

FairPoint Declares Bankruptcy Following Purchase of Verizon Landlines

After less than two years since taking on Verizon's landline business, FairPoint filed for bankruptcy protection on Monday, October 26th. Causes of FairPoint's decline are linked to its enormous debt, which existed before the landlines were sold to the company in February 2008, and poor customer service.

FairPoint, based in Charlotte, N.C., owns and operates phone companies in 18 states with a total of 1.65 million lines. Its largest holdings are in Maine, New Hampshire and Vermont, which it acquired from Verizon.

The company filed for bankruptcy after agreeing on a deal with key lenders that would lower its debt from \$2.7 billion to \$1 billion and significantly cut its interest expenses.

"There is no satisfaction in saying 'I told you so,'" said Ralph Montefusco, an organizer with the Communication Workers of America union, which includes more than 300 FairPoint employees in northern New England. "We hoped we weren't going to be right.



We wanted this company to succeed."

CWA and the International Brotherhood of Electrical Workers both voiced concerns about FairPoint's financial stability when the Verizon purchase was first proposed. The bankruptcy filing now puts the future of FairPoint's workers in jeopardy.

"There are provisions in the bankruptcy law that could allow the court to make changes to, or even throw out, a union contract," added Mr. Montefusco.

"If FairPoint is to recover from bankruptcy and get back on its feet, it will need the focused dedication and professionalism of its workforce," said Pete McLaughlin Chairman of IBEW SCT-9. "Demanding cuts in labor costs from employees who aren't in any way to blame for the company's woes is the wrong way to go. The overwhelming burden of billions of dollars in crushing

debt cannot be solved by 'nickel and dime-ing' our union contracts. And such attacks will be counter-productive to any attempt to improve operations and the quality of service for our customers."

Local elected officials have stepped in to handle the matter. As of press time, Vermont Senate President Pro Tem Peter Shumlin, D-Windham, and House Speaker Shap Smith, D-Morrisville were scheduled to meet with officials from New Hampshire and Maine in November to discuss FairPoint.

"The speaker and I are extremely concerned about what the bankruptcy means for Vermonters who rely on top-class service for their homes and business development," Shumlin said Monday morning after the bankruptcy announcement. "Why we traded a well-financed company like Verizon for this one is still a mystery to me," he added.

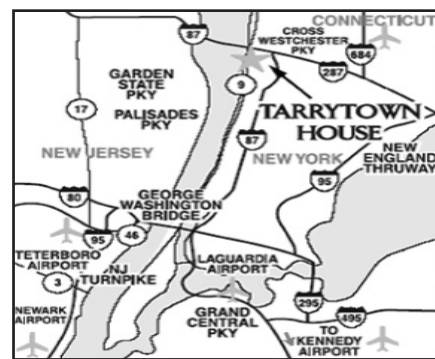
Stay informed on the latest news on the FairPoint bankruptcy by visiting the Association website:
www.belltelretirees.org

SAVE THE DATE! APRIL 21, 2010:

14th Annual Retiree Member Meeting in Tarrytown, New York

Once each year the Association of BellTel Retirees has our own "Town Hall" meeting. This is an open meeting and it is your opportunity to have a face-to-face discussion with our board members as well as to meet old friends perhaps not seen in many years. We are your Association and the more members we see at these annual meetings, the more we are rejuvenated to spend the thousands of volunteer hours on your behalf that we do spend each year.

Next year in 2010, our meeting will be held in the historic and picturesque com-

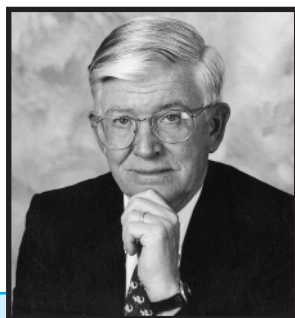


munity of Tarrytown, N.Y., on the morning of April 21, 2010. This location was selected because it is central to a tri-state community where literally thousands of

our members reside.

The meeting will be held at the Tarrytown DoubleTree hotel, conveniently located on Route 9 right across the street from the I-287 eastbound exit #9. Those coming from NJ and the Rockland County side of the Tappan Zee Bridge would merely cross Route 9. It is easily accessible from all Westchester highways and only a three-minute cab ride from the Tarrytown Station of Metro-North. Tarrytown is an express stop on Metro-North only 37 minutes from Grand Central Station.

(Continued on page 9)



President's Message

by C. William Jones

Like most not-for-profit organizations, the years 2008 and 2009 have been a challenge for us financially. In the fall 2009 newsletter we made an urgent appeal to our members because of diminished contributions. The response to that appeal was wonderful and heartwarming. Eileen Lawrence, our dedicated Treasurer, will provide the details but I want to thank all who responded with contributions and notes. On pages 6 and 7 we have included some excerpts from some of the hundreds of notes that we received. To sum up those notes in a few words would not do justice to the passion and thoughtfulness that they express. They describe the essential nature of our work and the confidence that they have in our ability to protect their pensions and benefits. The board joins me in thanking all contributors for their thoughtfulness and generosity. I cannot overstate the importance of the generosity of our supporting members and the notes convince us that the work we are doing every day on behalf of all Verizon

and Idearc retirees is essential and appreciated.

2010 is almost upon us and plans are in place to hit the road running. Our sister organization, ProtectSeniors.Org, will introduce a modified RETIREE HEALTH CARE PROTECTION bill that should attract wider support from Congress. They will also be holding a general membership conference in The Villages, in Florida, on March 3rd to update members on the latest legislative efforts to put the power of the law on the side of retirees in order to protect their healthcare benefits.

On April 21, the Association of BellTel Retirees will hold its Fourteenth Membership Meeting in Tarrytown, NY. We hope to have great turnout for that meeting as the location is convenient to many thousands of members. This meeting gives us the opportunity to update the membership as to what we have done in 2009 and what is planned for 2010. A highlight of the meeting is the question and answer session which allows those in attendance to receive the answers to their questions from the Association leadership.

In May, we will be participating at the Verizon Annual Shareholder's Meeting. As of press time, the date and location of the meeting are unknown. This gives us the opportunity to address the

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OUR MISSION:

The Association of BellTel Retirees Inc. is dedicated to promote the protection and enhancement of the pensions and benefits for all retirees and beneficiaries of the companies and subsidiaries that make up the Verizon and Idearc Corporations.

The Association will convince the company to properly care for its thousands of dedicated former union and management employees.

The Association will conduct activities designed to educate elected federal, state and local representatives and promote the passage of legislation which will protect and guarantee, rather than invade our hard-earned pension and benefits fund.

entire Verizon board, the officers and the shareholders and let them know the issues that we retirees are concerned about. 2010 will be the thirteenth year in a row that your Association filed a proxy proposal and presented it for a vote at the Verizon, Bell Atlantic or NYNEX annual meetings. Our success in this effort is unparalleled in corporate governance history.

The balance of 2010 will be spent working to continue the fight to accomplish our mission to protect and enhance the pensions and benefits of all retirees of Verizon Communications, its predecessors and Idearc Media.

The entire board joins me in wishing you and your family a happy, healthy and joyous New Year.



Association of BellTel Retirees Inc.
UNITED, TO PROTECT OUR FUTURE

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Planned Giving: Leaving A Legacy

In the fall 2009 newsletter, the Association introduced the formation of the Planned Giving Committee to field requests from members who wished to bequeath donations to the retiree organization in their name. The committee came together after half a dozen members made provisions in their estate planning for donations to be sent to the Association.

We started to receive donations in honor of some of our members, cash and otherwise, and felt that the Association should offer Planned Giving as another option for contributing to our efforts," said David Simmonds, chairman of the Planned Giving Committee.

A gift such as this symbolizes your

Family of Bell Company Retiree Contributes to Association

Company retiree Irene Fuchs regrettably passed away shortly before her 101st birthday. A former operator for the Bell System companies and widow of a switchman at the Murray Hill central office in Manhattan, Mrs. Fuchs was featured in the Fall 2008 Association newsletter. The outpouring of birthday wishes



Irene Fuchs

belief in all of the hard work the Association board continues to do for Verizon retirees. In essence, you are leaving behind a message with your legacy that tells your loved ones who you were and what was important to you. Similar to those who have left behind annual endowments and grants in their name to help support institutions of learning around the nation, so will your financial gift be seen as one that helps further the mission of an organization that you believe in.

Additionally, members are welcome to gift other tax-deductible contributions to the Association now, such as shares of stock or property, to express their support and generosity to the retiree group.

from fellow retirees to Mrs. Fuchs was something her daughter, Elaine Tuterrow, was most grateful for.

In the recent letter from Mrs. Tuterrow to the Association, she let the organization know that her mother "...loved the telephone friends she had. So I know she would want this [contribution sent on her behalf]."

Mrs. Tuterrow's letter and contribution in her mother's name exemplifies the message of planned giving the Association sent out in the Fall 2009 newsletter. As our membership ages and passes on, we lose vital contributions and volunteers, which we desperately need to further our mission to protect retiree benefits.

The work we do on your behalf is

If you are considering including the Association in your estate planning, or would like to contribute to the efforts to protect the pensions and health benefits of the hundreds of thousands of Verizon retirees in someone's name, the Planned Giving Committee would like to hear from you. Please feel free to contact the Association Planned Giving Committee at 1-800-261-9222 for more information.

In these difficult economic times, The Association recognizes the generosity behind such a financial gift, and wishes to extend its gratitude to those individuals for their continued support of all the work done on their behalf.

important to all of us; without your help now, as well as later, it is hard to accomplish.

When planning your estate, please consider adding the Association to your list of benefactors. Let us continue to fight the good fight in your name.

GO GREEN

This newsletter is available to you online. If you wish to receive **ONLY** an on-line copy, please email us at association@belltelretirees.org and put in the Subject line of the email -GO GREEN. Please give us your name, mailing address and email address so we can make the change.

ATTENTION

Members in **THE VILLAGES** and surrounding areas of Florida!



ProtectSeniors.Org

ProtectSeniors.Org will hold a meeting at **The Villages on March 3, 2010**. There will be discussion of the latest **health care legislation** and other important Congressional issues. Be sure to note the date and join our discussion. More detailed information will be sent shortly.

Frontier's Acquisition of Verizon Wirelines Near Completion

The South Carolina Public Service Commission is the latest entity to approve the acquisition of Verizon wirelines in 14 states by Frontier Communications Corporation. Earlier, Frontier's stockholders approved the merger agreement and related proposals put in place for the deal.



awaiting the go-ahead from 10 local franchises, 6 states and the Federal Communications Commission (FCC).

A proposal for the transfer of the Verizon lines in Arizona, California, Idaho, Illinois, Indiana, Michigan, Nevada, North Carolina, Ohio, Oregon, South Carolina, Washington, West Virginia and Wisconsin, was first introduced in May.

"We are very pleased with obtaining these key approvals," said Maggie Wilderotter, Chairman and CEO of Stamford, CT based Frontier Communications. "Upon receipt of the remaining approvals necessary for closing the transaction, Frontier will be ready to deliver terrific products

and services to our new customers."

However, the acquisition will also include job cuts. In recent statements, Widerotter would not specify the details of the cuts, but they will reportedly ensure Frontier's annual sales will triple to about \$6.5 billion while saving nearly \$500 million a year.

After the transaction, Frontier is expected to have 7 million access lines in 27 states, 8.6 million voice and broadband connections, and some 16,000 employees, with the deal closing date scheduled for the 2nd fiscal quarter of 2010.

Association Seeks Board Candidates

The Association is always looking for a few good men and women to serve on the board. We like to have a diverse group with different backgrounds and talents. We have recently lost three valued board members and we would like to fill those positions.

ments and interests.

Richard Knapp, who has served for six years as our Strategic Planning Chair and corporate Secretary, also has decided to take care of his personal commitments.

Mike Kucklinca, who was a founding member in 1996 and served as Executive Vice President, has decided to devote more time to personal commit-

Sandra Thorn joined us in 2007 and has been a valuable addition to our team and served as our Legal Counsel.

The board and our entire membership owe these fine and dedicated volunteers a debt of gratitude for their untiring efforts on behalf of all Verizon

retirees. They contributed a total of 21 years of volunteer service. We will miss them and we wish them all the best in their future endeavors.

Should you, or someone you know, like to become involved in the leadership of our Association, please call Bill Jones on 410-770-9485, any board member listed in the newsletter, or call the office on 800-261-9222. We will be happy to tell you more about the work we do to protect all Verizon retiree pensions and benefits.

TALK TO A RETIRED VERIZON MANAGER ABOUT YOUR RETIREMENT SAVINGS AND INCOME STRATEGIES.



Jim Biggins is a retired Verizon Manager with a Masters Degree in Personal Financial Planning from Bentley College.

Please call Jim at 781-373-4492 or email James.Biggins@IFPadvisor.com for a consultation and/or a Financial Second Opinion™ on your existing strategy.

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ABTR is Not the Pioneers

Some retirees still confuse the Association of BellTel Retirees with the Pioneers. While some Association members are also members of the Pioneers, the Association is not a Pioneer organization. The Association is the organization whose mission it is to protect and enhance retirement benefits for the 220,000+ Verizon and Idearc retirees in the nation.

GM Drops Traditional Health Care Coverage

Salaried employees of General Motors (GM) were recently informed that their health care coverage is only available from two plans- both attached to health savings accounts (HSA). These accounts, to which GM will contribute just \$1,300 per year, is supposed to assist employees pay for health care expenses after they retire, as well as other medical expenses not covered by their plans.

already struggling with health care costs.

GM has also cut health insurance coverage for retirees eligible for Medicare, vision and dental coverage for retired members of the United Auto Workers union and is reported to be working on a plan to further cut benefits for pre-Medicare eligible retirees.



the responsibility to pay for health care for retired employees represented by the UAW, leaving it to the union via a Voluntary Employees Beneficiary Association trust run by the union.

Proponents of this arrangement argue that HSAs are a savings product that offers consumers a way to pay for their current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis. However critics of the accounts contend that citizens with low incomes would not earn enough to benefit from the tax breaks, and in essence puts more of the burden on consumers who are

"A company of the size and scope of GM often sets the standard in business practices across the nation," said Association president Bill Jones. "If GM is allowed to take away its employees' and retirees' health benefits without penalty, others will soon follow suit. This can only add to the escalating health care crisis in the country."

According to a company spokesperson, the recent cuts were made in an effort to save money and still offer health care options to its employees.

As recently as 2007, GM rid itself of

The new plans offered by GM have deductibles as high as \$5,000 for family coverage.

Added Jones, "The climate in big business keeps moving towards stripping the workers of their hard earned benefits. Now more than ever we need to support legislation that protects retirees, and demand that our elected officials do the same."

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MEMBERS RESPOND TO DONATION APPEALS

In response to our fall newsletter's appeal for contributions, the Association received many, many member letters that tell the individual stories of thousands of retirees and what the Association means to them. Below is a sampling of the gratitude and generosity expressed by our members:

Just a note to tell you how much I appreciate all of your enthusiasm and your dedication to our cause. It must be so frustrating at times but somehow you muster the needed energy and keep moving forward. Our cause is just but as you know we are dealing with folks that are really not familiar with and furthermore could care less about the sacrifices we made as loyal dedicated employees. We did what were asked to do and believed what we were promised regarding our future. Please keep up the good work.

I will support you to the best of my ability.

I would encourage all who can to contribute to save ABTR. You are the most important friends we can have on our side. If you have to disband we will certainly be taken advantage of.

We recently read your Bell Tel retirees newsletter, Fall 2009, and my wife and I are certainly dismayed and puzzled that retirees and active employees do not give you more support. We know there is only a few that are helping when there could be so

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many more.

We've already supported you this year and we enclosed another donation to help you. We just hope the retirees and active employees wake up to what's at stake and what it's going to cost them in the future if you cannot save the existing benefits for all of us.

There are no words to express my gratitude for all the work the Association is doing for BellTel retirees. We should all do our part to contribute to the effort you are doing to help us.

Sorry to hear that we have so many "Free riders" in our Association. Don't know how you solve this problem but keep on shaking the tree.

Thanks for all your work –and please keep it up. You and all the volunteers are doing a great job!

Have paid in my 10 cents a day for this year – and this doubles my gift.

I have already donated this year but you need help and you are fighting the fight for all of us. Thanks.

These are hard times for all of us, but times when we need this organization and the people who organized and lead it more than ever.

I enclose two checks for \$50 each – one made out to the Association and one to ProtectSeniors.Org. I trust that you can forward the latter to them.

I regret that I can not contribute more at this time.

There is no question in my mind that ABTR is vital and essential to all Verizon retirees and employees. Please find enclosed my second \$50.00 check for calendar year 2009. Thank you for all the countless hours to protect my pension and benefits.

After having read the treasurer's report in the last Bell Retiree Newslet-

Dear Fellow Members,

Your response to our appeal in the September newsletter has been heartwarming – and overwhelming. So many people sent in donations – and hundreds of generous members sent us second or third contributions.

Accompanying those contributions were many wonderful notes of encouragement to keep up the work we are doing. **Thank you, thank you, and thank you!!**

It is so important to us to know that we have your support, and that you are there for us when the going gets tough.

We would like to share the results, of our September campaign with you, so that you can enjoy the encouragement and security that comes with knowing your fellow members are there for all of us. Here are our results as of October 29, 2009:

DONATIONS
2009 YEAR END GOAL \$700,000
AS OF 7/31 \$512,205

Appeal Results
AUGUST 16,167
SEPTEMBER 108,156
OCTOBER 26,444

Year to Date as of
10/29/09 \$662,972
% of Goal attained 94.7%

Our work continues, and we are within a month of kicking off our 2010 campaign. We will be updating you on our accomplishments in 2009, and our goals for 2010.

Have a joyous and safe holiday season. And again, **THANK YOU!**

ter, I feel that I must do more to help.

The distressing financial situation must be addressed by all; we cannot afford to not support our association financially.

With this in mind, I am sending my second donation this year.

Thank you for your strong leadership and hard work.

Enclosed is my second donation for 2009 year. I received the newsletter recently saying additional funds were needed.

We certainly need the help to fight and retain our benefits promised in the past... and know what it means to have someone to fight for us.

Your dedication to us regarding health care and pension is appreciated so much. Thank you for your time and efforts.

I am greatly disappointed to read that members have not been contributing as much as in years past. I certainly am aware of the effect of the economy, but I also realize how valuable the contribution of the association is in protecting the benefits we currently have. As a result of the debate on healthcare reform, I read with great care the summary plan description and summary of benefits available to me as a management retiree of Verizon (11/03). Every plan includes the following disclaimer: "Although the company presently intends to continue the plan outlined in this summary plan description, it reserves the right to act through its board of directors, most senior human resources officers, or a designee of either to amend, modify, suspend or terminate the plan in whole or in part at any time, at its discretion, with or without advance notice to participants

for any reason, subject to applicable law and any duty to bargain collectively." This brings to my attention the importance of HR 1322 and the value of the Association and ProtectSeniors.org. I hope this additional contribution helps.

The [money] that I'm sending is lots of money for me now. Please see that Bell's health program continues to provide health and prescription coverage for me.

I regret that I am unable to send a larger amount at this time. It is in no way a reflection of my gratitude for all that you do for so many. You are truly the unsung heroes of today.

Please be assured that I am doing all I can to make sure our cause stays in the front ranks of the healthcare reform issues; my representatives hear from me weekly.

Thank you for your dedication to this cause, one that may be life or death to many.

Here's an extra donation for this year. We retirees can't buy the kind of talent we have working for us at A.B.T.R. I think your efforts are outstanding!

Thank you!, Thank you!, Thank you!

I am writing to thank you for all your hard work for BellTel Retirees.

I'm very concerned about losing my benefits. My husband and I are both disabled and on social security disability.

Without BellTel benefits we would be unable to exist. Things are very tight and we're very anxious.

Please keep fighting for all of us.

I'm so thankful to all of you – and your hard work for all of us.

My husband's job of 38 years had no retirement or healthcare. I thank God every day that I worked for Verizon because of their health care and retirement. I don't know what we would have done save the good benefits.

My check isn't very much – I wish we could afford more. Keep up the good work, and God bless all of you.

Enclosed is my second contribution for 2009. I wish the amount could be more. By the end of the year I plan on sending another donation. I hope and pray that other members will do the same. After reading the Fall 2009 newsletter. Thank you all for all the hard work that you are doing for us.

I would hate to see your hard work come to even a slow down at this stage. Good luck.

This is my second donation this year.

We specialize in assisting Verizon/Bell Atlantic Retirees!



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2010 Health Care Open Enrollment

You probably received some information from Verizon or Idearc regarding the 2010 open enrollment for your benefits, including prescription drug plan and dental. Even though you might have received something that said do nothing if you don't want to make changes, we urge you to check with the benefits center to ensure that you have the coverage you need.

You can either call or go on-line to

view what plans will be available to you in 2010 and the costs. You can also do a comparison of plans on-line.

For Verizon retirees the Verizon Benefits Center's number is **1-877-489-2367**. You will need the last four digits of the retiree's Social Security Number, date of birth and a PIN number to access a representative. If you do not have a Pin number, say the word REPRESENTATIVE and you will be transferred to someone who

can assist you. The on-line Verizon benefits center web-site is <http://www.verizon.com/benefits>.

For IDEARC retirees, the IDEARC Benefit's number is **1-888-385-3028** and the web-site is <https://secure.aliquant.net/idearc>

If you or our spouse will be turning 65 – it's important that you contact the benefits center to find out what you need to do to ensure continued coverage.

\$250 Checks Coming for Some Retirees

Some 50 million retired Americans who won't be getting an increase in their 2010 Social Security checks might be receiving a payment of \$250 instead.

President Barack Obama has proposed this payment in lieu of the increase, which the Social Security Administration has stated had to be nixed because of the poor economy. The Social Security trust fund is expected to run out in 2037, according to administration projections released last May.

"Even as we seek to bring about

recovery, we must act on behalf of those hardest hit by this recession," President Obama said.

All Social Security beneficiaries qualify for the \$250, regardless of their income, as well as disabled veterans, those who are eligible for railroad retirement payments and people who receive federal and state government pensions.

The White House proposal is an extension of a program started in the \$787 billion stimulus. In 2008, the increase of 5.8 percent was accredited

mostly to gas prices that soared past \$4 per gallon. However lower energy costs and economic hardships across the country are said to be the reason that Social Security officials won't be increasing Social Security checks.

According to White House spokesmen, President Obama's proposal will cost \$13 billion, and the president is not insisting that Congress offset the \$250 payments, which are meant to stimulate the economy, with other savings.

14th Annual Retiree Member Meeting in Tarrytown, New York

(Continued from page 1)

The hotel has agreed to offer a rate of \$119.00 for the evening of April 20th. However, to insure maximum availability of rooms at this rate, it is highly recommended that anyone needing overnight accommodations should book their reservation on or before February 19th. To book your reservation you can call the hotel on (914) 631-5700 and be specific in advising that special code ABR should apply and that you will be attending the BellTel Retiree meeting the following morning.

You can access the hotel website www.tarrytown.doubletree.com. After you enter the date of arrival and departure, you will see an option under Special Accounts. Next to the "Group/Convention Code," enter ABR.

Each evening from 5-7, the hotel has a festive "hospitality hour" in their lobby. Those staying overnight could very well get a jump on reunion activities.

Year after year, hundreds of Verizon retirees get together to not only obtain the latest information on how to protect their pensions and benefits, but to catch up with old friends and colleagues before and after the business meeting. With all that has been happening with health care, this meeting reaches a new plateau of importance.

The event is scheduled to begin at 8:30AM on April 21st, with a continental breakfast, which gives attendees a chance to chat with old friends and meet other members of the Association. During this time, the attendees will also have an opportunity to speak with board members of the Association. At 10am, the business portion of the meeting will take place, followed by an open forum, which gives meeting attendees the chance to ask any questions of the retiree association leadership. The meeting is scheduled to conclude by noon.

Last year's meeting was held at Valley Forge, PA.

Tarrytown is a picturesque community offering visitors the perfect combination of history, dining, shopping and nature as well as majestic Hudson River views and 19th and 20th century architecture and unique shops.

Two local area attractions are Lyndhurst, an 1838 Gothic Revival mansion and Sunnyside, an 1835 Romantic/Dutch Colonial Revival style estate once occupied by author Washington Irving. Empire City Gaming Casino at Yonkers Raceway is only a short ride from the hotel. Nearby in White Plains you can find great shopping at The Westchester, an upscale mall featuring Nordstrom and Neiman Marcus.

The world famous Woodbury Common Premium Outlets Center is only a 33-minute car ride from the hotel with more than 220 outlet stores. It is one of the world's top shopping destinations.

Reservations are required to attend our annual meeting on April 21st. To reserve your spot, please complete the RSVP form provided on this page.

Be sure to include the name(s) of all those in your party and return it to the Association of BellTel Retirees along with your \$5 per person registration fee to:

J. McCann
Annual Meeting Coordinator
Association of BellTel Retirees
P.O. Box 33
Cold Spring Harbor,
New York 11724.

Please make all checks payable to: Association of BellTel Retirees. Tickets to the meeting will be mailed to you, along with directions to the hotel once payment is received. If you do not receive the tickets within three weeks, please call the office on (631) 367-3067.

Please note that reservations to attend the meeting on the 21st of April should not be confused with any hotel reservation you may make for the stay over on the evening of the 20th. They are separate and distinct.

ASSOCIATION OF BELLTEL RETIREES INC. P.O. Box 61, Glen Head, NY 11545-0061

Yes, I want to support the Association of BellTel Retirees Inc. in our fight to protect the pension and benefits of all retirees and active employees. Enclosed is my tax-deductible contribution of:

\$100. **\$75.** **\$50.** **\$36.50.*** **\$25.** **Other \$_____.** **Check Enclosed.** (*Equals Only 10 cents a day)

Or you can use your credit card. Just fill out the information listed below.

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I am interested in learning more about Planned Giving. Please contact me.

The Association of BellTel Retirees is a 501 © (3) IRS Tax-Exempt Corporation representing retirees and active employees of Verizon, all of its subsidiaries and all of the companies that were combined to form Verizon and Idearc.

12/09

Early Bird RSVP for Association of BellTel Retirees Annual Meeting Wednesday, April 21, 2010 at the Doubletree Tarrytown Hotel, 455 S. Broadway, Tarrytown, NY 10591

A Ticket Is Required To Attend

I will attend the meeting in Tarrytown, New York - # in party _____

Name: _____ Address: _____

Phone Number: _____ Email Address: _____

Enclosed is a Check for \$ _____ (**\$5.00 per person**)

Please list your guest's names and addresses: _____

PLEASE PRINT CLEARLY

(You can list invitees names on a separate piece of paper if more than 2 are attending)

A ticket will be mailed to each member and guest for admission.

Please return this registration form and fee by to: **Association of BellTel Retirees Inc.**
c/o Jackie McCann / PO Box 33 Cold Spring Harbor, NY 11724

Retiree Forum: An Overview of Surviving

While you consider adding the Association of BellTel Retirees Inc. to your Estate Planning, we thought the following information would be of importance to you and your surviving spouse/beneficiary. Over the years we have published a number of articles on general benefit information for retirees and their survivors. Because there are so many differences in benefits depending upon many factors, we feel that it is best for you to confirm your benefits with the appropriate groups shown below.

We continue to get many calls for this information, so below is the updated contact information and general information which you should keep with your important documents and wills.

First you should check with the appropriate benefits center below to insure that your current beneficiary information is updated.

For Verizon retirees the Verizon Benefits Center's number is 1-877-489-2367. You will need the last four digits of the retiree's Social Security Number, date of birth and a PIN number to access a representative. If you do not have a Pin number, say the word "representative" and you will be transferred to someone who can assist you. You can also access your benefit information and beneficiary information by using the internet to log onto <http://www.verizon.com/benefits>.

You will need a user ID and password to access your information.

If you have a Savings Plan (401K plan) through Verizon, it is managed by Fidelity Investments. Their number is 1-888-457-9333 or go on line to <http://www.netbenefits.fidelity.com>. You will need to log into Netbenefits with your social security number (or a Customer ID if you created one) and a PIN.

For IDEARC retirees, the IDEARC Benefit's number is 1-888-385-3028 and the web-site is <http://IDEARC.com/retiree> for medical, dental and life insurance questions. For information on pension or savings plan 401(k) questions – contact J.P. Morgan at 1-800-345-2345 or access the web-site at <https://www.retireonline.com>

You can also call our office at 800-261-9222 and speak with either of our two staff members who can assist you or your spouse in reaching the correct department within Benefits.

The following is a summary of key benefits which survivors may be entitled to:

Survivor's Annuity

If the retiree receives an annuity and chooses the survivor's option at the time of retirement, the Benefits Center or provider will explain to the spouse or survivor how to establish a survivor annuity. We recommend the retiree

contact the benefits center to ensure that the correct survivor option is on file.

If the retiree elected a joint and survivor annuity with a "pop-up" feature, whereby the annuity would "pop-up" to a single life annuity upon the death of the beneficiary, and that beneficiary dies, the retiree should contact the Benefits Center or provider in order to have their annuity recalculated. Generally this must occur within 6 months of the beneficiary's death.

Life Insurance

Upon notification of the death of a retiree, the Benefits Center will notify the appropriate Life Insurance Administrator. The beneficiary will receive a claim packet from the administrator with instructions on completing the forms and required documents for processing.

Death Benefit (for former Bell Atlantic/NYNEX retirees only)

This benefit has a "mandatory beneficiary" – which is defined as your spouse – if your spouse was living with you at the time of your death, and/or, under certain circumstances, your unmarried, dependent child, under the age of 23; if older than 23, but incapable of support; or dependant parents, if living with you or living in separate household provided by you.

There are a number of limitations as to eligibility. You can find out if you are eligible and the amount of your benefit by contacting the Benefits Center.

Medical Benefits

Usually a surviving spouse or dependent who was covered for medical and dental benefits at the time of the retiree's death may continue medical coverage. The cost and length of company subsidized coverage (if any) depends on when the retiree retired, which company they retired from and whether they were management or union.

For specifics of your plan coverage for your spouse or dependents, call the Benefits Center.

Spouse Benefits

Telephone Concession (for Verizon retirees)

Continued telephone concession benefits may be available to the surviving spouse of the deceased Verizon retiree who was eligible for and was receiving telephone concession at the time of death. The same service will remain in effect on the same residence for three months after the retiree's death. Retiree/surviving spouse must call Wells Fargo on 1-800-898-3888 for specific information on survivor telephone concession benefits.

Attention All Snowbirds

For those of you who temporarily relocate to warmer climates for the winter months, won't you please take the time to drop us a note or email with your main and "snowbird" address, so that we can update our records and forward all important retiree communications to you. This helps your Association substantially by allowing the most direct and immediate correspondence with our members. It also eliminates substantial cost of return postage and clerical assistance needed to correct the errors in our database.

We would be more than happy to redirect your mail to your snowbird address in the colder months, and then revert to your main address for the remainder of the year.

Please send your information via email at: association@belltelretirees.org or mail to us at: P.O. Box 33, Cold Spring Harbor, New York 11724.

UNION PROTESTS SAVE 62 VERIZON JOBS

Recently, Verizon opted to lay-off nearly 200 workers in Massachusetts and Rhode Island as a part of the 8,000 job cuts announced by the company in the summer. According to the company, a decrease in demand for landline services is to blame for the cuts. However, after a protest by the International Brotherhood of Electrical Workers (IBEW), last minute negotiations managed to save 62 of those jobs by the agreement to change the seniority date of hire cut off from 2003 to 2006.

"Verizon obviously has no commitment to its workforce or to the communities we serve," said IBEW Local 2222 Business Manager and System Council T-6 chair Myles Calvey. "Instead of cutting jobs, it should work with communities to expand its FiOS service. Management should also allow union members an opportunity to work in its fast growing wireless business."

According to the IBEW, Verizon has been discriminating against

union members working in the older — and less profitable — landline side of the business.

A Verizon spokesman Phil Santoro contends that not all of the jobs were being cut through layoffs, but rather many workers agreed to early retirement. In addition, many of the jobs were being cut through attrition and contractor eliminations. "All of the job reductions are done in accordance with the contracts with union employees," he said.

The company, which began the year with roughly 16,000 workers in Massachusetts and Rhode Island, also reports that the cuts were necessary as its services transition from that of a traditional landline company to one that focuses more on its wireless and broadband internet and TV.

"There is plenty of work for us to do and there is simply no justification for these layoffs," added Calvey. "We need a national moratorium on layoffs to stop this kind of corporate greed. There's no excuse."

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For a FREE consultation, contact Richard DeVita, Esq. personally at 201-714-7623 or rdevita@optonline.net.

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- Let me help you!

(Cases on contingency basis only)

We have many satisfied BellTel Retirees as clients & have effectively retrieved hard earned pension \$\$\$ lost carelessly.

Contact Debra G. Speyer, Esq. who represents Bell Retirees nationwide. 1-800-510 STOCK
www.wallstreetfraud.com

RETIREE NEWS & NOTES

On Wednesday, October 21st, Association President Bill Jones and board member Chuck Schalch attended the meeting of the Hind Quarters Group. The meeting was held at the West Dover Country Club in East Norriton, PA.

Both men were met with an enthusiastic group of 104 attendees, mostly retired from Bell of PA, with a few from Lucent and other companies. About 50% raised their hands when asked how many Association members were present.

Mr. Schalch distributed form letters to be distributed to Members of Congress, and newsletters for ProtectSeniors.Org and the Association of BellTel Retirees.

"All in all, it was a very good event," said Mr. Jones. "We addressed the issues on people's minds, the reform package, H.R. 1322, the modified bill and AARP."

On November 5th, Association board member Robert Rehm spoke at the Sewanahka Pioneer Group at St. Thomas's Chapel in West Hempstead, New York.

Mr. Rehm informed the group of the Association's work to protect retiree benefits and the legislation it is working to push through Congress.

Association board member Chuck Schalch attended two recent Pioneer Council Meetings with the Diamond State Council on Tuesday, November 10th and with the Jenkintown Council on Wednesday, November 11th.

The November 10th meeting was held at the Communications Workers of America (CWA) union hall in Christiana, Delaware. Mr. Schalch focused



his talk to the twenty-six attendees on the background and mission of the Association and its efforts to secure our health care benefits alongside ProtectSeniors.Org.

Mr. Schalch reported that the attendees heard information on both the Association and ProtectSeniors.Org and both organizations' work on retirees' behalf. Chuck was invited back to the Diamond State Council's holiday luncheon to speak to a wider audience.

For the Wednesday, November 11th meeting with the Jenkintown Council at Williamson's Meeting and Catering Facility near Willow Grove, PA, twenty-eight people were in attendance.

To request an Association board member speak at upcoming events, please contact us at 1-800-261-9222.

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