Association Meets Prudential

By Edward Stone, Esq.

On August 9, 2021, I joined a number of Association of BellTel Retirees board leaders in a meeting to discuss concerns about recent Prudential announcements regarding the sale of billions of dollars in its retirement businesses.

Specifically, Prudential agreed to sell $31 billion of variable annuity contracts to Fortitude Re, a reinsurer owned by Fortitude Group Holdings, which is, in turn, owned in large part by two private equity firms: The Carlyle Group and T&D Holdings. This is part of a disturbing trend of Private Equity firms muscling into the traditional insurance business in search of “sticky assets,” like your pension.

Prudential also recently agreed to sell its full-service retirement business to Empower, a business unit of Great-West Life Insurance Company, Inc.

These two sales raised serious concerns we had about Prudential’s long-term commitment to its annuity business and your Association of BellTel Retirees board wanted first-hand assurances from senior Prudential executives that your pensions would not be adversely impact-ed in any way.

I was joined in the meeting by the late Jack Cohen and now Acting-Association Chairman, Lionel Brandon. Prudential representatives included Margaret (Peggy) McDonald, David Hozempa, and Prudential in-house employee benefits attorney Todd Moffett.

(Continued on page 3)

Success of the 2021 Virtual Member Meeting

In years past, your Association of BellTel Retirees has held its member meetings across many states because we want to bring the Association to where our members live. This includes places as diverse as Boston, Atlantic City, Florida, Northern Virginia, Harrisburg, PA, Long Island, and so many more locations.

In 2020, we planned to have our member meeting in person but had to change things up. We scrambled to find a solution and last fall, we created the first completely virtual member meeting. That 2020 member meeting and its various speaker presentations have surpassed 8,000 views – a great result!

We also had great success with the virtual guest speaker presentations. Those who are not Pioneers can never adequately express our gratitude to those who are not Pioneers to join or become reengaged.

She pledged the Pioneers would join forces with our Association to boost both organizations and support each other’s initiatives.

Prudential

By Lionel Brandon

Looking back, 2021 has been an eventful year for the Association of BellTel Retirees in both good and bad. We have had many ups and downs and through it all the Association has not wavered in its commitment to protecting our members and all our retirees.

A few short months ago, late Chairman Jack Cohen, our special legal counsel, Ed Stone and I met with Prudential to discuss the status of tens of thousands of our members’ pension assets, after some recent announcements that company had made over the summer, which raised some eyebrows.

It is always important that we keep an open line of communication with not only our former employer but Prudential as well, so that our retirees remain top of mind to them. As you will read in a report by Attorney Stone, Prudential assured us there are no changes anticipated for our retirees whose pensions have already been derisked.

We also had great success with the Association of BellTel Retirees 2021 Annual Member Meeting, which benefitted on day 1 from the participation of members across 13 states, to view speakers from the Pioneers, Retirees for Justice, and all our wonderful board volunteers who care so much for our cause.

To that, within only two weeks, over 2,500 people have since participated in the virtual meeting, and its individual presentations, which can be found at our BellTel YouTube Channel or on our Facebook Page.

Unfortunately, 2021 has taken its toll as well. While this, our 25th year, was hoped to be a time to remember, we instead recall with great fondness the very significant contributions of three champions we lost: Louis Miano, Jack Brennan, and Jack Cohen. We can never adequately express our appreciation for their contributions. These fellow retirees were so very dedicated to the Association and their impact stretches far.

(Continued on page 3)
**Saluting Three Association Champions Lost in 2021**

In 2021, your Association lost three champions of retiree advocacy — Jack Brennan, Lou Miano and Jack Cohen, each one a trailblazer who helped to build and strengthen our cause. (See Jack Cohen tribute on left.)

Lou Miano, an early Association of NYNEX Retirees board leader, passed away on August 23, 2021. He was 91. A longtime employee of New England Telephone, he worked in marketing, customer service and human resources. In 1990, he retired as the District Operations Manager in the Customer Service department.

Lou was proud of his work with Pioneer, where he served as a regional council president for the Pioneers and the Pioneer family that accomplished so much. He did work with the Special Olympics, which was particularly meaningful for him, and he represented AT&T as an Olympic torch-bearer at the 1984 Los Angeles Olympics.

After the founding of the Association, leaders recognized that Lou was working on the structure of a similar initiative for New England Telephone retirees, and he and several colleagues were asked to join the board. The coming together of those two groups helped to supercharge our efforts and put to use Lou’s reach and connection with some of the largest Pioneer chapters in New England and nationally.

Even after retiring from his Association role, Lou carried on as a Director Emeritus.

In February we also lost John “Jack” Brennan, an early and longtime retiree leader who helped expand the presence and success of our Association of BellTel Retirees, just as NYNEX and Bell Atlantic were merging. This brought together retirees in the region spanning from New England to New York, with those in the Bell Atlantic footprint.

Jack would talk fondly of joining the company at age 17, too young to work outside in field positions. He remained with the company for 38 years, retiring as Labor Relations Manager for Bell Atlantic in 1991.

In 1998, he joined with NYNEX retiree leaders to create a national powerhouse in retiree advocacy.

During the Nixon Administration, Jack served as liaison to the White House delegation to secure the needs of the President and his staff on each visit to the state of New Jersey.

Jack served as the Association’s chairman from 2003 to 2014 and, in 2015, took on the role of President and Executive Director, until his retirement in 2018. He took immeasurable pride in the work he led for his fellow retirees.

**BellTel Chairman**

Jack Cohen Passes Away

Jack K. Cohen, a loving and caring husband, brother, father, grandfather, and Chairman of your Association of BellTel Retirees died suddenly on September 29, 2021. He was an inspiring leader who touched thousands of lives with his vigorous love of life, quest for knowledge, and generosity. He was a man of action and passion, always working to change our society for the better.

Jack began his career at New York Telephone in 1968 and worked his way up to a management position in charge of the entire expense budgeting and tracking office for NYNEX, later Verizon. Never one to rest on his laurels, after retiring in 1994, he returned to Verizon as a consultant, continuing to share his expertise.

Jack grew up in Brooklyn and attended the City College of New York. He was a lifelong learner, always eager to expand his knowledge over a breadth of subjects, including history, education, and politics.

Throughout his life, Jack was passionate about a variety of political subjects, spending hours researching and writing letters to newspapers and legislators on issues ranging from school funding to retiree benefits. It was that passion that brought Jack to the Association of BellTel Retirees.

Post-retirement, Jack had begun an initiative to visit fellow retiree social groups across New York to address the issues that threatened their economic security. By 2003, he had become a BellTel regional NY State co-leader, doing outreach to retirees. His continuing commitment led him to join the board in 2008.

He was elected chairman in 2015 and in the years since, became a regular commentator on the issues of pensions and benefits, frequently appearing in Kiplinger’s, the Wall Street Journal, Crain’s New York Business, and National Public Radio.

One of Jack’s favorite quotes was “Evil triumphs when good men do nothing.” Jack believed that indifference to the issues impacting our society could be poisonous. This mindset fueled his dedication and determination to make a difference.

Jack’s integrity, commitment, and leadership were gifts he shared generously with his family, friends, and our retiree community.

Jack set such an incredible example for the rest of us that his legacy is sure to continue. He is survived by Ilene, his loving wife of 54 years, his children, and his grandchildren.

**BellTel Retiree**

Winter 2021-2022
Amend ERISA And Protect Earned Benefits For Retirees

By Edward Stone, Esq.

The Association of BellTel Retirees, in collaboration with Retirees for Justice, is planning to introduce proposed amendments to the federal ERISA law, to protect retirees from discrimination and force more transparency and accountability in the Pension Risk Transfer (PRT) arena.

As some of you may already know, there is a distinction under ERISA between what is a “fiduciary” function – that requires plan sponsors to act in the best interest of plan participants – and what is a “settlor” or administrative function that does not trigger ERISA’s fiduciary standards. This distinction has been a thorn in retirees’ keisters for decades since companies have been able to simply say “business decision” when it comes to paying retiree earned benefits.

For example, the decision to amend or terminate a pension plan through the purchase of a group annuity contract is considered a settlor decision that does not implicate fiduciary duties.

On the other hand, there is a Department of Labor (DOL) Interpretive Bulletin that requires defined benefit plan sponsors to act in a fiduciary capacity when they choose the insurance company that takes over for a Plan Sponsor.

While this is a positive for retirees, there are no clear guidelines for determining how a Plan Sponsor complies with this requirement in choosing what is supposed to be the safest available annuity.

Retirees for Justice has proposed a number of criteria to the Acting Assistant Secretary of U.S. Department of Labor that we believe should factor into the choice of annuity. A copy of my letter to Asst. Secretary Khawar is available on the Retirees for Justice website.

Our goal in reaching out to the Department of Labor is to encourage the DOL to look closely at the scope and pace of the Pension Risk Transfer business and force insurance companies to be more forthcoming about their ability to make good on pension promises.

This issue is starting to get traction due to the enormous volume of large Private Equity backed insurance acquisitions that have taken place over the past year. Needless to say, Private Equity firms do not have a great track record when it comes to looking out for policyholders.

Some of the issues we highlighted include the need for consistent accounting treatment and proper reserving at the insurance company level and with respect to all reinsurers and affiliates. When insurance companies use affiliated captive reinsurers to move liabilities around, pensioners are at risk.

We also asked for the use of real separate accounts for all PRT deals so there is no “co-mingling” of assets and so reporting can be more useful.

Finally, we are pushing for better disclosures and the elimination of certain hocus pocus accounting practices that allow insurers to show more in capital and surplus than they actually have.

ERISA’s protective purpose has been eroded over the years and we want to bring it back! Our latest research suggests that the total volume of Pension Risk Transfer deals that have been consummated with insurance companies since 2012 will surpass $210 Billion by year’s end! No matter how you slice it, that’s a lot of Billions!

Retiree earned benefits are not handouts and Retirees for Justice is fighting alongside the Association of BellTel Retirees to protect your earned benefits.

Membership is open to all members of the Association of BellTel Retirees. Take action and join us by emailing at info@retireesforjustice.org or head over to www.retireesforjustice.org.

Association Meets Prudential

(Continued from page 1)

Your Association team was assured that Prudential was still committed to the Pension Risk Transfer business and that no changes to their servicing staff were contemplated.

In other words, it is business as usual from the perspective of The Association of BellTel Retirees and more than 40,000 of our members whose pension assets were previously transferred to the insurer.

We were assured that everything Verizon retirees had come to expect from Prudential would continue.

I further took the opportunity of our meeting to also inquire about Prudential’s use of wholly-owned reinsurers to offload risk to captive reinsurers located outside of the State of New Jersey.

In this discussion and questioning, I pointed out that such related party transfers could make it difficult to assess Prudential’s ability to make good on its long duration liabilities – like your pensions. While nobody had any real substantive answers to these concerns, Prudential attorney Moffett promised to look into these matters with management and get back in touch. So far – radio silence!

Stay tuned as we strive to search for answers to difficult questions and do whatever we can to protect your retiree-earned benefits.

Chairman’s Report

(Continued from page 1)

We are an organization fueled by volunteer power. Our recently departed Chairman Jack Cohen would say, “Evil triumphs when good men do nothing.” With that in mind, I ask my fellow retirees to answer the call to action and join our continuing fight for retirement protections.

In 2021 there is new activity in and around Washington, D.C. on the topic of ERISA and the duties owed to retirees by fiduciaries, something too long overlooked, especially as it relates to derisked pensioner. In this issue, Eddie Stone will provide a briefing on this as it relates to the U.S. Department of Labor.

As our year closes, allow me again to request your generosity and support, by making a tax-free contribution to our Association, so we may continue to make a difference. Without your generous contributions, we simply would not be able to continue this battle to preserve our economic rights, against goliaths of industry.

Finally, when we look back on the 25 years since this Association was born, you can see its impact has been rather tremendous. However, the importance of its mission – to protect retirees from the ravages of corporate sleight of hand – continues just as important today, as in 1996.

Congratulations to all my fellow retirees on 25 years of togetherness. Let’s look forward to making an oversized impact for our retirees and surviving spouses in 2022.

Our Mission:

The Association of BellTel Retirees is dedicated to promoting the protection and enhancement of the pensions and benefits for all retirees and for the current and future beneficiaries of the companies derived and evolving from the original Bell System.

Since 1996, the Association has worked to convince the companies to protect and guarantee, rather than raid or erode, the hard-earned retirement security for hundreds of thousands of dedicated current and former union and management personnel and their families.
Social Security Trust Continues Its Melt Off

The Social Security Board of Trustees recently released its annual report detailing the long-term status of the Social Security Trust funds.

The combined trust fund assets are projected to be emptied by 2034, which is one year earlier than last projected, with an estimate of 78% of benefits payable at that time.

Of its different funds, the Old-Age and Survivors Insurance Trust Fund (OASI), as it is named, will be completely depleted in 2033, with just 76% payable, unless Congress acts. This is the fund for regular retirees.

The SSI Disability Insurance Trust Fund (DI) is estimated to be empty by 2057, which is now eight years earlier than last year’s estimate, with 91% of benefits still payable. This is the fund providing for individuals who are disabled.

The asset reserves of the combined programs did increase $11 billion in 2020, now totaling $2.908 trillion.

With even this increase, the annual costs of the program are expected to exceed the annual income for the first time since 1982 and remain that way for a 75-year projection.

Another thing to note from the report is the total income to the combined OASI and DI Trust Funds was $1.118 trillion in 2020, whereas the total expenditures were $1.107 trillion.


The pandemic had a huge impact that no one could have predicted. Many people stopped working and some older Americans who, under normal circumstances, had no intention of retiring in the last two years, decided it wasn’t worth remaining in the workforce through a pandemic and retired early. This affected the flow of money going into these programs, as well as how much is being taken out.

Because of this, it is believed that the asset reserves began to decline in 2021. The projected deficit from the 75-year period is expected to be 3.54%, which is higher than last year’s report when the percentage was only 3.21.

In 2020, approximately 175 million people are stakeholders in the Social Security system, including those for whom FICA payroll deductions are made that cover earnings and payroll taxes, as well as beneficiaries. It is calculated that Social Security paid $1.096 trillion in benefits to 65 million beneficiaries in 2020.
BellTel Pivots to Online Meetings

In nature, the ability to survive and thrive requires a readiness to adapt, especially when unforeseen circumstances require quick and decisive judgment. Unable to host our annual in-person member meetings or regional mini-meetings due to the pandemic last year and this year, your Association of BellTel Retirees recognized an opportunity to enhance and expand the way we communicate with our members.

A sizable portion of Americans continues to turn to online sites to be kept informed. A little under half (48%) of U.S. adults say they get news from social media “often” or “sometimes,” according to a July-August 2021 Pew Research Center survey.

When it comes to where Americans regularly get news on social media, the findings say Facebook outpaces all other social media sites.

The expanding world of social media and the Internet enables us to instantly relay relevant news and updates to you. Even as social media and technology companies face criticism for not doing enough to stem the flow of misleading information on their platforms, you know you can always count on us for the facts.

Switching to an online annual meeting was something we went into with trepidation in 2020, but given the circumstances, it provided the best opportunity to connect with many members and to keep them exceptionally well informed about the important issues on our agenda.

We can now broadcast meetings live to our many members anywhere in the country, without anyone leaving their homes! Beyond that is our wide BellTel newsletter circulation.

Along with this transition to a virtual meeting, in 2020 we also launched our Bell Effect audio podcast, with 17 episodes available to be heard on Apple, Google, Spotify, and other podcast platforms. This created another medium for us to have direct conversations with you addressing key events and topics.

As health concerns continue to limit our in-person interactions, online gatherings can open new possibilities for the way we reach out. Returning to the in-person model is something we went into with trepidation in 2020, but given the circumstances, it provided the best opportunity to connect with many members and to keep them exceptionally well informed about the important issues on our agenda.

We can now broadcast meetings live to our many members anywhere in the country, without anyone leaving their homes! Beyond that is our wide BellTel newsletter circulation.

The Association of BellTel Retirees Inc is a 501(c)3 tax-exempt organization.
As the 25th anniversary year of the Association of Bell-Tel Retirees draws to a close, and with this 100th issue of your Association’s newsletter, we reflect on a quarter-century of results and a true never-ending persistence in the fight for economic protections for our fellow retirees and surviving spouses.

It is what has defined our organization and what has driven us for so many years.

This journey constantly reminds everyone at the Association of our early beginnings at the company - in many different jobs - and the key milestones that molded us and the company to what we all are today. To celebrate the incredible milestones, let's look back at that journey, including some of the marquee events and people in our retiree community who are making things happen, making news and helping to build your Association into a lasting retiree advocacy powerhouse.

1996 — Seven NYNEX retirees begin collaborating as the company stopped retiree COLA increases, with none in the prior five years. These founders were: Bill Jones, Bob Rehm, Ed Ward, Don Eltharp, Mike Kucklinca, Joe Ristuccia, and John Parente. They began traveling to retiree and Pioneer gatherings across New York, addressing the issues and listening to what retirees had to say.

They decided to act and incorporate when NYNEX CEO Ivan Seidenberg refused to respond to a letter on behalf of 3,000 retirees. The seven contributed $250 each to incorporate the non-profit Association of NYNEX Retirees.

Spring 1997 — The first Association newsletter, “The Retiree Advocate,” is printed, and mailed out, as membership exceeds 10,000 after just 14 months.

In May 1997, the Association hosts its 1st annual member meeting on Long Island, NY, with over 500 in attendance!

Summer 1997 — The Association launches its first proxy efforts, looking to harness the firepower of the 80% of retirees who are shareowners.

Winter 1998 — The rapidly growing Association meets with the U.S. Department of Labor and Securities and Exchange Commission (SEC) officials, while proposing its first two proxies to limit excessive senior executive severance agreements and requiring independent board directors.

Summer 1998 — Following the merger of NYNEX and Bell Atlantic, our new name is the Association of BellTel Retirees, with membership continuing to climb, reaching 35,000.

1999 — Our latest proxy seeks to halt pension fund surpluses and “shadow profits” from enriching senior executives.

Membership soars to 65,000 and we begin collaborating with other national retiree groups.

2000 — The Association wins an unprecedented lump sum COLA payment for retirees, ranging from $4,900 to $20,000 for defined benefit pensioners, plus three consecutive annual COLA increases in 2001, 2002, and 2003 for retirees existing on minimum company pensions. The raises will increase these minimum checks to $700 in 2001 with COLA increases continuing.

The Association drafts federal legislation to prevent corporations from canceling and reducing retiree health benefits. The bill, the Emergency Retiree Health Benefits Protection Act (HR 1322), is introduced in Congress and gained 58 sponsors.

2003 — The Association wins two shareowner proxies vs. Verizon. Golden parachutes get 59% of votes, and it’s the first time any Bell System company has lost a proxy vote in a century of existence. And retirees stop shadow profits proxy was accepted and added to the bylaws by the Verizon board.

2004 — Luther and Margaret Beecraft of Virginia become our
100,000th members. Verizon agreed to implement the Association proxy to stop executive severance agreements more than 2.99 times an executive’s base salary and bonus.

2005 — The Association is awarded the prestigious National Committee to Preserve Social Security and Medicare’s Salute to Aging Award, recognizing America’s top retiree activists. James Roosevelt Jr., grandson of President Franklin D. Roosevelt presents the award to BellTel leaders.

2006 — Verizon hears us coming again on proxy and agrees to change its corporate by-laws to mandate an independent Verizon board of directors and shed directors with conflicts of interest.

2007 — BellTel’s “Say on Pay” proxy proposal wins with 50.18% of shareholder votes.

2008 — Association President C. William Jones, supported by dozens of our retirees, testifies before the U.S. Congressional Committee on Education and Labor on the Emergency Retiree Health Benefits Protection Act (HR 1322) to stop the erosion of retiree earned employer-sponsored health benefits.


2012 — 41,000 Verizon management retirees’ pensions are transferred to Prudential in an $8.5 billion deal, converting pensions to a group annuity. Those retirees all immediately lose federal ERISA and PBGC protections. In response, your Association initiated a federal class-action lawsuit. The resulting litigation, Pundt v. Verizon, eventually rises to the United States Supreme Court a rarity for any litigation. The case is led by attorney Curtis Kennedy.

2013 — Your Association leadership scored yet another shareholder proxy win, with 53.2% of the vote, to allow regular shareholders to nominate board director candidates.

2015 — Thanks to advocacy efforts, Connecticut Governor Dan Malloy signs a new retiree pension de-risking law, restoring creditor protections to retirees whose pensions were de-risked.

2016 — The Pension Rights Center in Washington, DC files an amicus brief in support of BellTel retirees in our U.S. Supreme Court case. It argues that retirees have a right to complain (and have legal standing) related to mismanagement of their pension assets and seek civil penalties, in this case against Verizon, under the ERISA law.

In May, the High Court vacates the 5th Circuit Court of Appeals Decision in favor of the employer. It grants the BellTel Retirees’ petition ordering the lower court to throw out its ruling and reevaluate the case law.

2017 — The federal pension derisking transfer litigation, now identified by the case name, Pundt/Lee v. Verizon, returns to the U.S. Supreme Court for a second review. Because the High Court has only eight Justices – Associate Justice Antonin Scalia passed away, leaving a vacant seat – retirees were unable to achieve a majority and consensus in our case. This sent the matter back to the 5th Circuit, allowing its pro-employer decision to stand.

2020 — As a result of the COVID-19 pandemic, the Association hosts its first-ever virtual annual membership meeting with over 8,000 participating online.

2021 — Throughout its 25-year history, your Association of BellTel Retirees has continued to achieve significant results and it could not be possible without the power of our membership, made up of magnificent and devoted retirees. Our sincerest thanks go out to each and every member who has been there to share this success.

A happy 25th anniversary to all our members!
LEAVE A LEGACY

As 2021 wraps up, we find ourselves squarely in the “season of giving”—a time for family, celebration, and reflection.

Perhaps, while gathered around the Thanksgiving table this year, you reflected on still having access to employer-sponsored healthcare, or perhaps the means to provide for your spouse, children, and grandchildren through your earned pension or retirement savings.

If you are thankful for these benefits and the continuing advocacy work the Association of BellTel Retirees does to make sure we are all protected, we kindly ask that you might also consider leaving a legacy to the Association in your planned giving and estate planning.

What is planned giving, you might ask?

Planned giving sometimes referred to as gift planning or legacy giving is a way to support non-profits or social-good organizations like the Association, which enables individuals to make larger gifts than they could make from their ordinary income.

These plans use estate and tax planning to provide donations to charities—as well as heirs and educational institutions—in ways that maximize the gift and minimize its impact on the donor’s estate.

Donors have the option of using cash, stocks, real estate, artwork, partnership interests, personal property, life insurance, or even a retirement plan to donate in planned giving, which makes this type of charity an attractive option for both the individual giving and the organization receiving the gift.

Donors also have the option to make their gifts payable upon their death, like a bequest or a beneficiary designation in a life insurance policy or retirement account. These do not generate a lifetime income tax deduction for the donor, but they are exempt from the estate tax, with which family members could otherwise be saddled.

Also keep in mind that this year, the new age for Required Minimum Distribution (RMD) is now 72 years old. Your RMD is the required amount you have to take out every year after you turn 72.

However, with a QCD, Qualified Charity Distribution, you can take your RMD and avoid the tax increase on your income if you donate to a qualified charity like the Association.

Not only does it make financial sense, but it is a wonderful opportunity to support the Association’s mission to protect our retirees and surviving spouses.

As members age, the ranks of BellTel Retiree widows and widowers grow every year. By leaving a bequest, you will also ensure that our Association has the means to carry on the important effort to aid surviving spouses and current and future retirees.

Death is an extremely difficult subject to think about, but it is one we must all grapple with and plan for. Please consider us when writing memorandums in a will, making living donations of stock, asking for memorial contributions in lieu of flowers, or making donations in a loved one’s memory.

Even penny counts in our fight to preserve and protect earned retirement benefits and we will proudly carry your legacy with us as we march on.

For more information about how to include the Association of BellTel Retirees in your estate planning and planned giving, please visit our website BellTelRetirees.Org/Planned-Giving or call our office at 1-800 261-9222. We also encourage you to discuss planned giving with a licensed financial or retirement planner.

Just retired on Labor Day weekend, with 51 years of employment. Glad to be here.

Robert McAvoy

Use Amazon Smile & Donate to the Association

With the ongoing pandemic leaving many of us homebound, many of us have relied on Amazon to get the things we need, as having things delivered directly to our homes likely has been the easiest and safest shopping option.

We know almost everyone in your neighborhood has been using Amazon, because we too see the stacks of boxes piled up on recycling day.

So, we would love to let you know a bit about Amazon Smile and how it can support our work to protect our collective retirement security.

This program makes it easy for you to donate a tiny bit to any non-profit organization at no extra cost to you! With Amazon Smile, for every dollar you spend, half a penny is donated by Amazon to the charity of your choice.

If you are a regular Amazon shopper, why not make it benefit the Association of BellTel Retirees? It’s very simple to do. If you’re an Amazon user, instead of the normal web address for Amazon, use the link established for the Association: https://smile.amazon.com/ch/11-3311185. It will then link to your Amazon account.

Save the address in your favorites. From that point on, make sure you shop from smile.amazon.com so your purchases will generate money for the Association, or any charity of your choice.

If you have not already done so and would like to start shopping through Amazon, use the same link and set up an account. You can see in the upper left-hand corner of the screen, under the search bar, that your charity is the Association of BellTel Retirees.

It will also provide a running total of the donations made on your behalf. Either way, you’ll be helping the Association with some extra economic support to work all that much harder for you.

In 2021 alone, the Association has generated $1,730 since the inception of Amazon Smile. Only slightly less than 2020’s $1,891. See how collectively the online shopping by our members has further supported us through the pandemic.

We can’t think of an easier way to add to your support and donations than to simply shop. Online shopping is a growing wave, so why not make it work for you and your Association too.

All of us wish we could donate more to worthwhile charities and causes. Now, Amazon Smile provides the means to do it. It’s an opportunity to supplement your donations using billionaire Jeff Bezos’ money.

Any questions can be directed to our office staff, who are happy to provide you guidance and answers in short order.

Link to Amazon for BellTel Retirees: https://smile.amazon.com/ch/11-3311185.

Thank you in advance for your generosity.

MEMBER MAILBAG

I am sooooo grateful for our Association for being there for us….. I am much older now and retired after 35 years with Ma Bell… It was my life, my home and reason to continue life… Thank you with all my heart for your services…. Blessings and happiness, always.

Elizabeth Carnesecchi

Dear Fellow Members,

Amidst all the worldly turmoil, weather disasters, crime, loss of confidence in our federal, state, and local governments, and the pandemic it is comforting to know the Association is going strong, the sun still comes up, the moon shines, stars sparkle; so maybe there’s still hope!

Marianne McKenna

Thank you so much for fighting for all retirees to keep our pensions and medical benefits.

John and Mary D.

Thank you for all you are doing to help us, it is appreciated!

Don Nickerson
(Started 1953-Retired 1995)

One cannot thank you all enough for the great work you do, protecting our pensions and benefits. The least I can do is contribute to the cause. Again, Thank you.

Regina Healy

Just retired on Labor Day weekend, with 51 years of employment. Glad to be here.

Robert McAvoy

Thank you in advance for your generosity.