

Association of Ameritech /SBC Retirees SM, Inc

*Proudly working on behalf of retirees of Ameritech, SBC, and predecessor/successor
Bell Companies of the New AT&T, located throughout the United States*



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Third Quarter Newsletter September, 2009

FROM THE PRESIDENT’S DESK, September, 2009

My fellow retirees,

Fall has arrived. Where did the summer go? I hope that you all had a fruitful summer. My husband’s garden has produced many zucchini, radishes, beets, and tomatoes. He is already canning his large reserve of tomatoes for later use.



AASBCR[®] is attempting to simplify the member renewal process so that it also saves you time and effort. We appreciate those of you who are renewing with just the email notification. That saves AASBCR[®] the time and money of mailings. Along that same line, please provide us with an email address if you have one. The information you provide will be securely retained and will only be used for official communications from AASBCR[®] and its affiliated retiree associations. It will not be sold or given to any entity to be used for other than official AASBCR[®] business.

I know that all of you have been busy watching and listening to the health care discussions and proposed Congressional and Senate bills. The National Retiree Legislative Network – NRLN along with our own Ray Sternot have been monitoring and commenting as needed. We continue to watch what happens and urge an outcome that will “do no harm” to retirees in general and specifically those with employer health care.

AASBCR[®] and the NRLN appreciate all AASBCR[®] members who were able to contribute individually to the NRLN.

AASBCR[®] would like to provide someone to speak to your group of retired Bell System, Ameritech, SBC, and/or AT&T retirees. In that vein, I will be in Florida this winter. I would love to meet with you, our members, and any of your Ameritech, SBC retiree friends. Please leave a message at (312) 962-2770 or send me an email at directormembers1@asbc.org with a request for a meeting.

Have a healthy, happy, and safe autumn.

Carole Lovell

AASBCR[®] State Representatives

Florida, Louisiana	Pat Reichard	Ohio	Jim Martin
Illinois	Phil Schelinski	Ohio	Elaine Wolan
Indiana	Loretta McDowell	Texas, Kansas, Missouri	Rene Miller
Michigan	Ron Rhodes	Wisconsin	Bob Ledvina
Ohio	Lee Grimes	Wisconsin	Corey Parollina

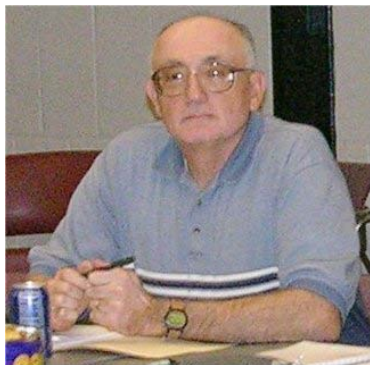
**Office / Fax Number (312) 962-2770
P.O. Box 7477, Buffalo Grove, IL 60089-7477**

From the Desk of Ray Sternot, VP-Legislation

August 18, 2009

My role as the AASBCR® VP of Legislation is to work closely with the NRLN and to provide input and focus on our legislative agenda and what is happening in Congress.

This has been a very active year in Congress. Healthcare is on the mind of everyone. Congress is attempting to address the problems with Healthcare in the U.S., all of this, while the economy is still feeling the impact of the financial crisis and continues to sputter.



Retiree healthcare as we know it is going away because of its cost to companies. Companies will continue to shift costs for retirees and/or eliminate healthcare coverage altogether. This is why it is important that healthcare reform focus on lowering costs, improving services and providing healthcare alternatives for companies and retirees.

There is hope that those in Congress will get it right with healthcare. For us retirees, that means helping companies keep their healthcare benefits affordable and not creating legislation that has unintended consequences such as creating an incentive in the legislation that causes companies to eliminate retiree benefits.

As a member and officer within the NRLN and on the legislative team, we are working hard to get our message across to members of Congress. Specifically we need to have some degree of health care that will stop the bleeding from increased healthcare costs, preserve employer sponsored, reasonably priced healthcare and preserve pension assets for retirees. It is imperative that any Congressional healthcare legislation not harm retirees (or taxpayers) and that legislation safeguards retiree pensions and healthcare as well as minimize rising healthcare costs. To ensure that happens we continue to support the NRLN efforts to provide input to legislators based on our legislative agenda. We will be going to Washington DC the week of September 14, 2009 to provide personal input to our legislators on the proposed bills (if not yet passed) or be there after it passes to tell them where they got it wrong to get them to correct it, if necessary.

In the interim, I would ask that you don't be confused by what some people are saying about the various healthcare bills currently in Congress. There is a lot of misinformation out there by those who believe the current insurance dominated model must remain unchanged. As an informed person, I suggest that you check the bills out yourself when someone says something like the bill will allow the government to pull the plug on Grandma.

I encourage you to view the NRLN Legislative Agenda. Contact your legislators when a pension or healthcare bill will come up for a vote or discussion or when you get an NRLN request to take action. Only through monitoring the legislative process in Congress can we protect our benefits from eroding further.

As an AASBCR® member you can even create a message now for your Congressmen and Senators to tell them it is important that new healthcare legislation doesn't negatively impact company provided healthcare for retirees.

Very simply, that message should be:

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- 1.) Pass a law that preserves employer sponsored healthcare (don't incent its demise by passing a bill with unintended consequences).
- 2.) Pass a law that makes healthcare affordable for companies and one that doesn't allow the entire shifting of costs to retirees after they retiree (i.e. provide a cap).
- 3.) Pass a law that preserves the benefits that retirees earned.

Ray Sternot

EEOC Ruling Update (Companies can drop Over-65 Retirees' Medical)

The Equal Employment Opportunity Commission (EEOC) ruling allowing companies to reduce or eliminate healthcare benefits for retirees when they turn 65 and become eligible for Medicare, has been upheld by the US Supreme Court. This applies to all retirees whether retired as management or formerly represented by the CWA or IBEW. All retirees are covered by the ruling and are vulnerable to be negatively impacted. AT&T can, should they choose to do so, stop all healthcare benefits for all of their retirees age 65 and older.

The AT&T retirees were told by an AT&T HR representative that AT&T is aware of the EEOC ruling (to eliminate healthcare for retirees over 65) and is reviewing it. No decision has been made to date.

A quote from AT&T HR regarding benefits.

Question - what does the AT&T healthcare plan offer for retirees on Medicare. It seems that UHC covers little to nothing.

Answer - AT&T could drop coverage for retirees over 65 as many companies are doing. We have chosen to offer this plan instead. What it does offer is a better prescription plan than Medicare D and catastrophic coverage which many Medicare supplemental insurance plans do not offer.

NRLN Fly-In

The National Retiree Legislative Network invited members to Fly-In to Washington DC September 15 – 17 to discuss The Retiree Legislative Agenda face to face with Representatives, Senators, and their staffs. AASBCR[®] Legislative VP Ray Sternot participated, representing the AASBCR[®]. Details of his experience will follow. Meanwhile, here is a high level summary of events.

Healthcare (Including Prescription Drugs)

“NRLN retirees are absorbing catastrophic reductions and cancelations of health care benefits. corporate actions, aided by the EEOC rule of 2007, and biased bankruptcy court rulings have shifted costs, eroded purchasing power, forced personal bankruptcies and stripped away retirees self-respect. Congress must act.

Proposes Maintenance of Cost Payments (MCP) pegged to the cost of employer health care benefits at retirement.

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The House Education and labor Committee health care reform bill H.R. 3200, section 165, bars the reduction of retiree benefits post-retirement and prohibits Reservation Of Rights clauses as a defense “unless such reduction is also made with respect to active participants.” The NRLN opposes the quoted exception and proposes a 12/31/08 effective date. (If the effective date were in the future there could be a rush of employers to drop retiree benefits before the effective date.)

Supports legislation enabling importation of prescription drugs; competitive bidding of Medicare-D prescription drugs; funding the FDA to reduce generic drug backlogs; stop drug makers from paying generic drug manufacturers to withhold generic drugs from the market. These 4 initiatives should save \$600 billion over 10 years – enough to close the Medicare-D “donut hole” and to fund a new Medicare catastrophic benefit.

Supports buying into Medicare at cost for pre-65 retirees.

Pension Asset Protection and Pension Funding Rules

Plan Assets Must:

Not be used to pay for corporate restructuring lump sum severance of buyouts.

Not be used to pay for executive management non-qualified pensions or other deferred compensation.

Not be at risk to be sold by plan sponsors or the PBGC to third party financial or other institutions (Investment Houses, Hedge Funds, etc.).

Current ERISA funding rules limit pension plan funding to 100%. In economic downturns pension plans become underfunded, which leads troubled companies to drop their pension plans entirely. The NRLN proposes raising the funding limit to 120%, so companies can build a cushion in good times which will help weather the downturns.

Bankruptcy Reform

Bankruptcy courts refuse retirees a seat at the table while corporate assets are being divided up by creditors. As a consequence, retirees get little or nothing when their company ceases to exist.

The NRLN proposes the following changes:

Require that companies must provide retirees with an updated list of all retirees and that the list be updated throughout Chapter 11 proceedings.

Disallow company reservation Of Rights (ROR) clauses as reason for denying retirees’ rights to a Section 1114 Committee.

Mandate Section 1114 Committees within 60 days of Chapter 1 filing.

Permanently increase the health coverage Tax Credit (HCTC) payment from 65% to 80% (post stimulus).

Require pension plan sponsors to fund underfunded plans after passage of 365 days from date of filing for Chapter 11 protection.

Farewell to a Founding Member and our Attorney

The AASBCR® lost one of our founders on July 17, when the only Attorney we ever had passed away. The following is from our first President:

Jim passed away this week. In my mind, he was one of a kind. Retiring as a VP of IBT, he enrolled in law school at age 65 and upon graduating, became a lawyer.

When we organized the AASBCR®, I volunteered to be the first President...and Jim helped me understand many of the legal issues surrounding a start up non for profit organization. His work in obtaining the state charter was just one example of his assistance to the early Board of Directors.



Jim at the June 2009 Annual Meeting

He had a lot of contacts and assisted me with a number of issues regarding the direction of the AASBCR®.

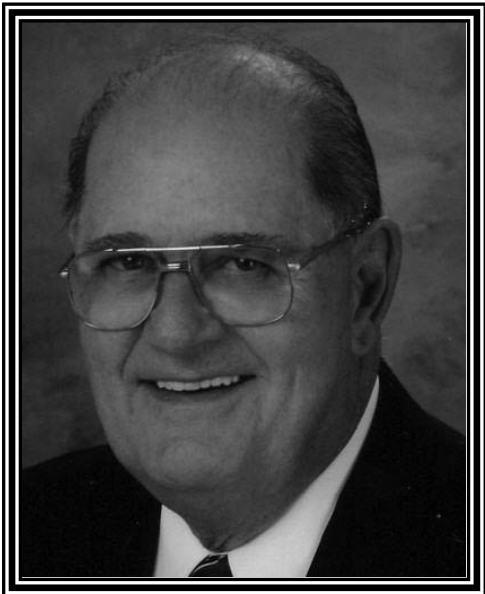
While his discussions were lengthy and at times extensive, I truly enjoyed his historical perspectives.

During the past few years, he joined us for several golf outings, lunches....and the guy always had a positive contribution.

Ralph Kolderup

Following is the Obituary run in the Deerfield Review:

James A. Kempe, 82, longtime resident of Barrington Hills, IL, died peacefully at home surrounded by family on July 17, 2009. He was born in Beech Grove, IN on June 22, 1927. After receiving an



Honorable Discharge from the U.S. Navy in 1946, he attended Purdue University where he was a member of Triangle Fraternity and an officer in the Naval ROTC. He graduated in 1950 with BS degrees in both Electrical Engineering and Naval Science & Tactics. Following his undergraduate work, Mr. Kempe began what was to be a 35 year career at Illinois Bell Telephone Co., retiring in 1985 as the Assistant Vice President-Engineering. Lifelong education was of great importance to him. His graduate studies earned him an MBA from the University of Chicago in 1964. He was awarded a Sloan Fellowship to MIT, earning a Master of Science in Industrial Management in 1965. After retiring from Illinois Bell, Mr. Kempe earned his law degree from Northern Illinois University in 1992. He enjoyed a second career as a practicing attorney in both Cook County District Courts and the Illinois Supreme Court. His work was cited as precedent in a US Supreme Court case in 1994. Mr. Kempe maintained a

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long history of community service throughout his adult life. He served on the School Board for District 1 for two years, and served on the Board of Directors for United Cerebral Palsy of Greater Chicago from 1971 to 1991. Since he had earned an Eagle Scout in his youth, he believed that the Boy Scouts of America organization provided young men with necessary skills for life, and was active in adult leadership for many years. He was awarded a Silver Beaver in 1973 by the Northwest Suburban Council BSA for his dedicated service. During his 47 year residency in the Village of Barrington Hills, he also had a distinguished public service career. He was elected as a Trustee of the village from 1973 to 1985. Showing his commitment to regional planning and cooperation to preserve the unique character of the area, he served as Chairman of BACOG 1994-1995, and was cited again in 2004-2005 for his exceptional commitment to and support for the organization. Finally, James served five consecutive elected terms as President of the Village of Barrington Hills from 1985 until 2005. Mr. Kempe is survived by his wife of 57 years; three children; five grandchildren; and two great-grandchildren.

Published in Antioch Review from August 6 to August 13, 2009

Jim donated countless hours to the AASBCR[®]. He filed all necessary papers on time without fuss or ado. He counseled all 3 Association presidents and was an invaluable help. Jim even obtained the Barrington Hills Village Council meeting hall for our Board meetings. His last endeavor for the AASBCR[®] was to register our "AASBCR" name. Jim, you are missed already!

The Board of Directors sought for a way to Memorialize Jim. With the consent of his family, the Board has set up a James Kempe Memorial Fund - to be used to cover legal expenses of the AASBCR[®]. So, even with his passing, Jim will be doing Pro Bono work for the AASBCR[®].

The fund makes it possible for friends and colleagues to recognize Jim's many contributions and efforts during this past decade on behalf of retirees and help guarantee that those efforts will continue long after Jim's passing.

The use of the fund's assets is strictly limited to funding the required legal support critical to the ongoing health of the AASBCR[®] - those legal efforts that Jim so expertly performed pro-bono as his personal contribution to the AASBCR[®].

Contributions to the fund can be made at any Harris Bank branch by stating the contribution is for "The Jim Kempe Memorial Fund" or via mail (make your check payable to: The Jim Kempe Memorial Fund) and send it to any Harris Bank location:

https://www4.harrisbank.com/spopup/0,4468,129778_448707,00.html?WT.ac=LOChpTxtTop

Or donations may be sent to the AASBCR Post Office box (see footer on any page) - clearly marked for the Jim Kempe Memorial fund.

ON THE RETIREE / PIONEER SCENE:



Mary Foley, Joel Brown, and Art Comings participated in an Illinois Pioneer Life Member Luncheon in Rolling Meadows. For previous luncheons we have printed 50 AASBCR® membership handouts and have come home with 45. So this time we tempted fate and only printed 25. It worked! All 25 were taken and we have a

list of 6 or 8 people who are interested in joining. Mary did a bang-up job presenting the association. She was helped by a provocative program put together by Life member Pioneer President Jackie Steffgen and her crew. A Network VP started the presentations, with a lively Q & A following. Then a good lunch, followed by presentations from an AT&T Store manager, U-Verse managers, Mary, and Jackie



Art and Mary talk with a prospect

for the Pioneers - and another Q & A. By the time we made it back to our display table, all the applications were gone. Joel Brown, our "official" cameraman, took several pictures - and recorded Mary's talk. If we can figure out how, her talk will be on the web page.

Someone asked how we can register our cell phones on the National Do Not call registry. Telemarketers have found several people's cell phone numbers. Mary researched this after the Luncheon:

The national Do Not Call Registry is managed by the FTC (Federal Trade Commission). You may register both your land line and your personal cell phone on the registry. Registration can be done on line by going to the Do Not Call Registry site or by calling 1- 888-332-1222 from the phone you are registering. A direct quote from the FTC website "You may have received an email telling you that your cell phone is about to be assaulted by telemarketing calls as a result of a new cell phone number data base; however this is not true. FCC regulations prohibit telemarketers from using automatic dialers to call cell phone numbers. Automatic dialers are standard in the industry so most telemarketers don't call consumers on their cell phones without their consent."

AASBCR GETS AUDITED – at the request of the Board of Directors.

Every organization should have periodic Third Party audits. And we are no exception. So Carole, at the request of the Board, requested an independent audit by Bob Papierniak, CFP. Here is his report:

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Robert F. Papierniak, CFP June 30, 2008

Board of Directors

Association of Ameritech/SBC Retirees

As requested by your president, on May 20, 2009 I audited the 2008 financial records of the Association of Ameritech/SBC Retirees. These financial statements and records are the responsibility of the Association's Chief Financial Officer (CFO). My responsibility is to express an opinion on these financial statements based upon my review.

I spot checked monthly deposit slips with bank statements and examined some individual expense vouchers and found no errors or issues for concern.

In my opinion, the financial statements referred to above present fairly the financial position of the Association of Ameritech/SBC Retirees. I believe that the procedures now in place are adequate and proper.

Robert F. Papierniak, CFP

TALES FROM THE BENEFITS JUNGLE

This will be a continuing feature, sharing Benefits Success and Horror Stories from the past and present.

The first is from AASBCR[®] President, Carole Lovell. (Nobody is exempt)

5/20/08 - Carole Lovell

I thought you would like to know that I personally have felt the errors at Hewitt first hand!!! As my husband put it, he has been "slammed" (phone company term) from United HealthCare to Blue Cross of Illinois. Tom received a Blue Cross ID card today. So, I called Hewitt to check. At first, she told me that UHC was unavailable in our area. I told her to look again, we live in Cleveland, UHC is certainly available in our zip code. Missy, at Hewitt, said she will call with an update on Thursday, then every 5 business days thereafter until it is fixed. My comment was it took a stroke of a pen, or keyboard to incorrectly change it to Blue Cross, it should be that quick correcting the mistake!!

At enrollment time, we personally went on the Hewitt website in November to sign Tom up. He signed up for what he had last year, UHC. Someone at Hewitt, without asking or checking, switched him to Blue Cross of Illinois. Is that what they mean by flexible enrollment?? Hewitt changes the plan when they want to. I will keep you advised or let you know if I cannot get the situation fixed in a timely manner!!!

[6/30/08 - I've been told it's corrected. As I understand it, it stemmed from one being Medicare eligible and the other not.](#)

7/08/08 - After three attempts, the problem was finally resolved. Tom was finally moved back to UHC coverage.

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The AASBCR_{SM} accepts a limited amount of advertisements from its members and friends. These advertisements are of wide interest to our membership. The revenue from these ads is used to offset the publication of our Quarterly Newsletter. AASBCR_{SM} offers these ads with no warranties expressed or implied.

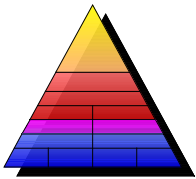
Robert F. Papierniak
Certified Financial Planner
(Retired Ameritech Finance Director)

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**Many of our clients are retired telecommunications employees
and we are committed to understanding their
benefits and serving their needs**

**If you would like a review of your retirement plans or an
analysis of your portfolio, I can be reached at:**



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☞ WANTED ☜

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**How many of them are
Fellow AASBCR® Retirees**

WHY aren't they all???

We'll be glad to send you talking points!

Just ASK

Call: (312) 962-2770

Write: PO Box 7477

Buffalo Grove, IL 60089-7477

E-mail: directormembers1@asbcr.org

THE LAST WORD - FROM THE Editor's Desk:

I'm (finally) sitting at MY computer. The last two weeks have been exhausting. My calendar filled up for September – and through most of October – while I wasn't paying attention. We are well into the third week of a 4-day remodeling project – and the contractors have no exact idea when they will be back. I've devoted a much of the last 2 weeks getting 2 phone lines installed in a small office in a church – for a charity-like effort we want to run ourselves. Followed by half a day – to second tech level supervisor – to get DSL working now that we have the phone lines working. And that is only because a friend and co-charity worker retired from Illinois Bell, etc. with 38 years as an installer. The newsletter was absolutely due at Joe Zubay' house by 8:00 tonight and it is after midnight. Etc. Etc. Etc. (All together now – “Poor Art!!!”). I was struggling to write about last Thursday's AASBCR® Annual Planning Meeting and wondering what I was going to put into my editorial. This was on my son's laptop as I sat my 11 year old grandson while he went to a concert. Then it occurred to me to kill two birds with one stone. Here is what I had for the annual meeting:

Each year the AASBCR® holds its Annual Planning Meeting in October. This year we had a conflict with the meeting site, so moved the meeting up to September 24. Carole and Ray flew in for the day from Cleveland. We met from 9 to almost 5, with few stretch-your-legs breaks and a working lunch as each VP presented last year's accomplishments (and not so successful efforts) followed by his/her vision for 2009 – 2010. As I was too busy talking to take comprehensive notes, we will have to await Rich Runge's minutes of the meeting for a full report. There are still Benefit Issues that need resolution. And there has been and will continue to be a lot of effort expended in the Legislative arena – watching Congress, ready to yell when they step on our toes, or worse. And they do seem to need watching.



At Boston Blackie's - Chet, Carole, Ray, Joe, Art
Joel is behind the camera and Rich had to leave early

In the Communications area we are consolidating our internal communications channels. We still need to open 2-way communications, so we can hear what the membership is saying. And so the members (including the Board and committees) can talk among ourselves. One person has a half-baked idea that will spark something “better” in another person, who will inspire someone else, and around the circle until a GREAT idea is born.

Membership retention, largely thanks to Carole and some of her friends, is higher than any organization I've been associated with. New member recruitment is down. Possibly because we've found all the “easy ones” – the Pioneers who are proud to have spent their lives in the Bell System and want to continue to contribute and the retirees who realize there indeed is strength in numbers. Now we have to find the people who need to be asked to join. And ask our members to bring their friends, because many people will join WITH someone, but not necessarily alone.

Our finances are in capable hands. We have received an extra \$800 from dues payers who send more than the requested \$25.00. And our members contributed over \$1,500 to

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the NRLN's special request for funds to create white papers explaining our needs to Congress.

After all my moaning and complaining, I realized just how fortunate I am to be able to associate with people of the quality that are on the AASBCR Board and the other committee members and State Representatives. Carole Lovell was recruited to work on Membership issues. To call people and remind them their dues are due. She made contacts with the Ohio Pioneers and began recruiting to the point more of our members are in Ohio than any other state. She quickly rose to VP – Membership and is now our President, doing a very good job. Ray Sternot was recruited to be Vice President – Legislation and took to that job like a duck to water. From his survey of every candidate for Congress in 2006 to his respected work on the Board of the NRLN, Ray has grown to fill his job. Chester Przybyslawski, the last original board member, has found a home as Treasurer and CFO. He gets the mail, deposits the checks, and watches our finances like a hawk. Our recent independent audit passed his books with flying colors. Rich Runge was recruited as Secretary – a truly thankless job – and he does it with aplomb. We don't exactly see eye to eye politically, but I consider Rich a true friend and am privileged to work with him. Joe Zubay is the latest addition – and a welcome one for me. I went from "Director of Communications" to "Director of Communications" with a boss! I've always been a good, if insubordinate, Lieutenant, but a lousy Captain. It is a pleasure to work with (for?) Joe. He has vision and more energy than our 2 year old Golden Retriever. (And he doesn't seem to get too frustrated when I ignore him.) I worked with Joel Brown and had lunch with him almost every day. When I attended my first Board meeting, I brought Joel with me and we have been working together on communications almost since that evening. And Jim Kempe! He had seen it all. He wouldn't butt in uninvited, but would do whatever he could if asked. He did so much for the Association that nobody appreciates until he wasn't here to do it any more.

Art Comings

AASBCR Newsletter Editor

The views expressed here do NOT reflect the views of the AASBCR® or its Board of Directors

QUARTERLY CORRESPONDENCE:

During the past quarter we have sent the following correspondence via e-mail.

(E-mail recipients please click on the following links to the AASBCR_{SM} web site.)

- [With the passing of AASBCR® Attorney Jim Kempe, a Memorial Fund has been established](#)
 - [7/20/09 AASBCR Loses a Founding Member and Mentor](#)
 - [7/17/09 NEWS REGISTER - NRLN Appeal Fund For Health Care Reform – Final AASBCR® Report](#)
 - [8/24/09 NEWS REGISTER - Illinois concession billing error](#)
 - [8/7/09 LEGISLATIVE LEDGER - House Passes Say-On-Pay Proposal \(With Carole's introduction of ours to the AT&T Annual Meeting\)](#)
-