



NRLN Focus

NRLN
NATIONAL RETIREE
LEGISLATIVE NETWORK

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The NRLN Clarion Call...Making Inroads On Capital Hill

By Bill Kadereit, NRLN President



The NRLN is making significant inroads with U.S. Representatives and Senators and staff members thanks to the willingness of retiree association leaders and members to schedule meetings on Capitol Hill. After the success we had on The Hill with last September's Fly-In (reported in the Fall FOCUS), we devoted the final full day of the NRLN's Annual Leadership

Conference, January 11 – 13, 2010 to meetings on The Hill.

There were sit down, face-to-face meetings with 51 lawmakers and/or their staff members where the priorities of the NRLN's 2010 Legislative Agenda were discussed. (See article on Legislative Agenda Top Initiatives.) After returning home, conferees have provided the NRLN with reports on their meetings along with the names, phone numbers and email addresses of the individuals they met with on The Hill.

These individuals become highly valuable contacts for future communications with the elected officials' offices by the retiree association leaders and members, the NRLN's Washington, DC staff members and myself. Our meetings have put a face with issues critical to retirees.

In the short time since the Leadership Conference we have already begun follow-ups with staff members to advance the NRLN's position on pension protection, the reform of corporate bankruptcy laws and PBGC rules for more equitable treatment of retirees and advocating protections for pensions in mergers and acquisitions, particularly where there is foreign ownership.

We will also build on the relationships established to stress the importance of the NRLN's retiree health care and prescription drug issues. Knowing the lawmakers and/or their staff members will be essential when Congress takes up Social Security and Medicare this year as is being advocated by Congressional leaders and President Obama.

Some battle lines on Social Security and Medicare are already being drawn. North Dakota Senator Kent

Conrad and New Hampshire Senator Judd Gregg introduced a bill supported by more than 30 other Senators that would create a bipartisan commission to address the nation's long-term budget crisis, including Social Security and Medicare.

Montana Senator Max Baucus, Chairman of the Senate Finance Committee, voiced his opposition to the proposed 18-member commission. He said recommendations of the commission would be given to Congress on a take-it or leave-it basis and members of Congress not on the commission would have no say in the development of the recommendations.

Senator Baucus stated on January 21 that, "It is clear from the public statements of Senators Conrad and Gregg that they have painted a big red target on Social Security and Medicare. That's what this commission is all about. It's a big roll of the dice for Social Security and Medicare."

What is clearly emerging is that Congress will shift its effort toward stimulating the economy and reducing the federal deficit. They don't like to stop spending so we can expect corresponding pressure to cut Medicare and Social Security benefits. Even if our pensions and health care benefits were secure (they aren't), we would still expect rising health care costs and ridiculously high prescription drug prices to eat away at retirees' standard of living. Reducing Social Security and Medicare benefits would eat away even more purchasing power.

When Congress begins working in earnest on Social Security and Medicare, the NRLN will need all of the personal relationships with lawmakers and staff members that we can muster to see to it that the benefits we've earned are not harmed. Not only do we need the contacts developed through meetings on Capitol Hill, but we need our Grassroots Network members in all of the states calling local offices, scheduling appointments with Representatives and Senators when they are "back home," and having a noticeable presence at Town Hall Meetings.

We also need you to send letters to members of

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Congress in response to our Action Alerts. If your retiree association has not added its members with email addresses to the NRLN Grassroots Network database, you should encourage your leaders to make the decision to do so right away. You should encourage your friends to sign-up at <http://capwiz.com/abtr/mlm/signup/> to receive NRLN emails on issues important to retirees and send the NRLN's sample letters to members of Congress.

In addition, your financial support is critical to protecting your retirement interests. If you are not already an NRLN Individual Member please make an annual contributor please become one. Make an Individual Member contribution of \$25, \$50, \$75 or more. Any amount you can contribute will be appreciated. You may make your check or money order payable to **NRLN, Inc.** and mail it along with the Membership Contribution Form included in this newsletter. Or, you may make your contribution online with your credit card through PayPal on the NRLN website at www.nrln.org by clicking on the "Support the NRLN" link on the home page.

Whether or not Congress decides to again take up the health care bills in this session, the NRLN will have plenty of work to do in advocating our top Legislative Agenda initiatives. Protecting Social Security and Medicare may rapidly move to the front of our priorities. Hang in there with us and help us grow in strength.

NRLN Annual Leadership Conference Report

Addressing NRLN Board business, explaining retiree legislative issues, dialoging with government officials



The NRLN Board conducts business at Leadership Conference

and meetings with members of Congress and/or their staffs were all part of the NRLN Annual Leadership Conference in Washington, DC on January 11 – 13, 2010.

The NRLN board, in a meeting open to NRLN members, reviewed and approved the 2010 operating budget proposed by Bob Tompkins, Secretary/Treasurer. In his President's Report, Bill Kadereit reviewed 2009 NRLN

activities and accomplishments (posted at www.nrln.org) and thanked the retiree association leaders in the room for contributing to the successes.

Turning to the challenges ahead in 2010, Kadereit explained the NRLN's top initiatives. The Board approved Kadereit's proposal to solicit for a Special



Michigan Congressman Gary Peters (3rd from left) takes time for a photo after meeting with National Chrysler Retirement Organization leaders (from left) Mike Kane, Chris Dyrda & Chuck Austin

Projects Fund to be used to create whitepapers, legislation language and lobby for laws to protect retirees' pensions and benefits in

corporate bankruptcies and when American firms come under foreign control through mergers and acquisitions.

Bob Foresta, Vice President – Legislative Affairs, presented the NRLN 2010 Legislative Agenda that was adopted by the board. (See article on Legislative Agenda Top Initiatives and the entire document is posted at www.nrln.org.)

Ed Beltram, Vice-President – Communications, reported to the Board on a 38 percent growth in 2009 in the number of NRLN Grassroots Network members. He noted that NRLN's Capwiz system delivered 1,660,492 emails during the year. Beltram noted there was a 34 percent increase in 2009 in the number of Individual Members making a financial contribution to the NRLN. He explained that the appeal for NRLN Individual Member contributors would begin in February with letters to current and former Individual Members and continue throughout the year as a joint effort with retiree associations to attract new Individual Members.

Bob Martina, Vice President – Grassroots Network, updated the board on the status of state and Congressional district grassroots leaders. He noted there are Grassroots Network members in 99 percent of the Congressional districts and 100 percent of the U.S. Senators' states. Martina said that 96 percent of the states have one or more state leaders and 56 percent of the Congressional districts have leaders. He appealed to Board members and retiree association leaders to assist in achieving 100 percent coverage in state and Congressional districts. Individuals interested in serving as a Grassroots Network leader are asked to send an email to Martina at rfjm9870@aol.com.

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Daniel Lindblad, from Lindblad Financial Group of Sun City, AZ, who serves as the NRLN Agency's agent for NRLN-sponsored insurance plans, including health care, life, annuity and casualty, reported to the Board on



Chris Bowlin (center), policy advisor to Arizona Senator John McCain, listens to Bill Kadereit, Joe Dombrowski, and Marta Bascom point out needs for pension protection & lowering the cost of prescription drugs

NRLN members' participation in the plans.

EBSA – Quality of Retirement Security

The first guest speakers on January 12 were Hilary Duke and Florence Novellino from the Office of Policy and Research in the Employee Benefits Security Administration (EBSA), a branch of the Department of Labor. They explained that the role of the EBSA is to educate and assist the 150 million Americans covered by more than 695,000 private retirement plans, 2.8 million health plans, and similar numbers of other welfare benefit plans holding nearly \$5 trillion in assets.

Duke noted that in recent years much of the responsibility for retirement security has shifted from the employer to the employee/retiree. She cited the most recently available figures that in 2008 the level of assets for defined benefit pension plans fell by 28 percent due to the bad economy. This has led employers to seek legislation for temporary relief from the pension funding levels required under the Pension Protection Act of 2006. There was considerable dialogue with conferees on this issue.

Novellino provided considerable details about provisions related to retirees in the House and Senate health care reform bills. Health care reform legislation is now in limbo after the Senate's loss of the 60-vote super majority with the January 19 election of Republican Scott Brown in Massachusetts to fill the seat of the late Senator Edward Kennedy.

Pomeroy Bill On Pension Funding

Diane Oakley, a member of North Dakota Representative Earl Pomeroy's staff, engaged in a dialogue with conferees about H.R. 3936, the Preserve

Benefits and Jobs Act. Congressmen Pomeroy and Ohio Representative Pat Tiberi have introduced the bill that would provide pension funding relief which will enable employers to retain and grow their workforce while over time help restore financial soundness for employees' and retirees' pensions.

The NRLN's Washington, DC team has worked with Representative Pomeroy's staff to include in the bill the NRLN's provisions to prevent employers from using pension assets for severance payments, early retirement incentives and pay the cost of supplemental pensions for senior executives.

Oakley explained that aggregated the nation's largest 1,500 pension plans are funded at 75 percent down from 85 percent prior to the 2008 economic crisis. She stressed that the Pomeroy/Tiberi bill is not a forgiveness of liability to employers but would provide temporary pension funding relief that eases an employer's obligation to make up for the investment losses that pension plans experienced in 2008.

The NRLN supports the bill with NRLN provisions included because employees and retirees would get important assurances that their retirement benefits will continue to grow in future years in order to provide lifetime income security in retirement.

Dialogue With Senate Finance Committee Staffers



Tom Reeder (left) & Chris Condeluci, staff members for the Senate Finance Committee, dialogue with conferees

Tom Reeder and Chris Condeluci, staff members for the Senate Finance Committee, participated in a give and take session with conferees. The dialogue mainly focused on whether the

Committee would bring forth a bill on pension funding relief and whether it would include the NRLN's asset protection provisions. Reeder is the Committee's staff member for Chairman Max Baucus from Montana. Condeluci supports Senator Charles (Chuck) Grassley, Ranking Member, from Iowa.

NRLN and retiree association leaders expressed concerns that the Senate Finance Committee might only create a "stripped down" version of a pension protection bill that would go no further than providing temporary funding relief for employers. Kadereit emphasized that if the Committee decided to support the companies lobbying for pension funding relief there should be a

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quid pro quo to prevent employers from using pension assets for non-pension expenses.

The dialogue presented the Finance Committee staff members with insight into retirees' high level of anxiety over the need for adequate funding for defined benefit pension plans.

Encore For PBGC Staff Members

Michael Rae and Amy Wiener, representatives from the Pension Benefits Guaranty Corporation, returned to the Leadership Conference for the second consecutive year to conduct a Q&A session with conferees. The PBGC is a federal corporation created by the Employee Retirement Income Security Act of 1974 (ERISA). More than 44 million American workers and retirees in more than 29,000 private single-employer and multiemployer



Bob Volpe (right), President of EKRA - Kodak Retirees, conducts a meeting with Alex Levy, Legislative Correspondent for New York Senator Charles Schumer

defined benefit pension plans come under the PBGC's purview.

The PBGC receives no funds from general tax revenues. Operations are financed by insurance

premiums set by Congress and paid by sponsors of defined benefit plans, investment income, assets from pension plans trustee by PBGC, and recoveries from the companies formerly responsible for the plans.

The PBGC has taken over the pension plans for 1.3 million participants and 700,000 retirees or their beneficiaries receive benefit payments from the PBGC. In 2009, the PBGC became the trustee of an additional 129 terminated pension plans that covered 201,000 workers and retirees. As a result of plan terminations and a drop in interest rates, PBGC ended the year with a deficit of \$21.95 billion.

Conferees Seek Understanding Of PBGC Rules

Much of the Q&A centered on Rae and Wiener providing explanations about how the PBGC calculates the value of pension plan assets when a plan is terminated. Conferees had penetrating questions about how calculations are done to determine a payment to a retiree whose plan has been taken over by the PBGC.

The NRLN has produced a whitepaper on the need for changes in PBGC rules and is lobbying for legislation for more equitable treatment of retirees when the PBGC takes over a pension plan.

NRLN Leaders Add Perspectives

Between the arrivals of guest speakers, NRLN leaders provided their perspectives on legislative issues. Kadereit made a presentation on Challenges for 2010 (see Clarion Call column). Foresta presented an overview of major 2010 legislative initiatives (see separate article).

Frank Minter, Chairman of the NRLN's Pension Action Committee (NPAC), discussed the work of the committee to make PBGC rules fairer to retirees. He also explained that an action plan is under development to gain protection for retiree pensions when a plan sponsor changes as the result of mergers or acquisitions, particularly when foreign ownership is involved.

Will Buergey, the NRLN Board member who chaired the NRLN's 2009 task force on the need for corporate bankruptcy law reform and PBGC rule changes, reported on the whitepapers written by the two committees that constituted the task force and the lobbying efforts to gain legislation. Buergey brought a sense of reality to the need for legislation based on his personal experiences with bankruptcy law and PBGC rules shortcomings as a retired Delta Air Lines Pilot and the president of the Delta Pilots (DP3) retiree association.

Marta Bascom, NRLN Executive Director, and Michael Calabrese, NRLN Legislative Strategist, provided their perspectives on the full scope of the NRLN's legislative initiatives involving the protection of retirees' pensions and health care benefits, plus work on gaining legislation to lower the cost of prescription drugs.

Capitol Hill Appointments

Joe Dombrowski, a Board member of the Lucent Retirees Organization, handled the briefing of conferees

to prepare them for their meetings on January 13 on Capitol Hill with members of Congress and/or staff members. Dombrowski explained the



Bob Marina (right), NRLN Vice President - Grassroots Network, presents the NRLN's Legislative Agenda to Travis Johnson, Legislative Aide for Louisiana Senator David Vitter

NRLN "Talking Points" and Executive Summaries from NRLN whitepapers on Health Care, Pension Protection, Prescription Drugs, Bankruptcy Law Reform, PBGC Reform and Protection of Retirees in Mergers and Acquisitions. The documents were in a folder that



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 conferees would present to Representatives, Senators and/staff members.

Judy Stenberg, President of the Pension Equity Council, an Oregon and Washington retiree association affiliated with the Association of US West Retirees, coordinated the printing and assembly of the NRLN folders and the shipment from Washington State to Washington, DC.

Practically all conferees had at least one appointment on Capitol Hill and most conferees had two or three meetings. Bob Volpe, President of EKRA – Kodak Retirees, had six meetings spread over January 13 and an extra morning of January 14.

Where leaders of different retiree association reside in the same state, they joined together for meetings with their lawmakers. A prime example of this was 13 Chrysler, GM and Detroit Edison retiree association leaders getting together for meetings with staff members representing Michigan Senators Carl Levin and Debbie Stabenow. Another example, John deCastro, Lucent Retirees Organization member, and Chuck Gilbert, President of the TelCo Retirees Association and an NRLN Board member, teamed up for meetings with staff members in the offices of California Senators Barbara Boxer and Diane Feinstein and House Speaker Nancy Pelosi.

A View From Washington



By **Marta Bascom, NRLN
 Executive Director**

The result of the special election held in mid-January in Massachusetts for the U.S. Senate seat left vacated after the death of Senator Edward Kennedy highlights once again the volatility of American politics.

The balance of power hasn't shifted in terms of majorities - the Democrats remain dominant in the House, the Senate and the White House - but the power of that majority has been thrown into question by the timing of the election of Republican Scott Brown in a state that has in the past ensured that this seat remain in the hands of Democrats over decades.

Whether or not this election was a referendum on the policies of President Obama and the Democratic Congress will be argued over in Washington, DC in the weeks and months ahead. It

may not mean what Republicans hope it does, that is, a repudiation of the direction of the Democrats' policies. Frankly, it may be a repudiation of both parties in Congress. What is clear is that what was once deemed inevitable, such as broad health care reform, may go back to the drawing board.

This is a good turn of events for everyone. For example, behind closed doors, House Democrats may welcome the reprieve. They were under a terrific amount of pressure to accept the draconian measures in the Senate health care reform bill which would have an enormous impact on Medicare, prescription drug plans offered to retirees by their former employers, and a whole host of cost-cutting measures intended to fund reform that was becoming increasingly unpopular with the electorate. Accepting the Senate bill would mean casting aside the House bill which came at health care reform from a different, and more costly, direction. This is not to say that health care reform is dead, but it has been shifted from the fast-lane to the service road, at least temporarily.

Congress' momentary indecision opens the door to retirees to push harder than ever for fairness on all issues affecting their healthcare and financial well-being. Members of the House and many in the Senate are campaigning for mid-term elections in the fall. This is the time to force them to answer the hard questions in town hall meetings and in their district offices about how they are addressing retirees' issues.

For example, retirees could ask Senators seeking re-election what they are doing to eliminate the provision in the Senate health care bill which would eliminate the 28% subsidy to companies that maintain their prescription drug benefit programs for their retirees. Retirees could demand that their representatives work harder and constructively with the NRLN on strengthening pension plans and Social Security.

The efforts of the NRLN's grassroots network have already shaken up the playing field in Washington, DC. This period where politicians are taking the temperature of their constituents offers retirees the chance to shake it up even further and force elected officials to refocus. The slow-down in the legislative engine will be temporary, and it is an opportune moment to tap into Congress' insecurities. They all fear another Massachusetts surprise in the fall of 2010.



NRLN's Top Initiatives

From 2010 Legislative Agenda

When the NRLN Board adopted the NRLN's 2010 Legislative Agenda and Top Initiatives on January 11, 2010 during the NRLN's Annual Leadership Conference, it marked the culmination of a four-month process by Bob Foresta, Vice President – Legislative Affairs and the 10-member Legislative Committee.

"The annual creation of the NRLN's Legislative Agenda is a dynamic process," Foresta said. "It involves issues being reviewed by Legislative Committee members, obtaining input from retiree association leaders and Grassroots Network members and testing ideas with NRLN officers."

Foresta said countless emails with revision after revision go back and forth with committee members, retiree association leaders and NRLN officers from September through December.

"Just because the NRLN Board has adopted the 2010 Legislative Agenda and Top Initiatives doesn't mean they are cast in cement for the year," Foresta said. "If new issues arise during the year, they are given consideration by the Legislative Committee and possibly added to the Legislative Agenda. In other words it is a living document."

Legislative Committee members in addition to Foresta include Ed Beltram, Bill Kadereit, Kitty Kennedy, Ralph Maly, Frank Minter, Deb Morrisett, Ray Sternot and Washington, DC staff members Marta Bascom and Michael Calabrese.

Foresta notes that the entire Legislative Agenda is too detailed to include in the FOCUS newsletter, but can be read on the NRLN website at www.nrln.org under the Legislative Agenda link at the top of the home page.

A summary of the 2010 Legislative Agenda's top initiatives and key elements of the remainder of the Agenda are as follows:

2010 TOP INITIATIVES

PENSION ASSET PROTECTION (PAP): The NRLN advocates legislation that stops corporations from taking

pension assets from defined pension plan trusts to pay for lump sum severance and early retirement incentives. The NRLN advocates that pension funds not be used to pay executive non-qualified pensions and other deferred compensation. The NRLN advocates that pension plan assets should not be transferred to or be taken over by third party financial or other institutions.

PBGC REFORM: The NRLN advocates that the Pension Benefits Guaranty Corporation must be regulated to ensure equitable calculations of benefit payments earned by retirees.

BANKRUPTCY REFORM: The NRLN advocates that bankruptcy reform is needed to place retirees' pensions and benefits on a list of obligations that companies can't shed. Retirees often lose pension, health care, and other benefits and, unlike secured creditors, rarely have the ability to recover losses.

PROTECTION AND ENHANCEMENT OF RETIREE HEALTH CARE BENEFITS:

MAINTENANCE OF COST PAYMENT: The NRLN advocates a Maintenance of Cost Payment (MCP) proposal that would establish a fixed monthly payment to retirees equivalent to the value an employer provided prior to the reduction or cancellation of retirement health care, prescription drugs, life insurance, long-term care or other benefits. Companies would be entitled to tax credits as an offset to MCP payments.

MEDICARE BUY-IN FOR AGES 55-64: The NRLN advocates that adults age 55 to 64 be allowed to buy Medicare coverage at a cost that does not burden the Medicare system. Access could be limited to individuals without access to an employer-sponsored or other group health plan that is actuarially equivalent or superior to Medicare.

INCLUSION OF CATASTROPHIC COVERAGE IN MEDICARE: The NRLN advocates that Congress should extend protection against catastrophic medical costs to the Medicare population by setting a reasonable maximum limit on out-of-pocket costs.

PROTECT RETIREES IN MERGERS & ACQUISITIONS: The NRLN advocates law that clarifies what a parent foreign owner's pension plan obligations

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are to abide by ERISA should its U.S. subsidiary be spun off or dissolved. Clarification must include situations where foreign corporations that own U.S. subsidiaries are also acquired by a third party, foreign-owned corporation.

REDUCE THE COST OF PRESCRIPTION DRUGS: The NRLN advocates the reduction of prescription drug costs for Americans through passage of legislation that:

- 1) Enables re-importation and importation of safe prescription drugs approved by the FDA;
- 2) Enables Medicare to develop formularies and take competitive bids for prescription drugs;
- 3) Staffs and funds the FDA to reduce the generic drug approval backlog;
- 4) Prevents drug companies from colluding to control pricing or subvert free market practices.

PROTECT MEDICARE: The NRLN advocates that Congress must guard against reductions in Medicare expenditures that negatively impact the care that retirees receive from doctors, hospitals and other health care services.

PROTECT SOCIAL SECURITY: The NRLN advocates legislation to make Social Security financially sound without reducing current and future retiree benefits.

THE REMAINDER OF THE 2010 NRLN LEGISLATIVE AGENDA

Cash Balance Plans: The NRLN advocates the elimination of "wear-away" rules contained in cash-balance plans.

EEOC Rule: The NRLN advocates elimination of the EEOC final ruling issued on December 26, 2007, allowing employers to cancel earned health care benefits of Medicare eligible retirees.

Company Benefits Bundling: The NRLN advocates legislation to prohibit companies from forcing retirees to choose between company pre-determined bundles of plans or none of their sponsored Health Care and

Prescription Drug Plans. Bundling practices hold retirees hostage to such plans.

Encourage Retention Of Company-Provided Health Care For Retirees: The NRLN advocates legislation that would increase the Medicare Part D prescription plan subsidy paid to employers who offer better coverage than required for equivalent coverage in Part D, if they agree to maintain their current plans.

Taxing Health Care Benefits: The NRLN advocates that the portion of premiums paid by employers that is currently treated as a tax-free benefit to employees and retirees should remain tax free.

Deductibility Of Health Care Costs: The NRLN advocates new legislation that enables health care and Medicare premiums to be tax deductible, similar to the way health insurance premiums for the self-employed are deductible. Such deductions would be exempt from the 7.5% (AGI) limitation.

Health Savings Accounts (HSA's): The NRLN advocates changing the IRS Code of 1986 to allow HSA funding directly from IRAs for all years, not one year, without tax penalties and limits on annual contributions.

Withdrawals To Pay Retiree Health Premiums: The NRLN advocates laws that enable penalty-free withdrawals from 401k, IRA, SEP and other qualified accounts to pay retiree health care premiums.

Alternate Minimum Tax: The NRLN advocates legislation that raises the Alternative Minimum Tax threshold level and also the annual inflation indexing of the threshold.

Taxing Social Security Income: The NRLN advocates legislation to amend the tax codes to eliminate federal and state taxes on all Social Security income and/or allow a tax credit for taxes withheld.

401k / IRA Mandatory Distribution Requirement From 70 ½ to age 75: The NRLN advocates legislation that will allow individual choice to defer Required Mandatory Distribution (RMD) from retirement savings accounts.



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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)

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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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Two New Members Added To NRLN Board

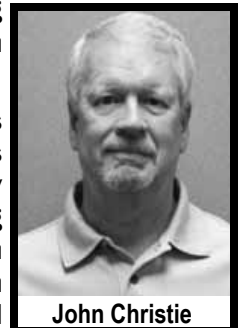
The NRLN Board has elected two new members effective January 1, 2010. Both participated in the January 11, 2010 Board meeting at the NRLN's Annual Leadership Conference in Washington, DC.

John Christie is the President of the General Motors Retirees Association. He became the founding president when the GMRA was formed with assistance from the NRLN in March 2009.

Christie began his 36-year General Motors career in 1969 at Cadillac Motor in Detroit as a skilled trades tool designer. Following many moves and promotions within GM, including Electrical Processing and Vehicle Launch responsibilities, he retired from his position as Total Integration Engineer for Electrical Systems in 2005 from the GM Tech Center.

Christie holds a B.S. Degree in Management Information Systems (1986) and an M.B.A. (1991).

Chris Dyrda is the Vice President and Alternate President of the National Chrysler Retirement Organization that was formed in 2008 to prevent the loss of benefits. He heads the NCRO's Legal Team. He retired after a 35-year career with Chrysler where he worked in Vehicle Development as Manager of Vehicle Programs, Program Management, Defense, and in his last assignment he supervised Wiring Design. Dyrda graduated from Michigan State University in Electrical Engineering, and has a Masters in Management from the University of Michigan.



John Christie



Chris Dyrda