All Together!

HR1322 — CONGRESS — ELECTION TIME

For the last several years, many of our retirees have been calling, writing and meeting with their Members of Congress to gain support of HR 1322, the Emergency Retiree Health Benefits Protection Act. As we move into the 2002 Congressional Election cycle, the National Retiree Legislative Network has made it clear that there is no time more critical to gain support of our Representatives than now, when their election is on the line.

As an example, over the last few years, the Association’s President Bill Jones, a Maryland resident, had been in contact multiple times with his Congressman. Jones, a life-long Republican, has had a very difficult time getting his Congressman to care about HR 1322, even though it would aid tens-of-thousands of the Maryland district’s constituents. After many face-to-face meetings, letters and calls, Mr. Jones recently wrote one last letter.

For those retirees wishing to once again write their Member of Congress to urge support of HR 1322 or to ask if my Member of Congress is for or against HR 1322, we include a copy of Mr. Jones letter to his own Representative, The Hon. Wayne T. Gilchrest. Also as a service, the NRLN has also provided us with a list of all Representatives and their position, either FOR or AGAINST HR 1322 (included in the centerfold of this edition).

Hopefully, through the additional outreach of some of our retirees, more of those against the bill will realize how important this reform is to retirees and begin to fight and protect our economic right instead of standing in the way.

NRLN Supports Our Supporters

The National Retiree Legislative Network, Inc. (NRLN) has asked all of its members to pay close attention to this year’s primaries and elections, as this is your chance to gain support for retiree-friendly legislation. Mark Sept. 10th (Primary Day) on your calendar and make sure to vote. Election Day is Nov. 5th.

NRLN’s Congressional Playbook To Expand:

To date, much of the NRLN’s message has been about HR 1322, which is perfectly logical. However, the recent explosion of corporate and CEO abuses and the damage done to pensions requires the NRLN to turn more of its attention toward how these matters affect (Continued on page 6)

News Alert
From Capitol Hill

Through the National Retiree Legislative Network, we have learned that United States Senator Paul Wellstone, a Democrat from Minnesota, plans to introduce a companion bill to HR1322, the Emergency Retiree Health Benefits Protection Act, in the Senate this fall.

The bill is expected to be identical to HR1322, and marks a major move forward in promoting retiree economic justice. We will now have bills moving through both Houses of Congress, which can and will make sure retiree healthcare benefits don’t continue to erode, and help to restore past benefits that employers have been taking away over the years.

We applaud Senator Wellstone for looking out for America’s retirees.
For Our Surviving Spouses

The Association of BellTel Retirees frequently hears from our members' spouses, informing us that their loved one has died. Some mention they would love to still receive the BellTel Retiree newsletter for its useful information and continue to support the H.R.1322 fight in Congress or other advocacy issues of the Association, but aren't sure if they are eligible as a non-retiree from the company.

The Association’s long-standing policy is that probably half of everything we fight for every day is for our surviving spouses or dependent beneficiaries.

A majority of the members have spouses who depend on the benefits and income from the pensions and social security, which is why the Association is in this fight for the economic justice of retirees and the protection of our better halves - our surviving spouses.

Even the Association's mission statement addresses this point: "The Association of BellTel Retirees Inc., is dedicated to protect the protection and enhancement of Bell Atlantic retirees and/or their beneficiaries' pensions and benefits."

So if you are a surviving spouse, you are eligible to be a member of the Association. If you want us to change the name on our membership roster from the deceased retiree to you, please call our office at (631) 367-3067 and request that change.

While the retiree is living, you share in his or her pensions and benefits. But in case of the retiree’s death, what rights pass on to you and for how long?

According to information provided by the office of the Executive Vice President-Human Resources, healthcare benefits are extended to surviving spouses for a period of generally six months to one year for Bell Atlantic North and South retirees, one year for Verizon retirees, while surviving spouses of GTE retirees are entitled to continue coverage at the same subsidy level that the retiree had until his/her death.

For those on the six-month or one-year time clock, you will be given the option of continuing your benefits, after that period, by paying the cost so that you do not have to go out shopping for insurance. Generally, the cost of this is three percent more than what the company pays for that coverage.

Breakdown of Surviving Spouse Extended Benefit period:

For former Bell Atlantic North (NNYEX) Retirees:
- Surviving Spouse of a salaried employee who retired on or before 7/1/85 is entitled to 12 months of extended coverage
- Surviving Spouse of a salaried employee who retired after 7/1/85 is entitled to 12 months of extended coverage

A further investigation of the website shows savings on some of the more popular medications: Tamoxifen (No. 1 breast cancer drug) 10mg (90 tabs), $18 Canada, $127 U.S., an 85.83 percent savings; Celebrex (No. 1 arthritis drug) 100mg (90 caps), $45 Canada, $110 U.S., 59% savings, and Lipitor (No.1 cholesterol-lowering) 40mg (90 tabs), $144 Canada, $273 U.S., 47% savings.

Another popular web site (www.canadameds.com) showed similar results, when it compared its own prices to those at Walgreens.com, saving approximately 92, 68 and 47% on Tamoxifen, Celebrex and Lipitor, respectively.

Even though the practice is technically illegal, the Food and Drug Administration has refused to take action on the matter. “We don’t want to punish seniors,” a spokesperson said.

Many skeptics raise yet another question: How pure or clean are these medications compared with the U.S. version? A closer look at the medications show that many times, the drugs retirees are getting from Canada are exactly the same as the ones they are buying in the U.S. And when they don’t match up, many website or suppliers will note that it is the generic form of the medication.

To make the border crossing a little more feasible for retirees, the Alliance for Retired Americans has been running the “Rx Express to Canada.” This provides bus trips to Canada from states bordering the U.S.’s northern neighbor.

Trips began in late May from states including Connecticut, Massachusetts, Pennsylvania, North Dakota, Ohio and Oregon. For more information call toll-free: 888 373-6497 or visit their web site at www.retiredamericans.org.

The travelers have also been joined on their northern journeys by various Members of the United States Congress, as a way to demonstrate their own outrage with pharmaceutical companies and the need for drug reform here in the U.S.

An Alliance spokesperson said that the

Retirees Look to Canada for Prescriptions

Over the past few years, more and more seniors are heading north of the border. But it’s not for vacation. It’s for prescription drugs.

The cost for prescription drugs in Canada is significantly less than in the U.S. - sometimes 86 percent or less!

With healthcare benefits shrinking year after year, it helps to watch every penny, and some of these companies’ savings can’t be overlooked.

Also, many of the medications aren’t the type a retiree would take for two to three weeks as if to clear up a cold. Many of these prescription drugs are ones retirees will be taking day after day and week after week. So what may seem like a little savings adds up throughout the course of a year.

But seniors may not need to physically cross the border to cash in on the savings - prescription drugs are available on-line as well. For example, at www.doctorsolve.com the home page boasts: “Affordable Medication for Americans...Save 40%-90% on Prescriptions.”

(Continued on page 4)
Health Insurers Seek 20% Rate Increase in 2003

Health insurers are demanding an increase in premiums of more than 20 percent on average for 2003, a sharp increase from previous forecasts, according to a national survey by Hewitt Associates, a benefit consulting firm.

The survey polled representatives of 140 employers and canvassed companies with more than one million employees and annual health insurance premiums of nearly $4 billion.

HMO's are demanding an average of 22 percent increase according to Hewitt, which is a sharp increase from 15.3 percent in 2002. Hewitt is the company now managing Verizon's Benefits Center responsibilities.

A survey earlier this year conducted by Mercer Human Resource Consulting said companies would face a rise of between 12-15 percent in 2003, versus the 12.7 percent rise in 2002.

"We expect it's going to get worse before it gets better," said Hewitt spokesperson Mindy Kairey, who added that much of the increase will be passed along to consumers, who should expect to pay more through larger premiums, higher deductibles and increases in payments for prescription drugs, doctor visits and hospital care.

This news comes on the heels of an announcement last year by Verizon of a new plan to tighten its belt in paying for certain prescription drugs for employees and retirees.

According to an August 2001 New York Times article, Verizon began taking aim at five popular categories of drugs that now have higher co-payments for workers when faced with a $500-million tab for prescription drug costs for its employees in 2000. The policy, put into place to save money, has raised eyebrows of medical professionals suggesting that employers should not be playing doctor.

"If the drug is to treat an ailment that is a matter of life or death, employees were to pay $15 per month for the drug. If it's to treat what the Verizon is calling "a lifestyle issue" the co-payment is $35. That would include Prozac, Cliaitan and Zocor.

The policy not only applies higher co-pays to drugs such as Viagra and birth control pills, but has expanded its definition of "lifestyle" to include drugs considered medically necessary by patients and physicians.

Merck-Medco, which manages the plan, reportedly plans to showcase the program as a model for cost-cutting to other large companies who might also buy in.

Throughout 2001, Verizon charged many workers higher co-pays for drugs that lower cholesterol, ulcer and arthritis medications, antidepressants and antihistamines. Unless the prescription is being used according to Verizon-approved guidelines, workers pay more.

So for an employee to meet the guidelines for Prozac, they must be in therapy, and for cholesterol-lowering drugs, high blood pressure doesn't do it, but heart problems do.

Dr. David Lubin said that when he wrote a Zocor prescription for a patient, he received an unusual query from Merck-Medco: Did the patient have diabetes or coronary heart disease? When the doctor answered, "no," the patient, a Verizon worker in Florida, was charged more for the prescription.

"They're stepping on our toes and making things more difficult for us and the patient," said Lubin, who added that he fears some patients won't get the prescriptions if they cost more.

Verizon says the new policy is intended to ensure that drugs are being used appropriately. In 2000, reports say that Verizon spent about $2 billion self-insuring one million people under its health plan.

But according to a nationwide study conducted last summer by Harris Interactive, workers nationally are responding to the cost-cutting dilemma in a potentially dangerous fashion: cutting back on prescribed medications.

Some 20 percent of the 1,010 adults questioned said they hadn't filled at least one prescription in the last year because of cost, fourteen percent said they had taken a prescription drug in smaller doses than prescribed by their doctors and sixteen percent said they had taken a medication less often than prescribed.

"When a patient cuts pills in half, they may unknowingly be ingesting a portion of the medication that is actually a filler or a blank, providing no medical benefit or protection," said Dr. Gary S. Hitzig.

The New York-based surgeon suggests it is better to stick by taking medications as prescribed by the medical professional, rather than patients making uneducated choices.

(Continued on page 4)
Verizon recently transferred control of its benefits center responsibilities from In-Touch to a new service provider, Hewitt Associates.

Many retirees checked the web site to verify their beneficiaries and, to their horror, got the message, “no beneficiary chosen.” It appeared - and some retirees were told - that information had been lost in the transition from “In Touch” to Hewitt. This is not true.

All beneficiary information was transitioned in the form of electronic messages that could not be loaded onto the web site. Furthermore, the information is not available to the representatives when they are on the phone.

Here is what you should do to check or update your beneficiaries. If you have access to the Internet, go to http://resources.hewitt.com/verizon and check your beneficiaries. You can update them, if necessary, on-line.

If you do not have Internet access, call the Benefits Center at (866) 998-8777 between 8 a.m. and 8 p.m., Monday through Friday. After you enter your social security number, press “1” to be connected to the Verizon Benefits Center, and then “0” to speak with a representative.

Although this may be a bit of an inconvenience, it is always good to regularly check up and update this information, especially in cases of change of address for you or your beneficiaries, change in marital status, death or serious illness of a loved one or if a few new grandchildren join the family and should be added.

You also should check up and update this information on any other financial assets you may have, such as a will or any other insurance policies.

**Free Subscription To Retiree Information Service**

Do you want to stay up-to-date with the latest in BellTel Retiree news, information and happenings? Do you want to be the first to know about upcoming events? If so, sign up for the Association’s news information service, which can be activated at our web site www.belltelretirees.org

Every few weeks the Association will send out an update on vital events, special requests and information from our members, and news that is important to our retirees. It’s extremely important that all retirees with e-mail sign up because legislation vital to retiree interests requires our prompt attention and this is the greatest way to alert you.

We deliver only the facts to you with no advertisements. We don’t share your e-mail address with any other parties or vendors because your privacy is important to us.

If you are not already a subscriber to this complementary service, go to our web site, click on the “KEEP ME POSTED” icon on the home page, and fill in your e-mail address. This is all of the information you need to give in order to become a subscriber.

After signing up, you will receive a confirmation via e-mail that your free subscription has been activated.

**Retirees Look to Canada**

(Continued from page 2)

organization would help retirees set up all the necessary paperwork including prescription forms from the retirees’ physician.

For more information on Canadian discount medications, you can go to these web sites or call these toll-free numbers:

- Doctor Solve www.doctorsolve.com - 866 732-0305
- Canada Drugs www.canadadrugs.com - 866 444-3784
- Canada M eds www.canadameds.com - 877 542-3330
- Canada Pharm www.canadaphrm.ca - 877 266-6608
- Maple Leaf M eds www.mapleleafmeds.com - (no number)
- Pharmacy-O nline www.pharmacyonline.ca - 877 530-3743
- Pharmacy.ca www.pharmacy.ca - 800 727-5048

(Continued from page 3)

pharmaceutical decisions to save a few dollars that could cause grave harm.

The Harris study findings demonstrated that the lower a person’s household income, the more likely that they would cut corners. The survey found that about 40 percent of those in both the below $15,000 and $15,000-$25,000 income categories did not fill a prescription because of the cost. Among those surveyed living in households with incomes of $75,000 or more, still 12 percent admitted they did not fill a prescription.
Many Tel Co Retirees Ask:
Can I Come Under the Association's Umbrella?

When we all started with the telephone company it was simple. All of us were under the Bell System umbrella. We were all Ma Bell's children.

With divestiture things were no longer so simple.

Some of us worked for one of the regional Bell operating companies, possibly Chesapeake & Potomac of Virginia, New England Telephone or possibly Bell Labs or AT&T. Regardless of where you ended your career, most of us began working together, pre-divestiture, as one happy and connected family.

Our own retiree association has also evolved over time - hopefully with a better result. Begun by a group from New York Telephone and joined by New England retiree leaders, we were originally called the Association of NYNEX Retirees. Following the company merger with Bell Atlantic and a large group of B.A. South retirees and retiree leaders joining our fold, we evolved to become the Association of BellTel Retirees, as we remain today.

Although the company has again changed its identity to Verizon following the merger with GTE, we currently have few GTE retirees in our membership. Will our Association name change? There are no plans at this time to do so, because our name is more about our philosophy than about whom we represent. Our philosophy remains grounded in the Bell System commitment to its employees and retirees. It has to do with what we were told when we were hired and what was reinforced over our careers:

"Do not only look at your paycheck as a measure or your compensation, look at your entire compensation package. That package includes the best in healthcare benefits, pensions, insurance, discounted and concession telephone service and savings plans. Stay with us and we will make your future secure."

Well, we all know what happened to that commitment following divestiture. But we feel that a commitment must be honored and we plan to do all in our power to enforce that commitment - that Bell System philosophy. In that effort, we have a primary responsibility to the retirees of the Bell Atlantic/NYNEX family of companies and their subsidiaries. Some of those include, but are not limited to:


Questions most often put to the Association from outside that family are: From which companies are the retirees of your organization? Can we join? Will the Association represent us? What about if I am a retiree of AT&T, Lucent, Western Electric, Bell Labs, Bell South or GTE, can I join?

Yes, we do have retirees in our group from all of those companies, with some of them participating in our 2002 annual meeting in Florida, voting for our proxy proposals and obtaining signatures on our petitions to our legislators. However, we want to make it absolutely clear that our first responsibility is to retirees, both management and former union-represented workers, of Bell Atlantic, NYNEX and Verizon.

But our efforts extend beyond those borders. Our leadership in seeing that H.R. 1322 (the Emergency Retiree Health Benefits Protection Act) was drafted and introduced to Congress seeks to benefit all retirees of large corporations like ours. With the establishment of the National Retiree Legislative Network, Inc., of which we are a founding member, we harness the power of many associations similar to ours to fight for passage of this bill and will promote passage of other friendly legislation, such as inflation protection for our pensions.

So, the short answer to the question is that we welcome retirees of former Bell System Companies who do not have an association to represent them at this time. The services provided through our web site, toll-free hotline, on-line bulletin service and newsletter serve to inform all Bell System retirees of issues that affect them. We have also worked with retiree advocates from a variety of companies, both inside and outside the telecommunications industry, to aid them in stimulating the recruitment of their own retirees to form an association that will fight for common goals of protecting retirees pension and benefit rights and to make petition to their own former employer.

Regarding GTE retirees, we are certainly interested in the issues that affect our brothers and sisters from the GTE side of the company and hope that they will join with us to fight for retiree economic rights.
NRLN Supports Our Supporters
(Continued from page 1)
our member organizations and their members.
NRLN wants to make it clear to current Members of Congress that it views the incumbents of both parties as responsible for the mess that has been created by virtue of their unwillingness to confront and challenge the way companies changed their plans in the 1990's. These plans were changed so as to transfer unacceptably high levels of risk to workers and retirees.

HR 1322 is an example of what needs to be done to prevent companies from transferring unacceptable risk to retirees by prohibiting post-retirement reductions in the health benefits retirees were promised they would receive. HR 1322 could serve as a model for the type of legislative reform Congress needs to undertake in the pension area to assure that future Enrons and WorldComs never recur.

With the exception of those incumbents who have co-sponsored or supported HR 1322 and similar no-nonsense pension reforms, the current Congress essentially has fumbled the ball on employee benefits.

Pro-HR 1322 Candidates For Congress Step Forward:
In a letter to all member organizations, the NRLN is urging its member organizations to pay attention to local Congressional races. There are several anti-HR 1322 candidates running, and several candidates that have pledged to support HR 1322 if elected.

Connecticut
Due to redistricting, Congressman James H. Maloney (5th District - Dem), a long-time supporter and co-sponsor of HR 1322, will be running against incumbent Nancy L. Johnson (6th District - Rep), a steady supporter and co-sponsor of HR 1322. Several candidates that have pledged to support HR 1322 if elected.

Maryland
NRLN is urging voters in the 1st Congressional District to support David W. Fischer in the Sept. 10th Republican Primary. Fischer, who has pledged that he will co-sponsor H.R. 1322 is running against incumbent Wayne T. Gilchrest, who has steadfastly refused to support HR 1322 in spite of a number of personal visits and letters by his constituents asking for his help.

Fischer is an attorney and small businessman. He graduated from the School of Law at the University of Maryland with honors and was an NCAA Academic All-American basketball player. He lives in Timonium, Md., with his wife, Cindy, and son, Dave Jr. For more information about Fischer go to: www.fischerforcongress.com or call: (410) 553-0848.

Florida
Michael C. Francisco, a Republican, is running in the 1st Congressional District against incumbent Jeff Miller and has promised that, if elected, he will co-sponsor HR 1322. Congressman Miller has refused to support HR 1322 in spite of calls and letters from his constituents urging his support.

Like Francisco graduated with honors from the United States Air Force Academy with a bachelor's in Aeronautical Engineering. He flew 295 combat missions in Vietnam, Laos and Cambodia and was awarded the Air Force Cross for bravery. He served several tours in Europe and at the Pentagon before retiring with the rank of full Colonel. After leaving the Air Force, Francisco formed his own consulting business in which he advises his clients on concepts, design and user requirements for advanced sensor, communications and information technology developments.

He lives with his wife of 20 years, Patricia, in Fort Walton Beach, Fla. For more information about Francisco go to: www.VoteMike2002.com or call: (800) 560-4096.
Association Proxy Results Help Trigger S&P Change

Standard and Poor (S&P), the international corporate financial rating service that is best known for lending its name to the Standard & Poor 500 Index, has announced that it will make a number of changes in its standards for calculating credits in corporate operating earnings results that would allow for consistency and uniformity in financial reporting.

S&P uses operating earnings to calculate some of the most widely monitored financial market ratios including the price-to-earnings ratios of the S&P 500.

Verizon, for instance, includes profits from the retirees’ $48.6 billion pension fund when reporting financial results. In recent years, profit from the retiree fund has contributed immensely by boosting the bottom line by some 30 percent. These are sometimes referred to as shadow profits. Companies are not able to use these “profits” for paying employees, purchasing supplies, or adding to the plant that serves customers. The new standard by S&P would eliminate the practice of including these shadow profits in the bottom line.

Last year, only two proxy proposals sought to require such changes, Verizon and Qwest. This year, that number grew to six such proposals. Association Board Members Joe Ristuccia and Bill Jones’ proxy proposal received a powerful 42.82% vote of shareholder confidence and prompted widespread national media coverage.

Was S&P’s rule change prompted by the Association’s proxy fight? It was, according to Michael Calabrese, a corporate governance attorney in Washington, D.C.

“It would be better characterized by saying that your Association was the spark and Enron was the magnifying glass!” he said.

According to Pat McConnel, accounting analyst at Bear Stearns & Company, given the fact that S&P is setting the standard, “the market will have no choice but to follow them to some extent.” So while the BellTel proxy might have fallen short by a few percentage points this year, it already is making a significant difference.

“Here is another example of how a grassroots organization, like our Association can influence and create change by its activism,” said Association President Bill Jones. “Although we attained minority vote in the proxy, it was substantial enough, as were our arguments for others outside the company, like S&P and Institutional Shareholder Services, to sit up and take notice of the importance of what we were saying.”

Trailblazer in the Corporate Proxy Movement Dies

John J. Gilbert, one of the earliest and most outspoken advocates of shareholder rights, and a key influence on this Association’s efforts to harness the underused power of shareholder rights, died in Denver on July 15, 2002. Mr. Gilbert was 88 years old.

Gilbert, who started attending annual meetings with his brother Lewis in the 1930’s, sought to dramatize, often with great flair and showmanship, the dangers of the absolute powers flexed by corporate board of directors. He said that they often acted with little consideration for even its own shareholders.

The Gilbert brothers amassed relatively small holdings in 1,500 companies, initially as an investment, but early on after seeing the ways in which boards worked, they began to fight back through the power of their proxy, or as they called it “corporate democracy.”

As a result of efforts by the Gilberts, the Securities and Exchange Commission began to require companies to include relevant shareholder resolutions in proxy statements.

Their leadership in this field is unequaled, as in 1982, the Gilberts proposed 198, or 20 percent of the 972 resolutions proposed at corporate annual meetings.

Over the years Gilbert was a fixture at AT&T, NYNEX and Verizon and many other telephone company annual shareholder meetings. He once said that he attended some 80 annual meetings per year, with Lewis covering about the same number to speak out, often to the chagrin of CEO’s.

One year, after being kicked out of a Chuck Full o’Nuts meeting by management, he returned the next year with a pair of boxing gloves around his neck. At a PepsiCo meeting he donned his trademark clown nose and chastised the directors for not wearing PepsiCo ties.

In the first year the Association of BellTel Retirees made its own proxy proposals, Gilbert, present to speak on his corporate governance proposals, presented Association President Bill Jones with one of his ever-present clown noses and even more importantly, his endorsement of our efforts.

This Association recognizes the life work and dedication of John Gilbert in blazing the trail to protect shareholder rights. We salute him and will not forget his contribution.
Association Board Member Working to “Reel” in Better Retiree Benefits

If you’re looking for NYNEX retiree Bob Rehm, he’s probably “Misbehavin.”

No, he’s not doing anything wrong, he’s just enjoying his favorite pastime since his retirement - fishing.

The “Misbehavin” is the boat of a friend, Dr. John Weber, and the avid fisherman likes to climb aboard on a warm, clear day to round up some fluke.

“It’s relaxing, it gives me serenity, it gives me time to think,” Rehm said of his favorite hobby. “Also, I like to eat fish. I could eat it seven nights a week.”

Rehm said that he is very much a “numbers man,” which comes from his telephone career when he dealt with a budget in the millions, nearly 10 thousand company motor vehicles, and over a thousand building locations.

Now the numbers Rehm focuses on are the lack of ad-hoc pension increases and rise in costs and reductions in healthcare service benefits for retirees.

That’s why he plays such an active role in the Association - the organization that he helped create. He is a Board Member, the Vice President of Finance and Chairman of the Finance Committee. He also is a co-sponsor of the Executive Severance Agreement Proxy, which he presented at Verizon’s annual meeting in Minnesota.

“I will never give up or go away in the fight to protect retirees’ benefits,” he said.

“As an Association, we’ve been making inroads through various efforts, the outreach and recruitment of Verizon retirees to join this fight for pension and benefit protection, the proxy battle, legislative progress on HR 1322 and on so many other fronts. We can make inroads through various efforts, the outreach and recruitment of Verizon retirees to join this fight for pension and benefit protection, the proxy battle, legislative progress on HR 1322 and on so many other fronts. We can never stop for one moment and let our guard down.”

Rehm also offered a challenge to the executives at Verizon, saying he would do anything to get them to give retirees what they deserve - even fish in his tuxedo!

“I would (fish in the tux), if that was necessary to convince Ivan Seidenberg and Chuck Lee that I am serious about getting them to honor commitments made to retirees for the benefits that they earned and were promised during their 30 or 40 or more years of dedicated and loyal service to the corporation,” he said.

The 61-year-old was born in Queens, NY, but has lived most of his life on Long Island, including his current residence in Jericho. He has three daughters, a son and a “few” grandchildren.

Rehm began his 31-year career with the New York Telephone Company in 1960 in Outside Plant Engineering where he was a union member Draftsman, responsible for the maintenance of outside plant cable and conduit records and drawings.

In 1962, he became management when he went to Outside Plant Engineering in Flushing Meadows, Queens, to prepare for the 1964 World’s Fair. There he shared responsibilities for the design of outside plant cable and futuristic telephone booths.

His telephone career was interrupted for a short time when he went to Fort Gordon and Fort Benning in Georgia for basic training in the Army National Guard.

Upon his return to New York, he went to the Buildings Engineering and Management Department, where he would spend virtually the rest of his career. That department was responsible for all the buildings, real estate and motor vehicles in the state of New York.

When the federal government broke up Ma Bell in the early 1980’s, Rehm was promoted and held District Manager, Division Manager and Assistant Vice President positions at AT&T from 1982 to 1983, to help with the real estate transition to the Baby Bells.

The following year, he returned to the NYNEX Buildings Engineering and Management Department as Division Manager and was in charge of Buildings Management in all of New York. He was responsible for over $29 million square feet of telephone space in more than 1,200 facilities between Montauk Point and Niagara Falls.

Rehm said that this position was very challenging. He jokes that he was constantly accused of “moving employees to ‘undesirable’ space and locations against their will.” But, he said, sometimes it was needed to make sure buildings space was properly utilized.

He said that he also was accused of “turning the air-conditioning and heat to uncomfortable levels, in all kinds of weather, never having enough budget money to alter and/or redecorate the offices, and never having the 10,000 company motor vehicles gassed and washed.”

Not much of this is really true, said Rehm. “Unfortunately, being the Buildings person, everyone knew you because you affected everyone’s life, and you weren’t always the most popular person.”

But, since he retired in 1991 from NYNEX, he has been tireless in his work for the Association, and continues to have an impact on every former employee’s life, even now into retirement.

“While I may no longer control the heat and air conditioning levels at the company, the time, dedication and professionalism that retirees are each willing to put into this fight for our economic protection is going to make all the difference in the world,” he said. “I have dedicated too many years of my life, first to this company and now to the Association to just cut back. For our retirees the big fish will be nothing less than a COLA and full restoration of benefits.”

And even though he says that he may not have been the most “popular” figure during his telephone career, his numerous - and continuing - contributions to the Association for the past six years has made him VERY popular and appreciated among his fellow retirees.

ANNUTY OWNERS COULD PAY 75% TO THE IRS FOR TAXES!!!

Most Annuity owners lose over 3/4 of their value, yet they aren’t even aware of the problem. A FREE report is available that will show you how to avoid big mistakes and save thousands. For the report that the IRS hopes you never read, call 1-800-414-4707, 24 hrs.

CALL 1-800-414-4707
24 Hrs. For Your FREE Report
Dear Editor,

Today, I received my “Verizon & You” only to see that the corporation will no longer publish this retiree information regarding benefits information and company news.

Again my blood boils, so the following ‘Paraphrase of the Notice to Readers’ is intended for the Verizon Board of Directors, if they are paying attention. I think it is appropriate given the company’s treatment of retirees.

“In this fast-changing world, we (Verizon) are always trying to find new ways to distance ourselves from our retirees. Technology provides us with third party contacts for the retiree, so we can distance ourselves from them and not deal with them directly. This enables us to cover any heinous deed, by the corporation, perpetrated against the retiree’s welfare.

Be assured that Verizon will continue to disregard the needs of its retirees for the good of the corporation, which the retiree built and we executives are now profiting from. We have tread on these retirees for our own good.

We may at any time decide to totally cut relations and benefits with these retirees for they are expendable. It has been a pleasure using the retirees resources, in our keeping, to fatten our wallets, for we executives only make a paltry few million in our keeping, to fatten our wallets, for we been a pleasure using the retirees resources, retirees for they are expendable. It has cut relations and benefits with these applicants. We have tread on these retirees for the good of the corporation, which the retiree built and we executives are now profiting from. We have tread on these retirees for our own good.

We may at any time decide to totally cut relations and benefits with these retirees for they are expendable. It has been a pleasure using the retirees resources, in our keeping, to fatten our wallets, for we executives only make a paltry few million in significant stock options and customized benefits, and after all, the retiree is no longer a part of the corporation.

We look forward to taking advantage of the retiree at every available avenue.”

Bob Auger

Association Note to Readers: At a meeting several months ago with Verizon executives, Association officers suggested a more interesting and responsive replacement for Verizon & You. They said that they would consider our suggestions. Ironically, at a time the company needs to improve communications, they have chosen to eliminate the only one.

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Continuing the Fight

Dear Bill,

My congratulations to you and the team. Thought the information relayed about the impressive Verizon proxy vote was outstanding. Your leadership and remarkable staff have accomplished wonders. Well done!

Believe I forwarded copies of correspondence sent to Nevada representatives soliciting support for HR 1322. Will do a repeat!

In your work on HR 1322 have you prepared or have access to a generic type article that could be used in publications outside the BellTel Retiree audience? There are several very large retirement communities here in the Las Vegas area that have their own newspapers. I might be able to get these in-house publications to help spread the word. I encourage other retirees to try to do the same where they live.

Again my congratulations to you and the team!

R.G.
Las Vegas, Nevada

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Note to Readers: We have some suggestions for our retirees and non-bell retirees to support HR 1322: 1) Go to the National Retiree Legislative Network web site www.NRLN.ORG and see if you can identify the particular material you might present to others or your local paper/media; 2) e-mail or write our Association office and ask for copies of the Special Legislative Edition of our newsletter. It is very generic in its approach to HR 1322 and should apply to everyone. Make sure you give the office your mailing address and number of copies of that newsletter that you would need; 3) Refer other non-bell retirees to the NRLN web site. We need other companies’ retirees to join us in this fight for retiree benefit protections. The more, the better.

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Kind & Inspiring Words

Dear Association Officers,

As Edmund Burke (1729-1797) is attributed as saying, “The only thing necessary for the triumph of evil is for good men to do nothing.”

Remember, We’re with you.

George I. Snyder

Interesting Bell System and Pro-Retiree Web Sites

www.belltelretirees.org
This is the home page of the Association of BellTel Retirees, which is fighting for improved pensions and benefits for Bell Atlantic, NYNEX and Verizon retirees.

www.NRLN.org
This is the home page of the National Retiree Legislative Network, fighting on Capitol Hill for the economic protection of America’s retirees.

www.navyrelics.com/tribute/bellsys
This is a site devoted to the history of America’s retirees. They welcome submissions of historical facts, information and photos of Bell System relics.

www.benefitscheckup.org
As reported in the Summer 2002 edition, this site will ask visitors about 40 questions (no name, address, SS #), which takes about 10 minutes and automatically you are told of all the programs and aid you may be eligible for. There may be retirees receiving minimum pensions and/or have huge medical/drug bills, housing problems, abuse and other problems and this site can direct them to assistance.
Executive Director's Message
by C. William Jones

I have good news. Our Association has experienced an enormous growth in membership over the past year. We now have about 90,000 retirees on our roster, almost 40% of whom are former union members and 60% former management.

This growth is largely due to the increased frustration that retirees are experiencing when trying to cope with dwindling pension buying power, eroding benefits and difficulty dealing with the Verizon Benefits organization. These frustrations result in high call and mail volumes to our office and require innovative strategies, plans and actions to help our growing membership.

The Association's incredible growth has made it necessary for us to change the way we are organized and to shift more of the work to paid staff people. In addition, we have formed four important committees designed to address the critical areas of finance, internal audit, strategic planning and human resources. However, volunteers cannot be expected to work virtually full time for extended periods - years at a time.

Our Board of Directors has agonized over this dilemma. For the past year we have struggled with how to spin off certain duties in order to maintain an all-volunteer board thus minimizing costs while maximizing effectiveness. However, we have already reached and exceeded reasonable limits and have decided it was necessary to hire an Executive Director to spearhead the day-to-day duties.

These duties include: office administration, planning, finance, regulatory, communications, proxy strategy, outreach, coordination with other retiree organizations and supervision of employees and the many vendors who serve us. There is also the very important job of responding to the many letters, e-mails and telephone calls from our members who require help as we are recognized advocates of retiree issues in our dealings and negotiations with Verizon executives.

The planning committee of the board conducted an extensive search and investigated average salaries paid to non-profit association executives. They found that we could not afford the going rate for an outside professional executive director at this time, although the need is there.

The Board then turned to me, as President of the Association since its inception, as a co-founder of the organization and as someone who spent 30 years at the company, to see if I would consider taking the role. The committee's analysis showed that there would be no learning curve as there would be in hiring an outside Executive Director candidate and I have also agreed to work for an amount that is only a fraction of the cost they were facing to hire a professional outside Executive Director.

I have, therefore, submitted my resignation from the Board and from the position of President. I have held this position for over six and one half years, dedicating from 20 to 40 hours per week to Association work, and sometimes more. In my new position I will be paid a modest amount and will be reimbursed for my out-of-pocket expenses. I will also donate 15 hours of work per week without pay.

I am happy to announce that James E. Casey, Jr. has been elected Chairman of the Board of the Association and has enthusiastically agreed to provide his leadership to our all-volunteer Board. Jim has been an active, hard-working Board Member since mid-1998. While any organizational change will present new challenges, I assure you that he and I will be working very closely and hope that this new organizational arrangement will serve the Association members well into the future. We also pledge that the services that we provide to our membership will continue at the highest levels of responsiveness and effectiveness.

The Association's ALL-Volunteer board of directors is looking for retirees, and soon-to-be retirees, willing to join us in the fight for retiree economic rights. Consider joining the Association's board. Requirement: You must be willing to volunteer at least 30-50 hours a month on a regular basis and attend nine board meetings a year.

Thanks for your continued support as we move our Association to an even higher level of influence in carrying our mission - that of protecting and enhancing retiree and beneficiary pensions and benefits. It has been and will continue to be my pleasure to work tirelessly on your behalf.
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