



# NRLN Focus



Volume 14, Issue 1

Spring 2017

## ***The NRLN Clarion Call...Retirement Income Security and Need for Lower Rx Prices Advocated on Capitol Hill*** By Bill Kadereit, NRLN President



A forecast for a snowstorm and bitter cold did not deter 30 for the 32 leaders of the NRLN, retiree associations and chapters who attended the NRLN's Annual Leadership Conference, March 13 – 15, 2017 in Washington, DC. Of the two individuals who did not arrive as scheduled, one was going to drive from upstate New York where it was snowing and the other person's flight from Florida was cancelled because the airline feared the forecast.

In recent years, the NRLN had been holding its first of two Washington, DC meetings in mid-February, but with the idea of avoiding winter weather scheduled the 2017 conference in mid-March. Although the famous cherry trees had bloomed a month early, Mother Nature decided it wasn't time for winter to be over.



*Snowmen at Capitol during NRLN appointments*



*Senator Deb Fischer (NE) with Vern Larson, President, Avaya Retirees Chapter, and NRLN President Bill Kadereit*

Except for the attendees from the western states who must fly in on Sunday, the majority of attendees flew in on Monday morning. As usual, Monday afternoon, beginning at 1:00 p.m. until 5:30 p.m. a briefing session was held at the hotel. This article covers a variety of material that I hope you will find informational and important. It will take some time to read it all but I hope you will consider it time well spent.

### **Political Landscape Overview**

Alyson Parker, NRLN Executive Director, opened the briefing session with her perspective on what to expect from the new 115th Congress and the new President. She explained the main focus on Capitol Hill had mainly been on repeal / replacement of the Affordable Care Act (ACA). Following what happens

with ACA, Congress is expected to take up tax reform for businesses and individuals. Both ACA and tax reform were among President Trump's campaign promises.

President Trump had also promised to reduce the cost of prescription drugs. While he has had meetings in the White House with pharmaceutical industry executives and members of Congress who have introduced bills the NRLN supports to reduce the cost of drugs, nothing has been accomplished.

### **Keeping Watch to Protect Medicare**

Another campaign promise by the President was not to touch Social Security and Medicare. The NRLN is closely watching whether Speaker of the House, Paul Ryan, attempts to slip into some legislation his plan for privatizing Medicare through "premium support" (vouchers) so in the future when Americans reach age 65 (if the eligibility age is not raised) they would choose between Medicare and shopping for health care insurance with a voucher paid to insurance companies.

In April 2011, when Speaker Ryan was the Chairman of the Budget Committee, the House of Representatives passed in a 2012 budget blueprint a proposal to replace traditional Medicare with vouchers. Fortunately, after the outrage it ignited among some politicians and the public, the proposal was not passed by the Senate.

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Back then, an analysis of the proposal by the Congressional Budget Office (CBO) concluded that turning Medicare over to private insurance plans would result in seniors paying twice as much for their care, would raise administrative costs and would not keep medical inflation as low as traditional Medicare has done.

### **Social Security Not a Current Target**

On the Social Security front, as you are already aware, the Cost of Living Adjustment (COLA) this year was 0.3%. The increase in the Medicare Part B premium more than offset the COLA increase. So far in this Congress, no one has introduced a bill like the one that died in the 114th Congress that would reduce Social Security costs by changing the benefits formula to reduce payments progressively for high earners. It would gradually raise the full retirement age from 67 to 69 for people who are today 49 or younger. And, it would change the inflation metric used to calculate benefits to one that shows lower inflation, essentially slowing the growth in benefits, and eliminate cost of living adjustments for high earners. Let's hope a similar bill does not surface again.



(At right) Ray Pasternak, Villages Chapter, Grainger Goodman, NCRO, and NRLN President Bill Kaderleit met with Celia Glassman and Eduardo Sacasa, staffers for Sen. Marco Rubio (FL)



Senator Gary Peters (center) meets with leaders of the National Chrysler Retirement Organization and (at left) two leaders of Detroit Edison Alliance of Retirees

### **Comparison of Study and Surveys**

I began my presentation with a slide showing a comparison of a University of Maryland Social Security Survey, a Motley Fool (financial news website) Study and NRLN Member Surveys versus NRLN 2016 Proposals on Social Security. The bottom line on the surveys and study is that the vast majority of Americans favor increasing financial support to the Social Security Trust Fund by raising the cap on payroll income from its current \$127,200 to as much as \$250,000. Eighty percent in the Motley Fool Study favored eliminating the cap over 10 years. Such action would reduce the Social Security Trust Fund shortfall by 71%.

The current payroll tax rate for Social Security is 6.2% for the employer and 6.2% for the employee. In the Motley Fool Study 83% supported raising the tax to 7.2% in 2022 and 8.2% in 2052. This action would reduce the shortfall by 77%. In the University of Maryland and the 2016 NRLN survey, 66% supported raising the payroll tax rate but the amount was not specified. The NRLN's Social Security protection proposal advocates increasing the payroll tax between 0.5 - 1.5% with a sunset provision for when the Trust Fund is actually secure.

### **Different Proposals to Fix Social Security**

On my next slide I noted that some in Congress are advocating fixing Social Security's shortfall by:

- Reducing Social Security benefits for the top 25% of lifetime earners (means testing).
- Gradually raise the retirement age for full Social Security benefits to 68 or 69 years old from 67 for those born in 1960 or later.
- Change the current Consumer Price Index for calculating COLA from CPI-W (Urban Wage Earners & Clerical Workers) to CPI-C (Chained Index) that would result in smaller or no COLAs.

These proposals would only reduce the Social Security shortfall by 15 – 20%.

The NRLN opposes means testing for Social Security benefits. Who wants to leave it up to the federal government to decide how much money you should have to live on during your senior years?

The NRLN opposes raising Social Security's full benefits retirement age to 68 or 69. While some Americans are living longer many, particularly poorer citizens, are not. Many workers in physically demanding jobs are unable to do their work into their late 60s. Also, many business want to replace older workers with younger employees with the latest technical skills.

The NRLN supports either keeping CPI-W, but prefers CPI-E (Elderly, healthcare weighted)

The NRLN believes it should be mandatory going forward that payroll tax revenue for Social Security must



Martha Deahl, President, Arizona Chapter with Rep. Tom O'Halleran (AZ01)



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be held in trust and no longer be use as general revenue as it has been when there was a surplus.

### **Congress Didn't Prepare for Baby Boomer**

I showed two slides that illustrated the impact of the Baby Boomers on Social Security and Medicare. Congress and past Presidents did not take action to prepare for properly funding these two vital programs. Currently, 10,000 Americans are turning age 65 every day. We reach the peak of the Baby Boomers in 2030 at slightly more than 60 million.

The projection is that Baby Boomers will decline to slightly under 20 million by 2050, but by then the number of Americans age 65 and older will be nearly 90 million. Members of Congress and the President need only to examine data from the U.S. Census Bureau, as I did, to understand the problem that needs to be solved for Social Security and Medicare.



*Jim Odle (right), President, DuPont Retirees Chapter, with Brian Winseck, staff member, for Senator Chris Coons (DE)*

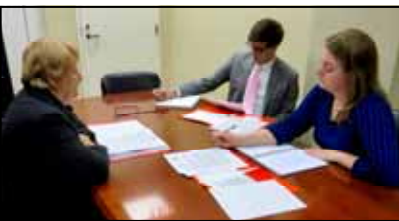
### **Marilyn Moon Addresses Social Security**

At this point, I paused my presentation when our guest speaker arrived. She was Marilyn Moon, an Institute Fellow and Director of the Center on Aging for the American Institute for Research, one of the world's largest behavioral and social science research and evaluation organizations. Ms. Moon is a former public trustee for the Social Security and Medicare Trust Funds. We had asked her to speak about the research she has done into health care, particularly Medicare.

Testimony to her expertise is that she was among the distinguished experts who discussed the present and future role of Medicare and its key challenges during Medicare's 50th Anniversary observance at the annual American Society on Aging conference in Washington, DC on March 20, 2016.

Ms. Moon began by saying it is a frustrating time because "all of the oxygen" on Capitol Hill is being taken up by discussion on the Affordable Care Act. She believes that Medicare should be a part of the discussion. The reason is because Americans need good health care in their 50s and 60s in order to be healthier when they reach age 65 and not be a greater expense to Medicare.

She thinks Medicare should be viewed in the overall health care system. "Everything else besides Medicare is small," she said. "Very few things can be done with Medicare that doesn't affect beneficiaries. What is one person's health care service is another person's vital service."



*Judy Stenberg (left), Vice President, Pacific and Mt. West Region, meets with Hannah Vanhoose and Kellin Clark, staff members, for Senator Jon Tester (MT)*

### **Medicare Is Not Broken**

Ms. Moon noted that 10% of the population accounts for 70% of services at any age, including Medicare and Medicare has a risk pool that takes everyone age 65 and older. She said Medicare is not broken because it has lower costs than Medicare Advantage plans and has price controls.

"I'm concerned about Medicare beneficiaries," she said. "Half of the people over 65 have incomes of \$25,000 or less. If you raise Medicare Part D [prescription drug plan] by 10 to 20% you are heavily impacting low income people."

She pointed out that to raise the eligibility age for Medicare doesn't save much because those 65 to 66 are only 5% of the cost of Medicare.

### **Premium Support Is Dressed Up Vouchers**

Ms. Moon contends that the premium support plan supported by some members of Congress is vouchers "all dressed up." Within a few years after implementation of the premium support plan the voucher would not be worth very much toward the purchase of a health care insurance plan for Americans age 65 older.

On the high prices of prescription drugs, she noted that pharmaceutical companies claim that it is due to their high cost for research. To this she said "bull hockey", pointing out that much of the basic research on medicines is done by the federal government's National Institute of Health (NIH). She said 14% of Medicare's cost is prescription drugs.





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In closing she said if Americans care about Medicare, we need to come up with a modest amount of revenue to sustain it.

### **Three Slides Focus on Medicare**

When I had paused my presentation upon Ms. Moon's arrival, my next three slides were on the subject of Medicare. When Ms. Moon asked for comments and questions, I returned to my slides.

My first slide showed the CBO's March 2016 Updated Budget Projections for 2016 – 2026 of the trillions of dollars in each Medicare expense category with a grand total of \$11,146,719,028. The slide also showed that 69% of Medicare participants are in traditional Medicare and 31% are enrolled in Medicare Advantage plans.

The take away from the slide was that Medicare Outlays for Every 1% of Enrollees Served was \$3,114,202,899 for traditional Medicare compared to \$5,504,516,129 for Medicare Advantage.

My next slide on Medicare was a tutorial on Medicare, with the same plan everywhere, and Medicare Advantage, with many various plans that vary by state, region and insurer. My final slide on Medicare was a Summary of Speaker Ryan's premium support and other concerns. Should the premium support plan become law the NRLN's concern is that the 2023 payout cap of 1% over Gross Domestic Product (+ Inflation) force Medicare A & B out of existence.

My parting words on Medicare were: "Trusting insurers and pharma to lower costs and prices is a fantasy."

### **Separate Article for More Chapters**

The next presentation was by Martha Deahl, NRLN Vice President – Southwest Region and NRLN Arizona Chapter President, who represents all chapters on the NRLN Board of Directors. Her presentation was about the NRLN's Retirement Communities Marketing Plan. See a separate article on this subject.

### **Preserve Medicare Benefits In ACA**

Ed Beltram, NRLN Vice President – Communications, and Michael Calabrese, NRLN Legislative Adviser, presented information on the talking points that should be used in meetings on Capitol Hill.

Ed began the briefing. At the time of the conference in mid-March, members of Congress were almost totally focused on the repeal / replacement of the Affordable Care Act (ACA). One of the NRLN's objectives was to urge Representatives and Senators to preserve what was in the ACA that has been beneficial to Medicare, the program President Trump has pledged not to affect.

When the ACA was originally debated in Congress in 2010, the NRLN did not take a position on the entire bill. We supported provisions in the bill favorable to retirees and opposed provisions of the bill unfavorable to retirees. Likewise, with regard to action that Congress may take, the NRLN is advocating preserving what has been good for Medicare beneficiaries. We advocated retaining the following for Medicare:

- Medicare beneficiaries' preventive screenings.
- Closing the Medicare Part D "donut hole" which is the difference between what a beneficiary has to pay for after reaching the initial coverage limit and the amount the government pays for "catastrophic" drug coverage.
- Rewarding reimbursement health plans, doctors and other medical care providers if they improve health outcomes and quality.



*Joe Huber (left) and Frank Spryszak (right), Chrysler retirees, with Gideon Bragin, Senior Policy Advisor, for Senator Sherrod Brown (OH)*

When the ACA was enacted, the NRLN believes there was a major omission for Medicare beneficiaries. While the ACA provided catastrophic coverage for Americans under age 65 it was not provided for seniors age 65 and older. We advocated retaining the catastrophic coverage provided by the ACA, but also include Americans age 65 and older.

### **CBO's Old Irrelevant Claims**

As was the case in the fall 2016 fly-in, Prescription Drug Price Gouging was



*Leaders of NRLN, Retiree Associations and Chapter meet with Senate Judiciary Committee staff members to propose bankruptcy code reforms*



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again on the lobbying agenda. Ed pointed out that some Representatives and Senators and members of their staffs might continue to cite as a rebuttal to the NRLN's proposal for Medicare to negotiate the price of prescription drugs the Congressional Budget Office (CBO) letters that there would be very little savings if Health and Human Services (HHS) required competitive bidding for Medicare's drug business. The NRLN's response is the CBO directors' letters to Congress in 2006 and 2007 are old irrelevant claims. The letters were written when generic drugs represented 20% of the volume of prescription drugs sold. Now generics represent 80% of the market by volume.



*Martha Deahl, President, Arizona Chapter, with Rep. Andy Biggs (AZ-05)*

### **Rx Bills the NRLN Supports**

There are bills in Congress that represent what the NRLN has been advocating for a number of years. Conference attendees were asked to lobby for passage of the following bills during their Capitol Hill appointments:

- **S. 41 and H.R. 242, Medicare Prescription Drug Price Negotiation Act of 2017**, to allow Medicare to negotiate the best possible price of prescription drugs.
- **S. 92, Safe and Affordable Drugs from Canada Act of 2017**, to allow individuals to import a 90-day supply of prescription drugs from an approved Canadian pharmacy.
- **S. 469 and H.R. 1245, the Affordable and Safe Prescription Drug Importation Act**, would lower cost of prescription drugs by allowing Americans to import safe, low-cost medicine from Canada and would authorize the HHS Secretary in two years to allow importation from other advanced countries.
- **S. 124, Preserve Access to Affordable Generics Act of 2017**, to expand consumers' access to the cost-saving generic drugs and increase competition between drug manufacturers to end "pay for delay" deals—the practice of brand-name drug manufacturers using anti-competitive pay-off agreements to keep more affordable generic equivalents off the market.

During appointments a proposed letter would be presented with a request for the Representative or Senator to sign the letter and send it to HHS Secretary Tom Price. The letter points out that Secretary Price has the authority under the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 to issue an order to begin the legal importation of drugs from Canada. The letter is similar to the letter that I sent to Secretary Price on February 15, 2017. (The letter is posted at [www.nrln.org](http://www.nrln.org) under the Letters to Washington tab.)

The next two issues to lobby were also repeats from the fall fly-in—protecting retirees in pension plan mergers and when corporations merge, are acquired or divisions spun-off.

### **Protections Needed for Pension Plans**

With some companies, merging a well-funded pension plan with one or more poorly funded pension plans to avoid a contribution has become a way for financial engineering. During their appointments, the NRLN leaders were to lobby for legislation to require pension plan sponsors to obtain approval from the Pension Benefits Guaranty Corporation (PBGC) and the Internal Revenue Service (IRS) before combining pension plans. Proposed legislative language was provided to accomplish this.

As globalization and the acquisition of American companies by foreign firms and investors becomes increasingly common, there is a particular concern about the PBGC's ability to deter plan terminations by, or recover assets from, foreign-owned or foreign-based plan sponsors and named fiduciaries. Unfortunately, the PBGC and other federal regulators lack the tools to protect retirees from unnecessary and severe terminations. ERISA's outdated and narrow protections create a number of gaps that can harm retirees.

The NRLN's proposals request legislation to give the PBGC more authority to better protect the interests of retirees when there are corporate mergers, acquisitions and spin-offs – particularly in the case of foreign ownership. Proposed legislative language was provided to accomplish this.

### **Bankruptcy Reform Proposals**

Michael, who is the author of practically all of the NRLN's whitepapers and drafts of legislative language,

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did the briefing on the changes the NRLN is advocating to the federal bankruptcy code to better protect retirees' pensions and health care benefits when their former employer declares bankruptcy.

Among the NRLN's proposals:

- Congress should revise Section 1114 of the Bankruptcy Code to clarify that the protections of retiree health and welfare benefits extend to "any plan, fund, or program" providing those benefits (as Congress intended, but some courts have ignored);
- The statute should be amended to require prompt appointment of a Section 1114 committee to represent retirees within 60 days and give bankruptcy court judges additional flexibility to expand the power of a retiree committee;
- Congress should require the continued minimum funding of pension plans during bankruptcy proceedings.
- Congress should require corporations to file Chapter 11 reorganization cases in the judicial district where they have their principal place of business, or principal assets, rather than in a distant district where they have few employees, retirees, assets or connections to the community;
- Congress should provide that qualified pension plans for workers, managers and retirees may not be terminated in bankruptcy unless the corporation's current and recent senior executives also give up any priority status claim for their accrued non-qualified pensions and deferred compensation plan benefits.

#### **Despite Snow Meetings Take Place**

Around the time the conference dinner was over Monday evening, it began to snow. Despite the snow, wind, awful traffic conditions on Tuesday and the single digit wind chill on Wednesday, very few appointments were cancelled by Congressional offices. Twenty-four attendees plus three NRLN leaders were able to represent you at more than 70 different meetings in Senate and House buildings. NRLN retiree association and chapter leaders lobbied Senators, Representatives, chiefs of staff, legislative directors, and other staff members.

In addition, on Wednesday, representatives of the Avaya Retirees Chapter (Avaya is in bankruptcy court now), DuPont Retirees Chapter, National Chrysler Retirees Organization, Lucent Retirees Organization along with NRLN President Bill Kadereit and Alyson Parker, NRLN Executive Director, met with the counsel and another staff members of the Senate Judiciary Committee. The Committee has jurisdiction over bankruptcy law legislation in the Senate. The NRLN presented its arguments for the need to make changes in the federal bankruptcy code to better protect retirees.

While no major bankruptcy reforms are expected to be taken up by Congress this year, we will be watching for any opportunity to add an amendment to a bill making its way through the legislative process.

#### **Generally Positive Feedback from Meetings**

Feedback about the appointments on Capitol Hill was generally positive. Again this year many staff members welcomed receiving the NRLN' proposed legislative language written to better protect retirees in pension plan mergers and when corporations merge, are acquired or spun-off. Alyson will follow up with a number of Congressional staff members who were particularly receptive to some of the NRLN's proposals.

The process to try to gain legislation is almost always a long process. Our spring and fall meetings when leaders of NRLN retiree associations and chapters who are constituents of Representatives and Senators adds credibility to the Alyson's and Michael's efforts week after week throughout the year. We should all appreciate the leaders of the retiree associations and chapters who took the time to come to our nation's capital and deliver the NRLN's legislative agenda issues to members of Congress and their staffs.

Having appointments on Capitol Hill were leaders from seven retiree associations: Telco/AT&T, Engineering Retirees Society (Boeing), Detroit Edison Alliance of Retirees, EKRA-Kodak Retirees, National Chrysler Retirement Organization, Lucent Retirees Organization and NWB/Qwest/CenturyLink, and five NRLN Chapters: Arizona Chapter, Avaya Retirees Chapter, DuPont Retirees Chapter, Villages (Florida) Chapter and Washington State Chapter.



## Forming Chapters in Retirement Communities

Martha Deahl, President, Arizona Chapter, and NRLN Vice President – Desert Southwest Region, who represents all Chapters on the NRLN Board, made a presentation during the Washington, DC Monday afternoon briefing session on the NRLN Retirement Communities Marketing Plan.

With the first successful formation last year of a Chapter in a large retirement community, the NRLN Villages Chapter will serve as a model to target the creation of Chapters in other large retirement communities. Support from The Villages Property Owners Association (POA) was essential to the formation of the NRLN Villages Chapter and continues to be an important interface.

Martha reported that she and NRLN President Bill Kadereit have done an analysis of retirement communities with POAs or Home Owner Associations (HOAs) and a minimum of 2,000 homes in all sunshine and coastal states from Washington to Maine. The preliminary target states identified are Arizona, California, Florida, New Jersey and Texas, with the initial focus on large retirement communities in Arizona and Florida.

The Presidents and Boards of the POAs or HOAs and been identified and Martha will soon begin contacting the leaders in Arizona's largest retirement communities. An NRLN team to support Martha's efforts in Arizona is composed of NRLN President Bill Kadereit, Ed Beltram, NRLN Vice President – Communications; Bob Martina, NRLN Vice President – Grassroots and Chris Dyrda, NRLN Vice President – Southeast Region.



## A View From Washington

Your Participation Matters

By Alyson Parker, NRLN Executive Director

Our spring fly-in to Washington, DC was a success despite the snowstorm that blanketed DC with frigid temperatures, snow and ice. We lost two attendees who could not get in, but we still managed to have most of our scheduled meetings - over 70. I thank everyone who attended and tirelessly walked the halls of the House and Senate buildings on Capitol Hill to meet with their members of Congress.

In addition to the fly-in, the NRLN has been active in other ways. We recently sent a petition to President Trump with close to 6,000 signatures setting forth our arguments as to why Medicare should be able to competitively bid on prescription drugs and to permit the importation of prescription drugs.

The NRLN also sent a petition to Congressman Steve Russell (OK-05) recently urging him to oppose the privatization of Medicare and we did an Action Alert for members to send a letter to their member of Congress regarding the importation of prescription drugs.

These are just a few examples of NRLN activity that has occurred recently. I thank everyone who participates when asked to send a letter to their members of Congress or to sign a petition.

The legislative process from a citizen's standpoint can be very slow, tedious and frustrating. Fortunately, we in the NRLN benefit from our communications technology to reach members of Congress in a friendly way that I hope you appreciate. The impact that your meetings, phone calls and letters have are not readily apparent always, but they do make a difference. It is because of your participation that the NRLN is a recognized retiree organization on The Hill and by the agencies.

When I go to meetings on The Hill, I frequently receive comments that they have heard from constituents who are members of the NRLN. This is exactly what we want. We want to be a known entity and for the staff and the member of Congress to know our positions. It is because of your participation that I, as NRLN's DC representative, get invited to meetings at the PBGC and on The Hill.

As a grassroots organization, part of what we do is defensive - we prevent negative legislative language harmful to retirees from becoming law and the other part is offensive - we actively work to have legislation passed for your benefit. The NRLN cannot be effective in defending against negative provisions, such as privatization of Medicare, and in moving language to your benefit such as back door reversions (pension asset protection) without your participation. Your participation does matter and I appreciate your support as we work for the income security of retirees and lower the cost of prescription drugs.





## Four NRLN Board Members Re-elected

The NRLN Board of Directors re-elected four members during its January 18, 2017 conference call. The re-elected Board member, for a two-year term, are Martha Deahl, Chuck Gilbert, Mike Stohlmeyer and Bob Tompkins. The new terms for the Board members were effective January 1, 2017.



**Martha Deahl**, who lives in Phoenix, AZ is President of the NRLN Arizona Chapter and NRLN Vice President – Desert Southwest Region. She has represented all NRLN Chapters on the Board since 2013. She retired from US West (now CenturyLink) in 1998 after 25 years of service. She moved through the organization holding many positions while being instrumental in the development and deployment of emerging technology and products internally and with customers. Martha played a key role in the creation of the Agent Channel within US West. She held many management positions causing her to work throughout the company's 14 states region while managing Arizona and New Mexico.



**Chuck Gilbert**, President of the TelCo Retirees Association composed of Pacific Bell/Nevada Bell retirees, has been an NRLN Board Member since January 2007. During his 29-years of service to AT&T, AT&T Long Lines and Pacific Bell, his tours of duty included training, accounting, marketing and PacBell's General Representative to the California Public Utilities Commission. Gilbert, who lives in San Diego, CA, has been an entrepreneur as President of Diversified Legal Services/ CopyPro, Inc.; President of IHC Integrative Health Care, Inc.; owner of Assured Medical Staffing, Inc.; owner of The Abbey Home Décor; Partner in Gilbert Properties, and Partner in IPC, Inc. Investments. At age 84, Chuck is still bicycle racing on the road and track. In June 2016, Chuck sponsored his team and they set a time record for over age 70 from San Diego, CA to Durango, CO, covering the 874 miles, in 2 days, 7 hours and 59 minutes. Gilbert said he is married to Angela Monteleon Gilbert. She is the 40-year owner of Montwood Kennels, breeder of national champion Doberman Pinschers.



**Mike Stohlmeyer** is a member of the Executive Committee of JDRO – A Family of John Deere Retirees. He joined the NRLN Board in 2014, serving out the last year of Bill Gabbard's two-year term and was re-elected in 2015. He holds degrees in Business Administration and Economics from the University of Wisconsin-Platteville. He went to work for John Deere in Dubuque, IA in 1960. He spent most of his 41-year career with John Deere working in the Labor Relations field. He served as Management Co-Chair of the Dubuque Labor Management Council and Management Co-Chair of the Iowa State Labor Management Committee. He also served as Board Member and officer on the Mid-America Labor Management Committee and as a Board Member on the National Labor Management Committee. He retired from Deere & Company in 2001 as Senior Division Manager, Labor Relations. He and his wife, Betty, reside in East Moline, IL.



**Bob Tompkins** was re-elected to the Board as NRLN Vice President – Secretary/Treasurer, a position he has held since 2008. He also serves as Vice President – Secretary/Treasurer of the American Retirees Education Foundation (AREF) formed by the NRLN. He is President of the Detroit Edison Alliance of Retirees. A Milford, MI resident, he worked for Detroit Edison (DTE) for over 25 years in various leadership roles that included administration, purchasing, information services and support to engineering. Tompkins had owned a tax preparation firm for 45 years that he recently transferred to his son.

### National Retiree Legislative Network, Inc.

*The NRLN is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees. Our mission is to secure federal legislation to protect retirees' employer-sponsored pensions and benefits plus keep Social Security and Medicare strong.*

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