

In this era of diminishing and, in some cases, vanishing pension plans, it is an obligation of those of us who still have defined benefit plans to understand the terms and conditions of our plans. Those terms and conditions are contained in the dreaded Plan Document, the 30- or 40-page book that is all but incomprehensible to the layman. So, where do we go to get help in translating this document that was written by lawyers for lawyers?

Fortunately, there is such a resource: the Pension Rights Center in Washington, D.C. Founded in 1976, the Pension Rights Center is a non-profit, non-governmental organization,

and is the nation's only consumer organization dedicated solely to protecting and promoting the retirement security of American workers and their families. For over 30 years, the Center has acted as a consumer watchdog to preserve key pension protections. It has secured the

adoption of a dozen federal laws and regulations and helped thousands of people obtain wrongfully denied pensions.

The Center's director and founder is Karen Ferguson. In the early 1970s, she worked as a litigator for Ralph Nader's Public Interest Research Group. In 1976, after she had moved on as a consultant for the United Mine Workers, she alerted



Karen Ferguson, Director and Founder, Pension Rights Center

Nader that companies were trying to undercut key provisions of the recently passed pension reform law we know as ERISA. Nader responded with an offer of office space and \$10,000 that enabled Ferguson to start her own non-profit organization. The Center's mission was to ensure that the interests of employees and retirees would be represented in retirement policy debates. The Center now has 10 full-time staff members and an annual budget of 1.8 million dollars. It receives its financial support from individual contributions; organizations such as the AFL-CIO, CWA, and AARP; government grants from the U.S. Administration on Aging; and private foundations.

If you are experiencing a problem with your pension, profit-sharing or retirement savings plan, help may be available through the Pension Information and Counseling Project. These are six private, non-profit counseling projects primarily



Bill Freeda

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## After the Show

by Bill Freeda



Pension Rights Center Staff. Back row (l-r): Barry Barth, Development Director; Karen Ferguson, Director; John Hotz, Deputy Director; Kyle Garrett, Client Intake and Referral Specialist. Front row (l-r): Rebecca Davis, Staff Attorney; Nancy Hwa, Communications Director; Karen Friedman, Policy Director; Victoria Kanios, Publications Manager; Joellen Leavelle, Communications and Outreach Coordinator; Kathe Reusing, Administrator.

funded by the federal government.

The Center has established the National Pension Assistance Project to develop a nationwide legal assistance delivery service for individuals needing help to enforce their pension rights. It has created the National Pension Lawyers Network and the Pension Assistance List, a resource you can use if you are in need of an actuary.

The Center also has written a series of helpful publications, including *A Guide to Understanding your Pension Plan*, published by the AARP. The Pension Rights Center regularly publishes two e-newsletters, *PRC News*, published monthly, and *Pension Action*, a biweekly publication for pension rights activists.

Currently, the PRC is supporting Senator Tom Harkin's (D-IA) "Restoring Pension Promises to Workers Act of 2007." PRC's Policy Director Karen Friedman spoke at the news conference introducing this bill. Among its provisions, the bill would require corporations that provide extravagant executive pay packages to maintain a defined benefit plan.

In the coming years, the work of the Pension Rights Center will become even more important. As more people reach retirement age, Karen and her staff are concentrating on finding retirement policies that will work in the long run in response to employers who no longer want to provide pensions and expect people to save money for themselves, a premise that is not working.

For more information, contact:  
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### NABET-CWA Calls on Locals to Support Retired Members Council

To help attract new members and form new chapters of the Retired Members Council (RMC), Sector President John S. Clark is urging NABET-CWA Local Presidents to make regular contributions to the RMC.

During the 2006 convention, as part of "Ready for the Future," the CWA challenged the Council to double its membership from 25,000 to 50,000 members in three years. But in order to grow the membership and make the Council effective, RMC Merger-Partners Sector President Joanne Bruch and Vice President Bill Freeda must attend Sector and District meetings, annual shareowner meetings and visit locals — all of which cost a considerable amount of money.

As part of the Merger-Partners Sector of CWA, NABET-CWA currently has just two locals contributing to the RMC. Clark asks that each local help in whatever way it can, either by contributing monthly or by making a one-time annual contribution.

For more information, locals should contact Helen Gibson at the CWA.

### ABC Retiree Pension Announcement

In a joint resolution dated January 8, 2008, between NABET-CWA and ABC Inc., the parties agreed to provide additional payment or payments to certain retirees or their beneficiaries during calendar year 2008 on an ad hoc, non-precedential basis. The payments are to be paid as soon as administratively practicable after January 1, 2008, to the following eligible participants:

1. Pensioners and Beneficiaries who commenced receiving a benefit payment on or before **December 1, 1999**, will receive a one-time duplicate payment in an amount equal to *twice* the monthly pension benefit that was received for the month of December 2007.
2. Pensioners and Beneficiaries who commenced receiving a benefit payment between **January 1, 2000 and December 31, 2003**, will receive a one-time duplicate payment in an amount equal to the monthly pension benefit received for the month of December 2007.

For a complete text of the resolution, contact Bill Freeda, 800-928-5279 or [bfreedanabetcwa@optonline.net](mailto:bfreedanabetcwa@optonline.net)

### Carrie Biggs-Adams Joins NABET-CWA Staff

NABET-CWA's newest Staff Representative, Carrie Biggs-Adams, started her job at the Union on October 1 and has quickly gotten involved in negotiating several contracts, including WKBW in Buffalo, WGBH in Boston, and WTNH in New Haven. She is also the staff representative for KDTV/Univision in San Francisco, NPR, PBS in Washington, D.C. and the House and Senate Recording Studios in D.C.

Biggs-Adams came to NABET-CWA from the Newspaper Guild, where she had worked since 2004. NABET-CWA asked her to bring her expertise in media bargaining and mobilization to the Union after the sudden departure of Paula Olson.

Prior to her work at the Newspaper Guild, Biggs-Adams worked as the CWA's Director of International Affairs, coordinating the Union's organizing drives in Puerto Rico and working with the many international organizations to which CWA belongs.

A member of NABET-CWA Local 53 for 32 years, Biggs-Adams previously worked at NBC/Burbank for 25 years as a videotape engineer, assistant editor, videotape librarian and Profile machine operator. Biggs-Adams's husband, also a NABET member, retired from NBC/Burbank a year ago.

"I think my work in various parts of the media business transfers easily to the issues that NABET-CWA is confronting, such as media consolidation," said Biggs-Adams. "I was happy to be able to step in quickly and bring my experiences from CWA to the Union."

One of the units she is assisting right now is WKBW in Buffalo, where the 70 technicians and on-air talent employees are working under a contract extension until January 31. Negotiations began in early December, when the company presented NABET-CWA with 70 pages of proposals. "The company wants to gut the entire contract, including maintaining separate seniority lists, and eliminating overtime after eight hours," Biggs-Adams said.

Biggs-Adams expects an active mobilization, including a boycott campaign that is already underway. She said she wants to help NABET integrate better with CWA and bring the many resources available from the larger Union to NABET, especially in mobilization situations. The negotiating committee includes Jerry Rott, Charlie Mikolajczyk, Rick Kowalski, Local Vice President Bob Hellwitz and Biggs-Adams.