13	60,423.79
Bank Of America Corp 5.819% 9/15/29	85,000.000	100.15	85,126.98	87,699.50
Berkshire Hathaway Finance Corp 1.45% 10/15/2030	70,000.000	99.89	69,925.99	62,268.64
Blackrock Inc 4.75% 5/25/2033	110,000.000	98.30	108,131.25	110,677.94
Duke Energy Carolinas 4.85% 1/15/2034	130,000.000	95.71	124,417.59	129,847.76
FN FA1559 Mtge 5.50% 5/1/2055	150,094.251	98.78	148,267.60	150,820.54
JPMorgan Chase & Co 3.782% 2/1/28	125,000.000	93.87	117,331.25	124,361.44
Merck & Co., Inc. Mkcinc 6.5 12/01/2033 Var USD Corporate	130,000.000	110.89	144,155.77	144,711.14
Morgan Stanley 6.407% 11/1/2029	135,000.000	104.72	141,373.14	140,858.11
PNC Financial Services 5.492% 5/14/2030	100,000.000	100.98	100,980.42	102,828.29
Texas Instruments Inc 2.25% 9/4/2029	100,000.000	92.97	92,969.76	93,703.09
United Health Group Inc 5.00% 4/15/2034	100,000.000	103.40	103,403.85	100,005.35
Corporate Bonds & Notes Total:	1,295,094.251		1,296,289.73	1,308,205.59
Corporate Bonds & Notes - Mortgage-Backed				
FN CB7968 Mtge 5.00% 2/1/2054	159,732.115	99.03	158,184.71	157,559.90
Fixed Income Fixed Income ETF				
Janus Henderson AAA CLO ETF (JAAA)	7,352.000	50.79	373,383.00	370,320.24
Janus Henderson Mortgage-backed Securities ETF	11,472.000	45.75	524,870.41	518,304.96
iShares 0-5 Year TIPS Bond ETF (STIP)	2,138.000	101.50	217,012.77	221,133.34
Fixed Income ETF Total:	20,962.000		1115266.18	1,109,758.54
Municipal Bonds & Notes - Taxable				
California St 3.05% 4/1/29	100,000.000	101.94	101,935.31	97,362.00
Radnor PA 1.729% 11/1/28	50,000.000	100.00	50,000.00	46,331.00
Municipal Bonds & Notes - Taxable Total:	150,000.000		151,935.31	143,693.00
U.S. Government Agency Obligations - Mortgage-Backed Bonds				
FR SD8368 6.00% 10/1/2053	71,765.144	98.94	71,006.22	73,315.79
Federal Farm Credit Banks Funding 1.33% 11/3/2026	200,000.000	100.03	200,051.37	197,148.60
G2 MA9365 Mtge 7.00% 12/20/2053	33,893.949	102.08	34,598.30	35,144.42
U.S. Government Agency Obligations - Mortgage-Backed Bonds Total:	305,659.093		305,655.89	305,608.81
U.S. Treasury Bonds & Notes				
U.S Treasury 4.00% 2/15/34	125,000.000	97.34	121,675.83	123,261.25
US Treasury Notes 2.00% 11/15/2026	175,000.000	103.76	181,573.54	173,088.93
United States Treasury 4.00% 10/31/29	305,000.000	99.29	302,827.54	306,189.68
U.S. Treasury Bonds & Notes Total:	605,000.000		606,076.91	602,539.86
Asset Total	2,800,088.429		6,040,315.53	8,036,992.67
Accrual Total				33,065.26
Grand Total	2,800,088.429		6,040,315.53	8,070,057.93



CWA
LOCAL 13000



CWALocal13000**NEWS**

AFL-CIO
MOURN FOR
THE DEAD.

FIGHT FOR
THE LIVING.

WORKERS MEMORIAL DAY
APRIL 28