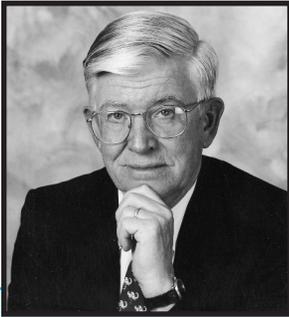


# BELLTEL RETIREEE

The Official Newsletter for Union and Management Retirees and Employees of Bell Atlantic, GTE, Idearc, NYNEX, Verizon and its Subsidiaries. Paid for by contributions from Verizon and Idearc retirees.

Fall 2010

Volume 55



## President's Message

by C. William Jones

Your Association of BellTel Retirees is approaching its fifteenth year serving former union and management retirees of Verizon, all of the companies that are under that umbrella and the retirees of Verizon that were transferred to Idearc/SuperMedia. Some of you have been supporters for all of those years and others have very recently joined. So it seems to me that this is a good time to review who we are, what we have been doing and where we are going in the future.

We are the only organization that is dedicated 100% to protecting and enhancing your retiree pensions and benefits. However, because our Association is limited, by IRS regulations, in its ability to lobby Congress we have a sister organization, ProtectSeniors.Org. That organization provides the lobbying serv-

ice for us and for retirees of other corporations who receive healthcare benefits. Both organizations are essential in order to carry out our mission.

Pensions and healthcare benefits are the most critical benefits that provide retiree financial security. Pensions are well protected as long as the pension trusts are adequately funded. There are laws that prevent companies from reducing or terminating those benefits. Because of that, our efforts are focused on seeing that the pension trusts are healthy and we are working to convince the company to provide inflation protection. We have worked toward that goal from the very beginning and continue to do so now. Some of the things we do include: examining the underlying pension fund documents, obtaining answers to the questions that arise as a result of our analyses and meeting with senior officers of the company to convince them to honor the commitments that they made to us during our working years. Accomplishments include the increase of minimum pensions in 1999, 2000 and 2001 and the lump sum payment in 2000. While we have had little success since then, this issue remains a priority and, once the economic crisis abates, we will launch a new plan of action. We do participate at every Verizon Annual Shareholder Meeting, file

(Continued on page 2)

## New – Contribution Cards To Be Included With Each Mailing

You probably noticed that you are receiving a white donation card with every Association mailing. This card will have your last donation date printed next to your name. If you already made a donation for the year, THANK YOU.

If you haven't given a donation or wish to give a second donation, PLEASE HELP US BY USING this card when mailing back your check. This card is critical to processing your donation correctly. Also, you will notice a number toward the bottom of the card. This is your individual member number and is used to ensure your donation gets properly updated to your membership record. PLEASE do not WRITE anything around this number.

This new system has a number of advantages:

- It permits your contribution to be processed electronically, saving us time and money.
- It assures that our records are correct since no manual work is required.
- It makes it easier for you to make a contribution or to update your contact information.

Thank you.



## President's Message

(Continued from page 1)

proxy proposals to improve corporate governance and meet face-to-face with corporate officers.

Healthcare benefits, in many cases, are more critical to the financial security of retirees than pensions. A serious illness can bankrupt a family without comprehensive healthcare coverage. However, these benefits are not protected by law. They can be reduced or taken away from management retirees at anytime. Union retirees are "secure" only to the end of the existing contract. At that time the company is not required to bargain for retiree benefits. The Association of BellTel Retirees can only do so much through negotiation with company senior officers. Some of you have already seen coverage reduced and premiums increase. There is no law to prevent the reduction or termination of these critical benefits.

For that reason, years ago, the Association hired a well-known and well-respected Washington labor lawyer to

draft legislation that would prevent post-retirement reduction or cancellation of healthcare benefits. That bill was introduced in Congress but required considerably more lobbying effort than our Association was allowed by the IRS to expend. The result was the creation of a new not-for-profit lobbying organization by a former board member of our Association. This organization, ProtectSeniors.Org, has an all volunteer board and a paid lobbyist and staff. The only goal of this organization is to pass legislation that would make it illegal for corporations to reduce or terminate healthcare benefits after a person retires. ProtectSeniors.Org has achieved the goal of bi-partisan support and has testified at a Congressional hearing in Washington. The Association is a major contributor to ProtectSeniors.Org along with former union and management retirees of: 390 corporations, 47 unions and union locals, 95 government agencies and municipalities and 16 associations.

The Association of BellTel Retirees Inc. is the largest corporate advocacy organization in the country with over 112,000 members. We rely upon those members to support us financially as that is our only substantial source of income. We work very hard for you and hope that you will put this Association on the top your list of contributions every year. We

also hope that you will help recruit new members for our organization. While I make this appeal to all, I especially want to reach out to those retirees who were transferred against their will to Idearc/SuperMedia. We have filed suit against Verizon and Idearc/SuperMedia on behalf of those former union and management retirees in an effort to return them to the relative safety of the Verizon umbrella. We need your help to help you.

To all of the faithful contributing members who support our efforts financially, we are most grateful for your support and for your letters of encouragement. Our all volunteer working board is energized by your notes and letters of support.

Finally, I want to let you know that we have a fabulous staff in our office that takes pride in helping those of you who need a hand in understanding the complexities of your benefits or other retiree issues. They can be reached by telephone: 631-367-3067 or 800-261-9222 and by email: [association@belltelretirees.org](mailto:association@belltelretirees.org). In addition, there is lots of current information on our web site: [www.belltelretirees.org](http://www.belltelretirees.org).

The entire board and staff join me in wishing you good health and happiness in your retirement – we know that you earned it!

### CAN WE HELP YOU?

Contact our office

either by email:  
[association@belltelretirees.org](mailto:association@belltelretirees.org)

or phone

**800-261-9222** to:

- Add a friend to the mailing list
- Update your personal mailing information
- Give us your email
- Request extra copies of our newsletter
- Request a form to donate in memory of a family member or friend

### — Advertisements —

All representations made in advertisements are solely the responsibility of the advertiser. The Association of BellTel Retirees is not responsible for any such representations. The Association does not endorse any advertiser.

## Historic ST AUGUSTINE, FLORIDA!

*Newly redecorated BEACHFRONT  
Condo Avail. yr-round!*

2 B/R; 2 1/2 baths; DR; Full Sz W/D; 2 balconies overlook  
Pool/Ocean/ Boardwalk. Tennis & Raquetball Courts.  
Hi-Speed Internet.

Master Suite is King Size. Other is attractive Queen Size  
Full Sleeper in L/R This is the ideal place! Weekly \$1050;  
Monthly \$1650 SPECIAL discount for 2+ Mo.  
**Marianne Anytime 516 313-1935**

## Sold: Land Lines to Frontier Communications

The Communication Workers of America (CWA) has given its seal of approval for Verizon to sell 7 million of its access lines to Frontier Communications.

Frontier Communication, based in Stamford, CT will be paying \$5.3 billion for land lines from Verizon stretching across 14 states. Verizon Communications, will receive three seats on the Frontier Board of Directors and its shareholders will own 68% of the newly structured Frontier. The transaction will more than triple the size of Frontier.

After the sale, Frontier will operate landlines in and across 24 states. Before the CWA took its position, Frontier



guaranteed they will honor all existing labor agreements with Verizon employees. In recent years, Frontier has successfully taken control of smaller communication companies such as Rochester Telephone, Commonwealth Telephone and Global Valley Networks. While Verizon does not see these copper lines as a key asset in their future plans, Frontier Communications believes it can create revenue with expanding new products and features, hoping this will give them the abil-

ity to compete with cable companies in all of these states.

Verizon stated it sold these assets because it wants to focus on Internet and television service in more populated areas. With the sale, Verizon also gains additional financial resources to push forward its future plans of creating a nation wide wireless program (4G network). The lines Frontier are acquiring, Verizon has determined would be most difficult to upgrade to FiOS.

There has been much criticism of the Frontier deal with unions and consumers worrying that Frontier will be taking on debt too high leading to layoffs and other cutbacks. It has also left customers wondering what will happen to the quality and dependability of their service. Steve Crosby, Frontier spokesman says the company is energized. "We want to keep customers and keep customers happy," he said. "For us, it's about the customer experience, and the customer is the number one focus."

For some, the greatest concern about the purchase is what will happen down the road to the current employees' and retirees' benefits and retirement plans.

### About Your Verizon Stock

*If you have "Beneficial" Verizon shares in the Verizon 401K Plan-* If you are a "beneficial shareholder" of Verizon Communications Inc., that is, having funds allocated in the Verizon Company Stock Fund, you will receive approximately 0.24 shares of Frontier common stock for every beneficial share of Verizon that you own as of June 7, 2010. Any fraction of a Frontier share will be paid to the new Frontier Stock Fund that will be part of the Verizon 401K Plan in which you participate.

Any questions you have may be answered in the June 23, 2010 Verizon letter that was sent to Verizon Savings Plan Participants; the May 28, 2010 booklet sent by Chairman and CEO Ivan Seidenberg, or your questions may be directed to Fidelity Investments, directly at 1-800-544-9354.

*If you hold shares in your own name or in a brokerage account-*

If you are shareholders of Verizon Communications, Inc., you will receive approximately 0.24 shares of Frontier common stock for every share of Verizon that you own as of June 7, 2010. Any fraction of a Frontier share will be paid to you in cash.

Any questions regarding the distribution of shares of Frontier common stock

to Verizon stockholders or the ownership of Frontier common stock following the distribution should be directed to Computershare Trust Company, N.A. 877-770-0496. Holders of Verizon common stock who hold their shares through a brokerage account should contact their broker with questions.

## Long Term Care Insurance

### Exclusive Discounts for BellTel Retirees

#### POLICIES INCLUDE:

- HOME HEALTHCARE
- NURSING HOMES
- ASSISTED LIVING



- ✓ FREE COMPARISONS
- ✓ COMPANY PLANS ARE NOT THE BEST VALUE!
- ✓ FAMILY PLANS ARE AVAILABLE
- ✓ PROTECT YOUR ASSETS

Request info [www.completelongtermcare.com/belltel](http://www.completelongtermcare.com/belltel)

**CALL US NOW - FREE INFORMATION**  
**800-644-3422** 24 Hrs.  
 or **1-800-701-9545 (STEVE) ext. 22**

# Retiree Forum: *Verizon Healthcare Insurance - Overcharged Vision Care?*

**ARE YOU** insured under a Verizon health plan?

**DID YOU** purchase eye glasses from a participating Verizon health provider since 1/1/2010?

**WERE YOU** charged a \$40 co-pay for your glasses?

**IF SO YOU** may have been *overcharged* and may be eligible for a full refund!

A long-time member of the Association of BellTel Retirees notified the Association earlier this year saying that in 2010, he was charged a \$40 co-pay for prescription eye glasses. This was in addition to the normal and required \$15 co-pay for the eye exam administered by the participating eye care doctor. The member was certain that this was incorrect, since his plan provides one pair of eyeglasses annually, from a select group of frames, at no charge. There is a \$15 co-pay for the separate eye exam procedure if performed.

Association Board Member Bob Rehm further investigated the member's concerns when he scheduled his annual eye exam with his own doctor. Like the Association's member, he too

was charged a \$40 co-pay for glasses specifically chosen from a select group of frames, whereas in years past, there was no co-pay. He challenged the charge but agreed to pay it. He told his vision care participating provider that he would further challenge this co-pay.

According to the Verizon Benefits Center (VZBC) specialist, under this particular plan there should be no charge for eyeglasses. However, the health care provider stated that there was a \$40 co-pay. In the following

***"If we do not protect ourselves who will?"***

— **Bob Rehm, CFO**  
*of the Association of BellTel Retirees*

weeks, the VZBC specialist worked to resolve the matter, and it was determined that the health care provider was wrong and would, and did, issue a reimbursement check.

Considering that there should have been only a \$15 co-pay for these retirees' eye exam and glasses, the incorrectly charged \$40 additional co-pay resulted in a 267% total over-

charge. It pays to read, digest, file for future reference, and challenge as warranted, your health care benefits and related co-pays and charges.

Therefore, if the initial four statements in this article apply, you should call the VZBC at 1-877-489-2367 and ask to speak to a Healthcare Benefits Specialist. Be sure to request the appropriate refund that may be due to you. This is a documented error that has been corrected going forward with the help of the VZBC and your retiree association.

Please note that the Association member described above and Mr. Rehm's plan is the 2010, 920 HIP NY HMO. The key plan provisions sent to VZ participants states the following:

**"Vision Care- Routine vision exams - \$15 co-pay; one eye exam per calendar year; must use a HIP participating provider.**

**Eyeglasses - One pair of eyeglasses covered every 12 months when chosen from a select group of frames at a participating provider."**

Those who do not have this plan but feel they were overcharged should review their particular healthcare plan.

As Bob Rehm tells everyone, "If we do not protect ourselves who will? That is the mission of your not-for-profit Association of BellTel Retirees Inc. The members of your Board of Directors are all volunteers. In 2009, we donated over 12,000 hours of our retirement life without pay. The Association's accomplishments are our rewards."

**Note:** Verizon Human Resources was apprised of the above issue and on July 26<sup>th</sup> Verizon updated Bob Rehm as follows: Verizon found that HIP was processing eyeglasses incorrectly. They have identified 72 Verizon participants who were impacted and HIP is reprocessing those claims. Verizon thanked your retiree Association for pointing this out so that they could assure that HIP made the correction.

## Recover Investment Losses!

- Pension Buy-Out funds invested & lost?
- Stockbrokers mismanaged your money?
- 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](http://www.wallstreetfraud.com)

## 2010 Special Report: The Association Addresses Its Fiscal Future



**We can't keep the corporate machine at bay without your support.  
Join the Tug of War to Protect our pensions and benefits.**

### *The Struggle Continues - We Still Need You*

In our summer newsletter, we provided you with a complete audited financial report for 2009, noting that our contributions fell behind 2008 by 5%. We advised you that our 2010 year end contribution goal is \$700,000 to support the continued advocacy efforts of the Association of BellTel Retirees and noted that as of April 25<sup>th</sup>, we were lagging the similar period of 2009 by 10%. This was a scary trend for us, and followed closely the 5% drop in 2009.

We asked for your help – and we are pleased to report that the membership is beginning to respond. As of July 22<sup>nd</sup>, we have equaled our cumulative response through July of 2009. Not only that, but members have increased their average contribution. At the same time, your Association is as vigilant about watching every dollar of expense as we are about monitoring contributions.

We continue to lag behind 2008 contributions by 13%, but we are hopeful that we have turned a corner. We are betting that the membership will come through for us to meet our year-end goal.

Thank you for listening ... thank you for responding ... thank you for your generosity. You are not alone. Your board contributes generously each year, and puts in a lot of volunteer time. We believe in our mutual goals, and we believe we can help each other protect our future.

While your Association's Board of Directors are all volunteers, donating a record 12,000 hours in 2009, we do require the help of select professionals to assist us in monitoring the health of the pension funds, to continue our successfully effective shareowner proxy campaign and of course to maintain an office staff that does so much for members who encounter significant problems with their medical and pension benefits and more.

Here are the facts, which have been confirmed in 2008 and 2009 audits:

	FINAL 2008	FINAL 2009	Prelim. 7/22/2010	2010 GOAL
CONTRIBUTIONS	\$718,533	\$685,055	\$515,905	\$700,000
# of Contributions	27,877	24,493	18,026	
Average	\$ 25.78	\$ 27.97	\$ 28.62	

**If you have not yet contributed, PLEASE consider doing so. We have helped in the past and we will help in the future. Our work on your behalf is more important and more urgent than ever!** Thank you.

# Pension Battle Grows

**F**or decades the battle over retiree pensions was centered on private sector retirees and corporations across America. Many corporate pensioners have taken their lumps. Some of the saddest examples include retirees at General Motors, United Airlines and John Deere where pensions were turned over to the Pension Benefits Guaranty Corporation (PBGC) and payout amounts were significantly reduced for pensioners.

The protection of retiree pensions was a primary reason for the founding of the Association of BellTel Retirees by a handful of NYNEX retirees who joined together after promised pension cost-of-living increases had been halted by the company.

In recent months the focus of the anti-pension and anti-pensioners spotlight has shifted to an all out war against public sector retirees by Wall Street, the media and elected officials. The state and municipalities through-

out New Jersey, for example owe \$46 billion in pension contributions and \$58 billion for retiree health care and are seeking to pin the blame on retirees, workers and unions.

In the Garden State much of the blame belongs to policies that enabled government to write IOUs, even in the case of underfunded pension plans, instead of making actual pension fund contributions over the last two decades. Steven M. Sweeney, president of New Jersey State Senate and, ironically, an official for the New Jersey ironworkers union, was once seen as a hero to union workers and retirees. Now he is responding to his state's deficit by demanding cutbacks to retiree benefits and pensions.

Sweeney has blamed the unions for not warning their members about potential repercussions an economic recession could have on their benefits. However, according Hetty Rosenstein, the state director for the Communica-

tions Workers of America, the deficit was caused by the state's failure to make annual \$2 billion dollar payments into the state pension fund and effectively putting pension payments owed onto the state's credit card for far too long.

New Jersey is not the only state responding to the economic crisis by targeting retiree pensions and benefits. According to the Pew Center on the States, state governments owe a total of \$453 billion in unpaid pension contributions and have \$554 billion in liabilities for healthcare. Elected officials are lashing out at unions to appease concerned taxpayers.

The National Association of State Retirement Administrators found that this year nine state governments have voted to cut benefits, decrease monthly contributions or do both to workers and retirees.

It was once believed that municipal defined benefit pensions were sacred and perhaps safer than corporate pen-

## 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 Idec Corporation.**

**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.**

## Following Healthcare Reform's Bouncing Ball

**T**he healthcare reform debate dominated Capitol Hill in 2010. The White House and Congress pushed forth with a healthcare reform law. The result this will have on retirees is still very uncertain.

Health insurance companies although are taking preemptive action, raising rates significantly on policy holders. At one large public institution, the University of Georgia there are significant cuts and changes at its 34 different colleges. This may include:

- Elimination of retiree health insurance for future hires;
- Current retirees may lose their health coverage if eligible for Medicare or pay more for health coverage if they

are not yet eligible.

- Approximately 47,000 dependents have been cut from insurance plans;
- Surcharges for covered spouses and members who are smokers or tobacco users;
- No insurance for part timers;

The university says that over the last three years it absorbed a \$10 million increase in insurance costs. It is now projecting healthcare reform will up the ante \$5-\$10 million annually.

According to a survey by the Kaiser Family Foundation and the Health Research & Educational Trust, one-third less employers' nationwide offer benefits to their retirees than they did 10 years ago.

# & Evolves

sions and benefits, but the pressure cooker is now boiling over on both the public and corporate pension sides.

As the debate against retiree pensions and benefits intensifies and becomes more populist across America, there is and will be a greater need for organizations like the Association of BellTel Retirees to remind the media, Wall Street and elected officials that retirees accepted less in wages and time off throughout their working years in exchange for their deferred retirement coverage. The fact is that retirees – especially Verizon retirees - have already paid the tab over decades of hard work and sacrifice on behalf of their employers.

If all employers and state governments had set aside proper funds paid to them by employees on an “as you go basis” and did not defer payments into their pension trusts in bad years, as states like New Jersey and corporations like GM had done, it is likely that this would be less of a topic for debate today.

Retirees need to communicate to your children, grandchildren and friends to educate than that while their employer may only offer a modern 401k-style retirement plan, your employer and those competing with Verizon for talent offered a pension that was earned only via decades of service and accepting less in wages and paid time off to fund it.

What is clear, is that as the debate related to retiree pensions and benefits grows, it will be vital that retirees stay vigilant and participate in the process to advocate for the protection of our Verizon pensions and benefits. It is vital that you stay active and support your Association of BellTel Retirees.

**According to Verizon’s most recent report on progress of the pension plans, cumulatively these were under funded to the tune of \$3.2 billion or 10.1% as of the end of 2009.**

## WHEN DONATING – PLEASE CONSIDER Going Online

Did you know that we made our online donating feature a lot easier to use? While it has always been a safe and efficient way to donate to our great organization, it has now been made easier.

If you have used our online feature before and thought it was cumbersome, please check it out. We have listened to requests from our members and customized our site to make it very user friendly. If you have never used our online donation feature, we encourage you to do so today. Donating online is a very safe, fast and easy way for you to donate, and a less expensive way for our organization to process your generous donations.

Go to [www.belltelretirees.org](http://www.belltelretirees.org) and click on the **BLUE DONATE NOW**.



We are always very appreciative of your support and contributions. Donations are our only source of revenue. When combined with the volunteer hours of your board (over 12,000 annually), they make this a very significant and personal commitment to protecting all Verizon retirees’ retirement security.

**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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Name \_\_\_\_\_    Expiration Date \_\_\_\_\_

Address \_\_\_\_\_    City/State/Zip Code \_\_\_\_\_

E-mail \_\_\_\_\_    Telephone # \_\_\_\_\_

**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.

## Retiree Who Will Not Stand Shoulder To Shoulder With Other Retirees

June 11, 2010

Mr. C. William Jones:

I recently received a request for dues noting that my dues for 2010 have not been received. The fact of the matter is I have not sent in dues for several years.

When your organization was begun, you and your representatives stated you were dedicated to insuring pensioners received periodic pension increases. It has been ten years since I received an increase and that increase was a paltry \$10 a month or a lump sum of approximately \$1,800 (subject to a 10% early distribution penalty since I was not 59 ½ years old.) Your organization has successfully lobbied for changes at annual meeting that have little, if any effect on pensioners. I do follow news from your organization and rarely see any news of your efforts to achieve what you said was your primary goal when you began the Association of BellTel Retirees.

Since the purchasing power of my pension has eroded during the fifteen years I have been retired, I have taken action to eliminate certain expenses. My dues to your organization are included with those expenses. Several of my friends feel the same and hope you address this issue soon in your newsletter.

Sincerely,  
Name withheld.

### Member Mailbag



#### ASSOCIATION'S RESPONSE

Dear Mr. Name Withheld:

*Thank you for your letter of June 11, itemizing a number of alleged failures of the Association. I always try to respond to letters that are addressed to me personally, as yours was, but you chose not to identify yourself. You suggested that I respond to your questions in the newsletter.*

*Much of what you addressed would not be appropriate for the newsletter as it gets wide circulation and specific information on certain subjects and the plans and strategies that we employ is not appropriate for a mass mailing.*

*Should you, and the friends that you referred to, like a thoughtful and comprehensive response please be good enough to identify yourself and I will be more than happy to do so, as I do on a regular basis for all members.*

*Finally, you stated that several years ago you removed our Association from the list of organizations to which you contribute. I am sure that our faithful mem-*

*bers who do support our work and appreciate the thousands of volunteer hours each year that we contribute would be pleased if you would give us a call and resign so as to avoid being a financial drag on this not-for-profit organization.*

C. William Jones

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After reading the summer edition my blood pressure went up. I can't believe that so many members don't contribute, they have to be stupid and greedy, most likely both. I have been a member from day one, retired in 1988 and have sent a donation every year. You are the only security I have. Keep up the good work.

Harrison Gay –  
Marco Island, Florida

\*\*\*

My husband (who was the BellTel retiree) passed away in April. I intend to continue my support of your efforts. As I am now receiving the survivors share of this pension. I am interested in your organization achieving its goals. Good luck.

A.A. –  
Amityville, New York

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We look forward to the "BellTel Retiree" and we want you to know that we appreciate the work you do on your behalf. Both my wife and I are 88 years. She is legally blind and I hobble around with a cane. I worked for New England Telephone for 37 years and looking back on those years most of them were fun! Keep up the good work. We are with you financially as much as we can afford.

Sincerely,  
Joe and Jean Merton  
East Longmeadow, MA

\*\*\*

Thank you for the wonderful work you do tirelessly for the benefit of telephone retirees. There is so much information we would be unaware of, were it not for your continuing efforts to keep current in all that matters.

Thank you most sincerely,

Paul Powers –  
Worcester, MA



## PROTECTSENIORS.ORG HELP US HELP YOU!

ProtectSeniors.Org has only one goal:  
to pass legislation that will

### PROTECT RETIREES' EARNED HEALTHCARE BENEFITS.

Congress ignored retirees' needs in the healthcare reform by not including important protections. We are keeping up the fight – working with a bipartisan group who recently drafted the **RETIREE EARNED HEALTHCARE BENEFITS PROTECTION ACT** which we hope to have introduced in Congress.

Financial support is needed to help pass our law.

#### Send contributions to:

ProtectSeniors.Org, P.O. Box 476, Cold Spring Harbor, NY 11724 or go to [www.protectseniors.org](http://www.protectseniors.org) and click **DONATE NOW.**

### BECOME A GRASSROOTS VOLUNTEER:

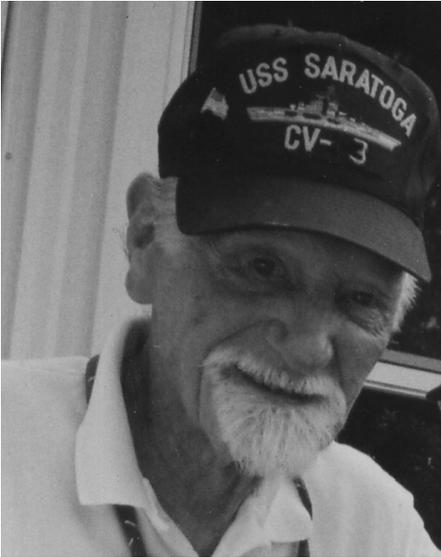
FOR MORE INFORMATION:

**call 800-398-3044 or**  
**email [info@protectseniors.org](mailto:info@protectseniors.org)**

ProtectSeniors.Org is a 501(c) 4 organization. Contributions are NOT tax deductible.

**PAID FOR BY PROTECTSENIORS.ORG**

# Retiree Spotlight: William Phraner



*William Phraner*

If NY Telephone retiree William Phraner's life was to be made into a novel, it would fit best in the adventure section of the bookstore. His 87 years have been characterized by a love for life, travel, and most importantly for others.

The Queens County, N.Y. native lived a fairly typical life and held a job at the art department for McCalls. In 1942 he enlisted in the Navy to serve in World War II. This was an experience that would be the first of many adventures for William.

His four years in active service led him to Texas, Kansas, and Washington for training. While on sea duty he was sent to India, Bangladesh, Shanghai, the Philippines, and Guam. After being discharged, William went back to his old job at McCalls, however it just was not the same, leaving after one month back at his mundane job.

After hearing that NY Telephone provided a good career path and steady living from two of his uncles, William decided to apply. Two weeks later he was hired and assigned to the wiring department and worked with men he described as "good men who taught me the craft."

"When I walked into the office I was amazed by the hundreds of thousands of wires, I had no idea," he recalled with a sense of wonder in his voice.

Luckily, he found mentors in his

department who taught him how to change, splice, and transfer lines. In 1948, William spent some time working with the engineering department in Hempstead, Long Island, before working as an installer in Floral Park, New York.

The most memorable job for William was installing the lines for the newly built Suffolk County Police Department building. He remembers the excitement he and his colleagues had the moment they completed the assignment and were able to turn on the phone service for the office. He continued working on Long Island until 1963.

Another memorable job for William

involved working on the mysterious and top secret Plum Island of Long Island that is run by the U.S. Department of Agriculture, where disease control experimentation is conducted. As a large ship laid a sub terrain cable to the island, William and his men rushed to establish telephone service to the mainland. It was an exciting day for the workers.

In 1963 William was promoted to foreman for Installation and Repair. In 1984 he retired from NY Telephone after deciding the "great organization" was changing too much after being broken

*(Continued on page 11)*

## DONATIONS IN MEMORY OF A LOVED ONE

Members often contact our office wishing to make a donation to the Association of BellTel Retirees Inc. to honor a dearly departed family member or friend. The Association of BellTel Retirees will gladly accept memorial donations and send an acknowledgement to the family of the deceased stating your name and address as the donor of this gift.

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When Apple computer debuted its iPhone in 2007 many consumers wondered when Verizon would begin selling it. The iPhone appeared to be what the biggest cell phone carrier in the United States was lacking and AT&T had an exclusive contract with Apple for the iPhone. However, Verizon may not need to sell the iPhone due to its launch in October 2009 of the Droid smart phone with partners Google and Motorola.

Smart phones are mobile phones that offer users more advanced Internet connectivity. Verizon's newest Droid phone will be operating under the Google search engine Android operating system. The Droid X phone has 8 Gigabytes (GB) of internal memory, a preinstalled

## Verizon Business News:

16 GB memory card which can be upgraded while Apple and AT&T's iPhone 4 cannot. This amount of memory storage allows the phone to do more and work faster. The Droid X has a 4.3 inch screen, Internet/ web browsing capabilities, the ability to run third party apps (application of an additional software such as finding directions for locations) an 8 megapixel (describes photo quality) camera, and WiFi capabilities, the ability to surf the Internet without being hooked to a computer or any wired Internet connection cable.



off assets recently closing its deal with Frontier Communications for \$5.3 billion. According to Verizon's Chairman and CEO Ivan Seidenberg, "The wireline spinoff to Frontier on July 1, improves our future growth profile."

Verizon has also sold 2 million of its subscribers to AT&T and Atlantic Tele-Network after Verizon's acquisition of AllTel Corp., as required to meet regulatory requirements. Despite the sale, Verizon still has a 2 million subscribers lead on AT&T. Verizon has 92.1 million customers and AT&T has 90.1 million.

Verizon has reported an additional 196,000 FiOS internet customers, an additional 174,000 FiOS TV contract customers and 1.4 million additional wireless customers. Verizon has 665,000 customers under contract for their wireless services while Verizon's rival AT&T Inc., reported having only 496,000 customers under contract. Despite Verizon's customer base, AT&T's wireless service revenue grew twice as fast. Verizon has reported wireless service growth of 5.2 % in the last year.

Verizon is now focusing its investments on its wireless services unlike last year when the focus was on continuing the FiOS wirelines rollout. Earlier this year Verizon halted its expansion in FiOS focusing on building areas that already had the fiber optic cables.

Another change for Verizon made this year was reducing its payroll by eliminating employees via severance packages, costing the company \$198 million. In

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

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New York 11724 • (631) 367-3067  
website: [www.belltelretirees.org](http://www.belltelretirees.org)  
E-mail: [association@belltelretirees.org](mailto:association@belltelretirees.org)  
Hotline: (800) 261-9222  
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**President and Executive Director:**

C. William Jones (410) 770-9485

**Office Manager**

Christina M. Kruger (631) 367-3067

**Board of Directors:**

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Verizon appears to be doing well without the iPhone. Financially, Verizon's smart phone market share has risen to 26% this past May from the 20% it had in late 2008. Additionally, analysts estimate that Verizon spends less than \$300 in consumer subsidies on each of their phones while AT&T spends more than \$450 per phone.

According to analyst Craig Moffett, at Sanford C. Bernstein and Company, the release of the latest Droid smart phone is good for Verizon when he said, "Verizon is back in the game, even without the iPhone."

### Verizon Reports 2nd Quarter Earnings

Verizon Communications announced at the end of July its 2<sup>nd</sup> quarter fiscal results for 2010. Verizon has reported their total operating revenue for the period was \$26.8 billion.

Over this past year Verizon has sold

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## Retiree Spotlight:

(Continued from page 9)

up by the federal government.

Throughout his working and retired years, William has kept a sense of adventure that he shares with his wife Dolores. Their travels have included fishing in Alaska, traveling cross-country in a motor home, and after retirement, sailing around Florida and the Virgin Islands.

“When you have an opportunity to do something exciting, do it! You won’t regret it,” William advises his family regularly.

The only greater love the couple has had than their love for adventure is their love for one another. Despite tragically losing her daughter in a car accident at the age of 19 and his two sons to Huntington’s disease, the pair still remain positive and loving. For the past two years Dolores has been living in a nursing home due to Alzheimer’s. William still relishes in the opportunity to spend his time with her daily.

William’s concern for others is not limited to his wife, children, and six grandchildren. He reminisces about his days at NY Telephone and the concern it had for its retirees. As a manager, he would regularly meet with retired employees and report to the company about what they needed. He feels that after the company was divided and bought out, its concern for its retirees was gone.

William was excited when he first heard about The Association of BellTel Retirees and is an avid and long-time supporter of the group. He feels that it is a great organization because it fights for its members and keeps them in communication with and advocating for one another. He appreciates that it keeps retirees informed of issues about which they would not normally have clear information from the company.

“After you retire you have no communication or idea what’s going on in the company. You only have hearsay and things you read in the newspaper. The inception of the Association brings the

retirees together to communicate. [Supporting them] is important because of the beneficial work and efforts of the association,” William said.

The Association of BellTel Retirees salutes members like Will Phraner who are strong supporters of the advocacy work of our retiree association. Without your support and contributions we would not be here to make a difference.

## Verizon Business News:

(Continued from page 10)

May, Verizon offered union employees early retirement, with a \$50,000 one-time bonus per employee, improvement to pension payouts and other benefits. However, only 2/3 of the 11,000 employees who were offered the deal accepted it. Verizon has reported 210,800 employees this quarter, which is 24,500 less than last year.

Verizon Communications net income for a 6 month period in 2010 was \$3.8 billion.

“Life here is energizing and inspiring. I enjoy every day.”

Bill Corun  
BellTel retiree  
Erickson Living® community resident

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## Verizon's 4G To Reach Rural America

Verizon wireless has been negotiating with numerous rural telephone carriers across the nation to license its technology for its wireless phone service to all parts of the country. The move would allow smaller rural communication companies to offer Verizon's wireless network which is using a technology called Long Term Evolution (LTE). Verizon is also contracting with rural providers allowing their customers to use their broadband (4G network) services while traveling.

Verizon's 4G mobile network or "fourth-generation" will be a complete 3G replacement in wireless communications. Verizon's 3G is the third generation of mobile phone standards. 3G has enabled the company's customers to have faster data-transmission speeds, greater network capacity and more advanced network services.

In many rural communities throughout the country, homes and businesses are forced to use slower connections of

256 kbits or less, which is considered a non-broadband service. In these situations, landlines are often used along with 'dial-up' Internet connections which can be slow, compared to today's standards.

By leasing parts of the spectrum, Verizon will be able to expand its 4G network in less time and split the cost with partner rural companies.

Verizon Wireless CEO Lowell McAdam said the process of licensing the spectrum is something they are not trying to make money from but will help bring broadband to every corner of the nation. However, the wireless giant will be using \$4.7 billion worth of spectrum it acquired from the FCC in 2008. The company has already received more than \$2.5 billion for their efforts to bring broad band to every corner of the country.

The Obama Administration has made it clear that extending a fast Internet connection is a goal. Currently, U.S. regulators are discussing creating regula-

tions that would tightly govern and control the network similar to telephone lines. Strongly supported by the FCC and federal regulators Verizon is moving forward to expand its wireless 4G network.

Verizon is not the only company trying to reach rural areas. Clearwire, a wireless Internet service provider, has partnered with Sprint Nextel and several other companies to compete in a similar rollout.

Verizon has said it plans to introduce LTE in at least 25 urban areas before the end of 2010.

Only 63 percent of all Americans currently have high-speed Internet connections, but that may change due to Verizon's expansion plans. Verizon Communications' plan to cover the entire existing 3G footprint with 4G LTE by the end of 2013, allowing many people in low-populated areas to have access to high-speed Internet connections.

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