



# NRLN Focus



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## ***The NRLN Clarion Call ...***

**It Takes Persistence in Washington, D.C.** By Bill Kadereit, NRLN President



During the October federal government shutdown opinion polls showed American's confidence in Congress and the President at or near an all-time lows. Seeing the bitter partisanship and reluctance to workout compromises, caused many voter to feel that all of them should be thrown out of office.

The frustration is understandable. But under the U.S. Constitution the only members of Congress that can be thrown out of office in a given federal election year are the 435 members of the House of Representatives and one-third of the members of the Senate whose seats are subjected to voters. The facts are that in most elections 80 percent or more of the incumbent Representatives and Senators are reelected.

According to the Center for Responsible Politics, few things in life are more predictable than the chances of an incumbent member of the U.S. House of Representatives winning reelection. With wide name recognition, and usually an insurmountable advantage in campaign cash, House incumbents typically have little trouble holding onto their seats. Senate races still overwhelmingly favor the incumbent, but not by as reliable a margin as House races. Big swings in the national mood can sometimes topple long time office-holders, as happened with the Ronald Reagan revolution in 1980. Even so, years like that are an exception.

Because members of Congress tend to be the same over a number of years, the NRLN has the philosophy that we are in it for the long haul. This is why we strictly adhere to our charter of being non-partisan and we have worked with both parties since the NRLN's formation in 2002.

As the Democrats or Republicans come to power in the House, Senate and White House priorities change. The NRLN's priorities for the protection of retirement income, reducing

*(Continued on page 2)*



(Continued from page 1) ***The NRLN Clarion Call ...***

health care costs and the safeguarding of Social Security and Medicare have been constant over the years. Thus, the NRLN board, staff and grassroots members must be persistent in advocating legislation that serves the best interest of retirees and future retirees.

In the NRLN's surveys of our grassroots members we have a question on whether grassroots members take action when the NRLN sends out an Action Alert requesting they send the NRLN's sample letter to members of Congress. In addition to the multiple choice responses, we have received a number of written comments along the lines that members of Congress wouldn't pay any attention to their letter so why bother sending it.

NRLN, retiree association and chapter leaders along with our state and congressional district leaders have to constantly work to convince a significant number of grassroots members that it is important to communicate the NRLN's legislative initiatives to their elected representatives. Even if the Representative, Senator or President does not respond or just sends an automatic or canned response, I can assure you based on my visits to offices in Washington, D.C. someone on their staffs are keeping score on the letters, emails and phone calls received and the elected representative understands what constituents are supporting and opposing.

With the Action Alert and sample letter system that the NRLN provides for grassroots members who have Internet access, you don't even need to incur the cost of a postage stamp for your letter when it is emailed to legislators, the President or federal agencies.

A number of our retiree associations, chapters and state and congressional district leaders are making personal contact with their Representatives and Senators when they are back home. This is a highly effective way to advocate the NRLN's legislative priorities and I thank them for their efforts.

Unfortunately, the federal government shutdown caused the NRLN to cancel its Fly-In to Washington, D.C. that was scheduled for October 7 – 9. There was no use incurring the travel expenses when most appointments with Representatives, Senators and members of their staffs had been cancelled. Our next opportunity for meetings on Capitol Hill will be during the NRLN's Annual Leadership Conference on February 3 – 5, 2014. An article in this newsletter provides information about the conference. I encourage you to attend.

Now that the federal government operations have been resumed, I think members of Congress and President Obama and his administration will be working to rebuild their image with Americans. During the final months of this year the NRLN will continue to

*(Continued on page 3)*



(Continued from page 2) ***The NRLN Clarion Call ...***

propose to them what they can do to help America's retirees. Watch for our Action Alerts and be sure to email the NRLN's sample letter along with your personal comments inserted to your elected representatives.

Remember, it takes persistence to accomplish anything worthwhile in our nation's capital.

## **Register Now for NRLN's Washington, D.C. Conference February 3 – 5, 2014**

**The National Retiree Legislative Network's 2014 Annual Leadership Conference will be held during the first week of February at the Washington Court Hotel, 525 New Jersey Avenue N.W. in Washington, D.C.**

**A registration page has been set up on the NRLN website at <http://www.nrln.org/flyin.html>. Individuals who register on the NRLN website will be informed when the hotel has set up the room reservations routine for the NRLN. The Washington Court Hotel is providing a very competitive room rate of \$239 per night plus tax and fees.**

**The conference will begin at 2:00 p.m. EST on Monday, February 3, with a business meeting that will include presentations on the NRLN's top legislative priorities for 2014 and plans for NRLN grassroots network actions.**

**Meetings on Capitol Hill with Senators, Representatives and their staff members will take place on Tuesday, February 4, and Wednesday, February 5. Some attendees will arrive early on Sunday, February 2, and some may elect to stay over for more Capitol Hill meetings on Thursday, February 6.**



*(Continued on page 4)*



(Continued from page 3) **Register Now for NRLN's Washington, D.C. Conference**

**Presidents of retiree associations and chapters affiliated with the NRLN are encouraged to solicit as many of their Grassroots State and Congressional District leaders as possible to attend the conference. Members of retiree associations and chapters who are interested attending the conference should check with the leaders of the organizations. At-large members of the NRLN are also welcome to attend the conference.**

**The sooner individuals sign up to attend the better it will be for the NRLN to make plans for the conference.**

## A View From Washington

By Marta Bascom, NRLN Executive Director

### The Solution to the Shutdown Brings Challenges for Retirees



As part of the compromise to open the federal government, 29 members of the Budget Conference Committee have until December 14th to agree upon a budget for fiscal year 2014. This budget report would then be presented to the full House and Senate for a vote. Early and future retirees in this country need to pay close attention to this process because Medicare and Social Security are in play.

Neither political party liked the unpopular broad 10% budget cuts which are referred to as sequestration. The sticking point is that both sides have their own ideas about how to provide "replacement cuts" so as to not get stuck with the systemic-wide sequester. House Republicans are focusing on Medicare and Social Security as the best candidates for trimming the budget. While Democrats will not publicly agree to any cuts to these programs, it is believed that they might concede if Republicans agree to new taxes. Republicans will oppose new taxes, but the possibility of any agreement to cut retirees' benefits between the two parties is a serious threat to younger and near-future retirees who have been relying on these programs in their financial planning for retirement.

Should there be significant cuts to these programs, retirees under 65 and older workers will not have much time to make adjustments to their current spending and save for the higher costs they could expect. Health care costs, especially the cost of prescription

*(Continued on page 5)*



(Continued from page 4) A View From Washington

drugs are very likely to continue to increase. Adding to the financial stress, future fixed-income retirees would see shrinking income should Republicans and Democrats agree in the end to Social Security cuts.

The NRLN has made its position clear to policymakers that these are not the cuts that should be made to trim the budget. Such cuts would be immoral as well as counterproductive. The growing retiree population would experience enormous economic hardship which would increase the pressure to expand public assistance programs. The subsequent "retiree bail-out" will render the current efforts to trim the deficit and harness federal expenditures a complete failure.

Retirees understand that Congress has to make tough decisions in dealing with budget cuts. There are always winners and losers in these cases and we've elected our representatives to make that call as we, the electorate, deem appropriate. The NRLN will continue to ask for your help in making sure your representatives know that retirees must not be labeled as losers in this fight. These are bread and butter issues for America's seniors and retirees must elbow their way to their seat at the table.

## AT&T Ameritech /SBC Retirees Profile

AT&T Ameritech /SBC Retirees (AASBCR<sup>®</sup>) was formed in 2003 to preserve and enhance the pensions, healthcare, and other benefits earned by retirees while employed by AT&T Ameritech /SBC and its predecessor and/or successor companies.

AASBCR<sup>®</sup> recognizes that the continued financial strength of AT&T is critical to the achievement of the objective, and therefore supports the company and its legislative agenda, when appropriate.



Carole Lovell, AASBCR President & Director of Membership & Benefits, is one of five board members. She began her career with Ohio Bell in Cleveland. Her 33-year career included working in the Marketing Department handling major business accounts and in the Information Technologies Department where she designed, installed and managed internal data systems.



Ray Sternot, AASBCR Vice President, Legislation and Regulations, has served on the NRLN Board of Directors since 2008. He began his telephone company career as a Circuit Designer at Ohio Bell. During his career of over 32 years, he held various positions in craft at Ohio Bell and management positions in Southern Bell, Ohio Bell, Ameritech and SBC before retiring in November of 2000 as an Associate Director - New Product Integration within

*(Continued on page 6)*





(Continued from page 5) **AT&T Ameritech /SBC Retirees Profile**

the Network Operations Planning organization of SBC. Sternot serves on the NRLN's Legislative Affairs Committee, Regulatory Committee and Grassroots Committee.

**AASBCR's strategy to protect retiree benefits includes:**

- Maintain a mutually supportive relationship with AT&T.
- Insure that AT&T contracts are adhered to as we understand them.
- Build the largest possible AASBCR® retiree membership base in order to provide the maximum possible impact on retiree issues with governmental bodies and AT&T.
- Use shareholder proposals to gain retiree issue recognition and attention from AT&T.
- Influence and assist in the development of legislation (Independently and in cooperation with the NRLN) that will protect promised retiree benefits from shrinkage.
- Extend our collective influence by being a member of the NRLN, learning from other NRLN members and providing support to the NRLN
- Engage in litigation as a last resort where a "cause of action" exists in the retiree benefit arena that affects a large number of retiree members. This may occur if unanimously approved by the AASBCR® Board of Directors.

"When we receive a note like this one from an AASBCR member, it causes our Board members and other volunteers feel like their efforts are worthwhile," Lovell said.

"I just opened my email and read the 4th Qty Newsletter from AASBCR. It leaves me with a comfortable feeling to know that people like you along with representatives like Ray Sternot and the rest of your board are out there in the trenches working diligently to protect the interest of the ATT/Bell Company retirees. I will work on adding members to the list if at all possible. I also feel the annual fee asked for by AASBCR is the best money I and the rest of us spend all year long."

To learn more about AASBCR go to [www.aasbcr.org](http://www.aasbcr.org).

## Aetna Retirees Association Profile

One of the first things the Aetna Retirees Association (ARA) did after its formation in 2004 was to become an association member of the NRLN.

The mission of the ARA is to assist retirees in protecting company-provided retirement benefits including medical, dental, vision, prescription drug, life insurance and pensions to which Aetna committed itself as a part of the company's overall compensation package. The ARA's motto is "Helping Aetna Keep its Promises."



John Perra, ARA Chairman, leads a 21-member Board, including eight operations officers, three regional vice presidents and four standing committees. He joined Aetna in 1966 as a computer programmer trainee and retired in 1995 as Vice President of Insurance Systems.

(Continued on page 7)



(Continued from page 6) **Aetna Retirees Association Profile**

Board Member Warren Azano is the ARA's representative to the NRLN. He joined the Aetna Law Department in 1974 following graduation from the Harvard Law School. Most of his 23 years with Aetna were spent in Government Relations. Following his retirement in 1997, he moved across the street to The Hartford, where he spent six more years acting primarily as liaison to the company's Government Affairs office in Washington, D.C.



The ARA's strategy to accomplish its mission is through cooperation with the company by regularly communicating its members' views regarding proposed benefit changes while seeking a clear understanding of the company's intent. The ARA reminds company officials, directors and shareholders of their obligations to the former employees who have served them well and to enlist their aid in assuring that the company keeps its commitments.

An ARA representative attends each of Aetna's Annual Shareholders Meetings and asks questions about issues of concern to Aetna retirees.

In addition, the ARA has worked with legislators on the state level and through the NRLN at the federal level to strengthen protection for all retired workers.

**Current ARA Issues and Challenges:**

- Protecting medical, drug and pension plans.
- Working with Aetna management to improve the delivery of benefits.
- Assisting members in understanding Aetna retiree programs.
- Working with Aetna management to demonstrate that retirees can be an asset to the company.
- Increasing ARA membership and visibility, both inside and outside Connecticut.
- Working to guarantee a role for the insurance industry in any national healthcare program. Working to defeat any public option that would have an unfair advantage over private industry and which might eventually destroy it.
- Working with the National Retiree Legislative Network (NRLN) to strengthen the voice of retirees in defending their benefits.
- Monitoring the adequacy of funding of Aetna pension plans.

For more information about the ARA go to

[www.aetnaretirees.com](http://www.aetnaretirees.com).

**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.*

**Officers and Board Members**  
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Bill Kadereit – bkad@sbcglobal.net

**Vice President - Secretary/Treasurer**

Robert Tompkins – tompkinsr@comcast.net

**Vice President - Legislative Affairs**

Judy Stenberg – vp-nrln@q.com

**Vice President - Regulatory Affairs**

Stan Hurst – wshurst@comcast.net

**Vice President - Grassroots Network**

Bob Martina – rfjm9870@aol.com

**Vice President - Membership**

Joe Dombrowski – dombrowski@cableone.net

**Other Board Members**

Jane Banfield – janebanfield@aol.com

Will Buergey – buergeyw@alphacomm.net

Joseph R. (Dick) Ciocca – jrcdick@hotmail.com

Martha Deahl - marthadeahl@gmail.com

Chris Dyrda – dyrda@mac.com

Bill Gabbard – thegab40@sbcglobal.net

Chuck Gilbert – chuck@dlsusa.com

Ralph Maly – rmaly@cwa-union.org

Paul Mazzara – paul.mazzara@amrrc.net

Mary Ann Neuman – maneuman12@msn.com

Ray Sternot – rsternot@ameritech.net

**NRLN Headquarters**

601 Pennsylvania Avenue, N.W.

Suite 900, South Building

Washington, D.C. 20004-2601

Tel: 202-220-3172 or 1-866-360-7197

Website: <http://www.NRLN.org>



**NRLN MEMBERSHIP CONTRIBUTION** **FOCUS**

*The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.*

NAME: \_\_\_\_\_ AGE: \_\_\_ UNDER 55; \_\_\_ 55-64; \_\_\_ 65 OR OVER

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PHONE: \_\_\_\_\_ E-MAIL ADDRESS (IF AVAILABLE): \_\_\_\_\_

I get my pension check from \_\_\_\_\_ (name of company)

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount is appreciated) **payable to: NRLN, Inc., PO Box 18757, Washington, DC, 20036-8757**

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**National Retiree Legislative Network, Inc.**  
 601 Pennsylvania Avenue N.W.  
 Suite 900, South Building  
 Washington, DC 20004-2601