

AT&T Ameritech /SBC Retirees

We are AASBCR®

Proudly working on behalf of retirees of the Bell System and successor companies of the New AT&T, located worldwide



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Second Quarter Newsletter, June, 2010

FROM THE PRESIDENT'S DESK, June, 2010

My fellow retirees,

**"It is the month of June,
The month of leaves and roses
When pleasant sights salute the eyes,
And pleasant scents the noses."**

- N.P. Willis

**"Summer is a promissory note signed in June, its long days spent and gone before you know it,
and due to be repaid next January."**

- Hal Borland

Summer time and the livin' is easy, or so the song says. It may not be easy, but at least we don't need to bundle up to go outside. Let's enjoy the season, it passes so quickly.

Thanks to many of you and your dues as well as donations over and above your dues, AASBCR® contributed \$1,000.00 to the National Retiree Legislative Network – NRLN - 2010 Special Fund for work on 2010 Special Projects fund appeal for two new projects: Bankruptcy Reform and ERISA & PBGC Legislation Needed to Protect pensions, especially where U.S. companies are bought by Foreign Corporations. The funding of these two projects will complete funding of the eight specific NRLN projects that needed a jump start. There will be a separate write up about the NRLN Special Appeal and how you can help individually. AASBCR® appreciates all that you are doing to support AASBCR® and the NRLN working on national legislation to preserve our benefits.



AASBCR® had our annual meeting the afternoon of Thursday, June 10. We held the meeting in several locations as well as through a telephone conference service. Thanks to all of you who attended.

I again want to stress my appreciation for our volunteers who assist AASBCR® with our goals. That includes those of you who assist AASBCR® by mailing out applications as well as the Communications

AASBCR® State Representatives

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

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P.O. Box 7477, Buffalo Grove, IL 60089-7477

Second Quarter Newsletter June, 2010

Directors, Benefit Directors, and State Representatives. We would not be able to accomplish all that we do without all of your assistance.

Speaking of assistance, AASBCR® still needs you, our members, to volunteer your time and talents. Many of our fellow retirees are not aware of AASBCR® and all that we do. See the separate member challenge in this edition. Please assist AASBCR® in helping retirees. Do what you can to make your retired friends aware of AASBCR® and all that we do.

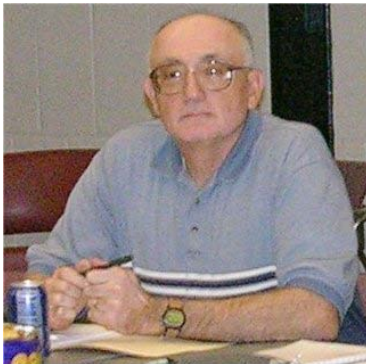
To all of you, have a safe, happy, and healthy summer.

Carole Lovell

From the Desk of Ray Sternot, VP-Legislation

My role as the AASBCR® VP of Legislation continues to be one of working closely with the National Retiree Legislative Network (NRLN) and providing input to their [Legislative Agenda](#). (Put your cursor on “Legislative Agenda” and follow instructions.)

Congress recently passed healthcare legislation expanding coverage to many uninsured Americans. The NRLN Legislative Agenda includes additional improvements to healthcare and pension laws, healthcare improvements such as Prescription Drug re-importation and legislation that will protect pension assets when companies go bankrupt. However, at this time Congress is focused on other issues such as the oil spill in the Gulf, financial regulation, and Afghanistan, so it is unlikely that changes or improvements to the healthcare law or pension reform will be made prior to the November, 2010 elections.



However, on a positive note, the NRLN is becoming well known on Capital Hill as a champion for retirees. When the NRLN visits members of Congress they are familiar with NRLN and more willing to listen to retirees concerns. When Congress began to consider legislation to deal with pension funding, Congressional aides sought input from the NRLN. Retiree issues are starting to be heard. Pro-active measures by the NRLN, calling upon senators and representatives in Washington and creating White Papers to address issues important to retirees, have shown some success. One positive example involves the recently passed Healthcare Bill that changed the way the Prescription Drug coverage was taxed. The NRLN saw the changes as negative and possibly giving companies an excuse to push retiree drug benefits to Medicare Part D. The NRLN requested that Congress address the issue. As a result the administration provided more funding to those companies who continue to provide benefits for early retirees. The NRLN continues to lobby for additional changes so that employers don't force Medicare retirees into Medicare Part D in 2013.

The NRLN message is clear: ensure that any bill passed by Congress doesn't harm retirees, contains healthcare costs, preserves employer sponsored, reasonably priced healthcare, and preserves pension assets for retirees.

Second Quarter Newsletter June, 2010

In closing, I must say, once again, we should all contribute to the NRLN and to contact your legislators when a pension or healthcare bill comes up for a vote or discussion or when we receive an NRLN request to take action.

Ray Sternot

More from Carole:

AASBCR[®] Support For AT&T Ends In A Win Win



AASBCR[®] was approached by an AT&T Director of External Affairs in 2009. We were asked to send supportive documentation to the Ohio governor, senators, and representatives regarding pending legislation. That legislation was to level the playing field between AT&T and cable, wireless, and internet telephone companies. According to AT&T, passage of these bills will help consumers get the benefits of competition and innovation in the telecom communications marketplace. The bill will also encourage the telecom companies to invest in their network infrastructure, rather than complying with outdated regulations. This investment will create jobs and stimulate the economy. We did send supportive letters as requested. The end result is that the legislation was passed.

Recently, AASBCR[®] received a phone call from the AT&T Director of External Affairs. He thanked us for our support of the bill. He also said that he appreciated all of the assistance that we have provided to AT&T retirees over the years. We made it clear that one of the goals of AASBCR[®] is to support our company, AT&T. We want AT&T to thrive. If AT&T fails, it is a sure thing that the retirees will not do well.



June 14, 2010

Carole Lovell
President and Director of Membership
Association of Ameritech/SBC Retirees, Inc.
11825 Gross Drive
Parma, Ohio 44130

Dear Carole,

As you many have heard, the Ohio General Assembly gave final approval to Senate Bill 162, the Ohio Telecom Modernization Act and Governor Ted Strickland has signed it on June 13, 2010.

We would not have seen this important piece of legislation become a reality without the support of organizations like yours. Numerous legislators commented on the widespread support the bill had from dozens of business, labor, and social organizations from across Ohio.

Second Quarter Newsletter June, 2010

Thanks to your efforts, we will move forward to implement the Ohio Telecom Modernization Act now that the Governor has signed it. This measure will increase competition in the telecom industry, help us retain and create jobs, and attract new infrastructure investment to our state.

Thank you!

Sincerely,

Kevin Lynch
Director -External Affairs
AT&T Ohio

United Healthcare ONA participants - Just a Reminder

We all received notification about a \$350,000,000.00 class action settlement with United Healthcare. Specifically, it involves UHC providing insufficient reimbursement for Covered Out-of-Network healthcare benefits. The dates involved are from March 15, 1994 to November 18, 2009. If you are using United Healthcare as your AT&T choice for coverage AND you are in what has been called Out Of Network Area (ONA), please read the document carefully AND fill out and return the Proof of Claim Form by the specified date. As stated on page 8 of the document.



YOUR FAILURE TO SUBMIT THIS CLAIM BY THE DEADLINE MAY CAUSE YOUR CLAIM TO BE REJECTED AND PREVENT YOU FROM RECEIVING ANY MONEY IN CONNECTION WITH THIS SETTLEMENT.

DO NOT MAIL OR DELIVER YOUR CLAIM TO THE COURT OR TO ANY OF THE PARTIES OR THEIR COUNSEL. ANY SUCH CLAIM WILL BE DEEMED NOT TO HAVE BEEN SUBMITTED. SUBMIT YOUR CLAIM ONLY TO THE CLAIMS ADMINISTRATOR.

A Story About AT&T Cell Phone Discount

A member wrote.

"I just received a letter from AT&T Mobility stating "We apologize that this discount was inadvertently placed on your account and will need to be removed - effective with your next invoice." I called them and was told that only active employees were eligible for the discount. Do you know anything about this?"



AASBCR[®] asked AT&T HR about this. We were told that AT&T Mobility was performing an audit to verify employee and retiree discounts were applied correctly. We searched the AT&T At Home website at <https://attathome.att.com>

We found this:

Legacy SBC, AT&T and BellSouth retiree are eligible to receive:

*19% discount on eligible wireless voice rate plans**

Special offers on phones (2 year contract or contract extension required)

Second Quarter Newsletter June, 2010

*40% discount on accessories***

*Waived activation fee on primary lines***

*Free shipping***

** Note: Retiree wireless discounts are not available on the following rate plans: Data rate plans, iPhone data plans, AT&T Nation(R) Unlimited plans, Senior plan, and AT&T Unity(SM) plans*

*** Must order online to get discounted accessories, waived activation, and free shipping.*

Then, going to the AT&T Access website at <http://access.att.com/>

We found the following:

Discount and Service Issue, Wireless

If the 19% discount or 18463 FAN is currently attached to the account and there are other account issues, call 800-331-0500 or 611 from the wireless phone. The FAN code cannot be added to the account through this 800# because this call center has no way to validate the retiree status.

AASBCR[®] informed the member to check his account. The member then stated

"In my case the discount was \$9.00 per month and was being removed.

I called the 800-331-0500 number. After talking to several people, I was told that I needed to go to an AT&T store to get the discount re-applied. I did that and they said it was taken care of".

As verification that the issue was resolved, our member received the following email:

We have reviewed your wireless account and yes, the 19% discount for FAN 18463 was added. You were previously on the old BB15% discount which was discontinued and removed from your account.

Thank you

Moral of this story?

If you receive such a letter from AT&T regarding your cell phone bill, do some checking. They may be removing the old discount and it is up to you to request them to add the correct 19% discount if the plan that you have is eligible for the discount.

Highlights from the AASBCR ANNUAL MEETING June 10, 2010:

President Carole Lovell called the AASBCR[®] Annual Meeting to order at 12:04 p.m. central time and 1:04 p.m. eastern time. Members "attended" from Winter Garden, FL; Laramie, WY; Broken Arrow, OK; Cass Lake, MN; Sheridan, IN; Sardinia and Parma, OH; and Buffalo Grove, Barrington Hills, Elmhurst, and Waukegan, IL.

Carole Lovell, President of the AASBCR, felt it was fitting that one of the original founding AASBCR officers perform the new officer installation. Bob Papierniak executed the swearing in of the new Board officers. The officers are: Carol Lovell President and Membership VP, Ray Sternot VP Legislation, Joe Zubay VP Communications, Richard Runge VP and Secretary. Currently we have one vacancy on the board -- VP of AT&T Relations. This is a key position and we are requesting that any member interested in joining the board should contact Carole Lovell.

Second Quarter Newsletter June, 2010

Joe Zubay, VP of Communications, announced that we are in the process of joining Facebook.



Our goal is to get as many members as possible on Facebook. This will facilitate member communication and provide a convenient way to contact AT&T retirees. It will also make it easy to contact non-member AT&T retirees and invite them join us in our AASBCR mission to protect our AT&T retiree benefits. This is an exciting new initiative that we anticipate will help attract new members to our cause. Joe hosted a group of members in suburban Chicago. Pictured left to right are Mary Foley, Joe Zubay, Ralph Kolderup, Joel Brown, Chet Przybyslawski, and Bob Novy. Not

shown, taking the picture, is Muriel Novy.

Chet Przybyslawski, VP and Treasurer, indicated that this year we have sent \$2,500 from membership dues plus another \$1000.00 in additional member donations to the NRLN to engage in active lobbying in congress for retiree issues.

Chet also reported that the AASBCR has members in 28 states around the country. 78 % are on internet email and receive our communications as they are issued and when needed can easily contact congressional representatives on important issues. We have no email addresses for 22% of our members. The newsletter mailed via US Mail is sent quarterly. If you have an email address and have not provided it to the AASBCR please contact us and we can do a much better job of keeping you current.

Carole Lovell indicated that the AASBCR has intervened with AT&T for members in many benefit issues during the past year. This is one of the many benefits of membership.

Ray Sternot, VP Legislation, reported that we continue to provide AASBCR input to our lobbying NRLN partners for healthcare and pension issues. Even though Congress acts very slowly, we are pushing for improvements in prescription drugs costs and the protection of pension assets when companies file for bankruptcy.

Carole Lovell issued a plea for members to go to the AASBCR web site www.aasbcr.org, print out membership applications, and distribute them to their AT&T retiree friends. It's one of the best ways to protect our AT&T benefits. The more members we have the larger and stronger voice we have with AT&T.

News Flashes

[CVS Caremark and Walgreen Co. Settle Contract Dispute](#)



June 18, 2010 NEW YORK – CVS Caremark Corp. and Walgreen Co. have settled a contract dispute that had been expected to prompt thousands of Walgreen customers to search for a new place to fill prescription drugs. Details of the deal announced Friday were not disclosed. Shares of both companies surged in premarket trading.

Second Quarter Newsletter June, 2010

Both companies have been negotiating for months and earlier this month said they would end their partnership. That partnership allows people whose prescription drug benefits are handled by Caremark to be reimbursed for prescriptions filled at Walgreen's pharmacies. Walgreen has more than 7,500 outlets.

[EMBARQ/SPRINT RETIREE BENEFITS LAWSUIT Continues....](#)

Embarq Corporation announced in July 2007 that it would terminate or reduce the medical and life insurance benefits provided to Medicare eligible retirees (and their eligible beneficiaries) of Sprint Nextel Corporation and predecessor companies. A class action suit by retirees challenging this reduction in benefits is ongoing with continuing court filings in 2010. So far no substantive decisions on the issues have been made by the court.

AASBCR: A historical perspective from a Past President

By: Ralph Kolderup

The AASBCR got its start one rainy May, 2003 night in Downers Grove Illinois when 35



Ameritech retirees met to discuss what was happening to our earned benefits. Several volunteers accepted the various officer positions ... Ralph Kolderup, Bruce Beckman, Chet Przybyslawski, Bob Papierniak, Gary Durochik, and Jim Kempe.

Bylaws were created, a not for profit association filing was made in Illinois, and the decisions were made to solicit members in Indiana, Ohio, Michigan and Wisconsin. The initial 35 retirees began the growth of the organization. In effect, a start up organization was legally in place,

with one intention ..." let AIT know that a not-for-profit retiree organization was in place to protect the earned benefits".

The Board met once a month in Barrington Hills to continue the organizational growth and interface strategies with AIT. Subsequently, the Board expanded across the country with its member growth -- and most important -- with other retiree organizations and in the US Congress.

At that time, AIT had its Midwest HQ located in Hoffman Estates, Illinois. Meetings were held with the VP of Benefits to begin the process of making AIT aware of our goals.

In 2005, the Board made the decision to attend the AIT share holder meeting held in Columbus Ohio. I, as President, challenged the Chairman of SBC, Ed Whitacre, to continue the long standing non-discrimination of retirees. I asked him if he intended to continue providing earned retiree benefits. He acknowledged that the company would continue to provide benefits.

This meeting was the turning point for AASBCR. Ray Sternot, our current Legislative Vice-President and board member, joined us and the Ohio growth took off.

Second Quarter Newsletter June, 2010

AIT recognized the Association and assigned a Sr. VP HR, to meet with us to discuss retiree issues. She brought eight HR senior managers for a 4 hour meeting. We presented them with factual data regarding earned benefit policies, problems, and our intention to pursue solutions. In our early work we made sure that senior management knew what the AASBCR wanted.

It was during this period that the AASBCR filed the first share holder proposal requiring share holder approval of executive compensation. Bruce Beckman, who became the second President, appeared on National TV, Fox Business channel to review the proposal.

Internally, AIT made efforts to establish procedures to respond to retiree problems and issues. Our current president, Carole Lovell, has seriously expanded this function to the benefit of many members who appreciate her efforts on their behalf.

Here we are today in 2010 with many economic and political changes. And as we know by now, AT&T and many of the large companies have a strong incentive to do away with many of the benefits that were part of our earnings.

The fight to retain the declining earned benefits is now in Congress. The AASBCR is continually looking for new members, to continue the lobbying effort in Washington.

The AASBCR is an active member of the National Retiree Legislative Network, based in Washington DC...representing the biggest of the big companies left in America.

The AASBCR membership is \$25/yr (about the same cost of a Blackhawk championship hat) and you can join us by going to our website at www.aasbcr.org

Ralph Kolderup

You know, I spent a fortune on deodorant before I realized that people didn't like me anyway.

I was thinking that women should put pictures of missing husbands on beer cans!

I was thinking about old age and decided that old age is 'when you still have something on the ball, but you are just too tired to bounce it.'

I thought about making a fitness movie for folks my age, and call it 'Pumping Rust'.

I've gotten that dreaded furniture disease. That's when your chest is falling into your drawers!

Employment application blanks always ask who is to be notified in case of an emergency. I think you should write, 'A Good Doctor'!

I was thinking about how people seem to read the Bible a whole lot more as they get older.

Then, it dawned on me. They were cramming for their finals.

The AASBCR® 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® offers these ads with no warranties expressed or implied.

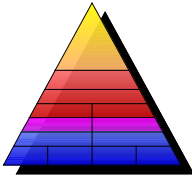
Robert F. Papierniak
Certified Financial Planner
(Retired Ameritech Finance Director)

A Registered Investment Advisor focusing on:

Retirement Planning
Portfolio Analysis and Management

**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:**



Strategic Planning Group
16 N 486 Penny Road
Barrington Hills, IL 60010
847.428.4038
bob@IRAPRO.net

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® web site.)

- [06/24/2010 NEWS REGISTER The Relationship Between AT&T and AASBCR®](#)
 - [06/17/2010 LEGISLATIVE LEDGER - Healthcare costs to be reported on W2, but not taxed](#)
 - [06/07/2010 LEGISLATIVE LEDGER – NRLN - What Have You Done For Me Lately – 5th \(and last\) in a Series](#)
 - [05/28/2010 LEGISLATIVE LEDGER – NRLN - What Have You Done For Me Lately – 4th in a Series](#)
 - [05/24/2010 NEWS REGISTER Announcing the AASBCR® Annual Meeting](#)
 - [05/21/2010 LEGISLATIVE LEDGER – NRLN - What Have You Done For Me Lately – 3rd in a Series](#)
 - [05/14/2010 LEGISLATIVE LEDGER - NRLN – What Have You Done For Me Lately - 2nd in a series?](#)
 - [05/05/2010 LEGISLATIVE LEDGER – NRLN - What Have You Done For Me Lately – 1st in a Series](#)
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Second Quarter Newsletter June, 2010

The Final Word

As my seventy second trip around the Sun comes to a close, I find more and more body parts don't work as they used to. I thank my northern European heritage that parts have worked as long as they have – those Norwegians and Scots were built well! I want to thank Joel Brown, Mary Foley, and Joe Zubay for filling in for me with the last two Newsletters. The AASBCR[®] Communications Team is truly a TEAM! We fill in for each other as needed. From all I've seen and heard, the Benefits Team works pretty much the same way. And I know the Board does! In this Newsletter you have seen some of what our organization has accomplished so far this year. I invite you to be a part of this effort. After all, we have nothing to lose except our pensions, health insurance (including Dental, Vision, Catastrophic, etc.), Concession (or what's left of it), and any other promised benefit. In other words, our "lifestyle". Come help us all make a difference. Be a part of a working team again! Call! Fax! Write! (The Address and Phone Number are in this page's Footer.)

Art Comings
AASBCR[®] Newsletter Editor

The opinions expressed above are NOT the position of the AASBCR[®] or the Board of Directors, and may not even be the position of the Editor by the time you are reading this.

National Retiree Legislative Network
Washington, D.C. 20036-8757

P.O. Box 18757
Website: www.nrln.org

Dear AT&T/Ameritech/SBC Retirees Member:
Spring 2010

AT&T Ameritech/SBC Retirees still have a sizeable level of company-sponsored health care benefits compared to retirees from a number of other major American companies. Since there are currently no laws to protect health care benefits you are totally dependent on the continued prosperity and benevolence of AT&T. The National Retiree Legislative Network (NRLN) is the only nationwide organization solely dedicated to gaining federal legislation to protect your benefits and pensions plus preserve Social Security and Medicare. Your support is needed to help the NRLN do its work for you.

Preserving AT&T-Sponsored Benefits: While you still have health care benefits, it is time for action to be taken to ensure the continuation of the benefits. The NRLN is advocating legislation for what it calls a Maintenance of Cost Payment (MCP) proposal that would establish a fixed monthly payment to retirees equivalent to the value an employer provided prior to the reduction or cancellation of retirement health care, prescription drugs, life insurance, long-term care or other benefits. Companies would be entitled to tax credits as an offset to MCP payments.

Protecting AT&T Retirees' Pension Plan Assets: The NRLN advocates legislation that would prevent corporations from taking pension assets from defined pension plan trusts to pay for lump sum severance and early retirement incentives. We succeeded in getting the lump sum protection language in a proposed bill and hope for passage soon. The NRLN advocates that pension funds not be used to pay executive non-qualified pensions and other deferred compensation. The NRLN advocates that pension plan assets should not be transferred to or be taken over by third party financial or other institutions. The NRLN is seeking the protection of

Second Quarter Newsletter June, 2010

plan assets in order to generate surplus assets that can be used for pension Cost of Living Adjustments (COLAs) or to offset corporate health care costs for retirees.

Protecting Social Security and Medicare: A number of our lawmakers are talking about the need for Social Security and Medicare reform this year. The NRLN will fight against any proposed reduction to retirees' Social Security and Medicare benefits. In addition, the NRLN continues to lobby for a broad range of legislation. Here are examples:

Catastrophic Coverage In Medicare: The NRLN advocates that Congress should extend protection against catastrophic medical costs to the Medicare population by setting a reasonable maximum limit on out-of-pocket costs. This would protect AT&T retirees in case AT&T takes the same action as many other companies and end company-sponsored health care benefits when a retiree becomes eligible for Medicare.

Reduce Cost of Prescription Drugs: The NRLN advocates the reduction of prescription drug costs through legislation that: (1) Enables re-importation and importation of safe, FDA approved prescription drugs; (2) Enables Medicare to develop formularies and take competitive bids for prescription drugs; (3) Staffs and funds the FDA to reduce the generic drug approval backlog; (4) Prevents drug companies from colluding to subvert free market practices.

How You Can Help: If you have Internet access and do not receive NRLN emails, you should sign up at <http://capwiz.com/abtr/mlm/signup/> and ask your friends to sign up. When you receive an NRLN Action Alert, email the NRLN's letter to your members of Congress. Also, please make a financial contribution of \$25, \$50, \$75 or more. Any amount you can contribute will be appreciated. You may make your check or money order payable to **NRLN, Inc.** and mail it with the Contribution Form below. Or, make your contribution online with your credit card through PayPal on the NRLN website at www.nrln.org. Click on the "Membership" tab on the home page and select "Support the NRLN." If you have already made a 2010 contribution to the NRLN, thanks for your support.

Sincerely,



Bill Kadereit, President, NRLN



Carole Lovell, President, AASBCR

NRLN MEMBERSHIP CONTRIBUTION

AASBCR

The NRLN is a nonprofit, tax-exempt organization. Contributions are not tax deductible.

Name: _____ Age: ___ under 55; ___ 55-64; ___ 65 or over

Address: _____ City: _____ State: ___ Zip: _____ Zip + 4: _____

Phone: _____ Email Address (if available): _____

I get my retirement benefits from _____ (name of company)

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount will be appreciated) payable to **NRLN, Inc., P.O. Box 18757, Washington, D.C. 20036-8757**

NRLN Annual Appeal

My dear fellow retirees;

This year as we do every spring, AASBCR® is including a request from the National Retiree Legislative Network for you to join them as an individual member. As you may know, AASBCR® works with the NRLN on national legislation for retirees. They lobby the House of Representatives and the Senate for bills that assist with pension reform and healthcare. Right now, the NRLN is working on five major initiatives. You will read about that in NRLN president Bill Kadereit's letter. Ray Sternot, AASBCR® legislative vice president serves as NRLN regional vice president of the Great Lakes region as well as member of the NRLN legislative committee. Ray has been instrumental in focusing NRLN resources on preserving health care for those of us still fortunate enough to have employer provided health care.

The economy today is a big challenge to all of us. However, please read Bill Kadereit's letter and seriously consider an individual membership and contribution to the NRLN. Legislation is the biggest weapon in our arsenal for AASBCR® and other retirees to keep the benefits that we all earned through years of employment at AT&T and all predecessor companies.

Sincerely,



Carole Lovell

President and Director of Membership

I used to eat a lot of natural foods until I learned that most people die of natural causes.

There are two kinds of pedestrians: the quick and the dead.

Life is a sexually transmitted fatal disease.

Healthy is merely the slowest possible rate at which one can die.

Health nuts are going to feel stupid someday, lying in hospitals dying of nothing.

All of us could take a lesson from the weather. It pays no attention to criticism.

If corn oil is made from corn, and vegetable oil is made from vegetables, then what is baby oil made from?