



NRLN Focus



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***The NRLN Clarion Call ...* NRLN Working New Process on Legislative Bills** By Bill Kadereit, NRLN President



It is a formidable task to get a bill introduced in Congress. It can be every bit as difficult to get a bill that has been introduced out of committee and passed by the House or Senate.

The NRLN has lobbied for several years to get bills introduced and passed and we must make sure that we track and take action to follow both the lobby action to get bills introduced and to track those introduced in committees through to passage. We implemented a new process to identify and track bills related to our Legislative Agenda, set priorities on those bills that we will support or oppose and take actions to carry out our objectives.

Identifying Bills and Setting Priorities

The Legislative Affairs Committee (LAC) has the task of identifying the bills. Judy Stenberg, a USWest/Qwest/CenturyLink retiree and Vice President – Pacific Northwest Region, chairs the LAC. Committee members include Deb Morrisset, a director of the National Chrysler Retirement Organization (NCRO), and Ray Sternot, former Legislative Affairs Director of the AT&T Ameritech/SBC Retirees (AASBCR). The LAC's task is to search for bills in Congress, using resources such as Bloomberg's legislative tracking database and Congress.Gov, and determine whether during regular conference calls which bills are on an issue that the NRLN has been advocating or opposing.

The LAC prepares a summary of each of these bills and makes a recommendation to me on whether the NRLN should support or oppose. I serve as chair of the Legislative Bills Priorities Committee (LBPC) with members Marta Bascom, NRLN Executive Director, Bob Martina, Legislative Affairs director for the Lucent Retirees Organization and NRLN Vice President – Grassroots, and Ed Beltram, NRLN Vice President – Communications.

Deciding On Appropriate Action

On our conference calls we review the bills researched by the LAC and set priorities for NRLN actions and the time frame to take actions. At times the action is a letter from me to the chair and ranking member of the committee where the bill is pending. Usually, my letter states why the bill is important to retirees and urges them to pass the bill out of committee and support passage in the House or Senate.

Other bills are so important to retirees that an Action Alert is issued to all NRLN grassroots advocates requesting they write to their members of Congress to urge them to support passage of a bill, or as the case may be, oppose passage of the bill.

Some Bill Require Additional Research

Some bills are so complex that the LBPC will ask the LAC to do more research or request that Marta Bascom and/or Michael Calabrese conduct a thorough investigation and then recommend a course of action. In the LBPC's most recent conference call it reviewed 16 House bills and 7 Senate bills related to the NRLN's Legislative Agenda. We had lobbied for most of these bills to be introduced and decided to support 21 of them and to continue to monitor 2 bills and eliminated 1 from consideration. The bills the

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NRLN is supporting and monitoring are posted with links to the bills on the Legislative Action Network webpage at <http://www.congressweb.com/nrln/bills>.

Grassroots Advocates Take Important Actions

The LBPC also decides whether to ask the NRLN Grassroots Committee (LGC) to develop an action plan in support of or opposition to a bill. The plan may include some or all of the “weapons” that the NRLN can employ to try to influence Representatives and Senators. (See article by Martina in this newsletter and review “Methods to Influence Congress” under the Grassroots link on the NRLN home page at www.nrln.org.)

NRLN Launches American Retirees Education Foundation

The National Retiree Legislative Network (NRLN) has filed Articles of Incorporation for the formation of the American Retirees Education Foundation (AREF), a 501(c)(3) tax-exempt organization.

AREF’s mission is to research, educate and inform retirees, future retirees and the general public on how best to protect and promote retirement income security and retiree health care. The Foundation will develop and advocate policy recommendations based on its research findings to relevant constituency groups, the media, the general public, and Federal and state policymakers.

“The NRLN Board authorized the creation of the AREF to expand the research and educational reach of the NRLN,” said NRLN President Bill Kadereit.

Kadereit noted that as a 501(c)(3) educational foundation, the AREF will be able to apply for grants from foundations and accept tax-exempt contributions and bequeaths from individuals. Later this year the AREF will make an appeal to NRLN grassroots advocates for tax-deductible contributions. The NRLN will continue its role as an advocate for changes in federal legislation and regulation that benefit retirees.

“The AREF will use a subscription to a database service to search thousands of foundations to determine which ones have the greatest potential of accepting a grant proposal,” Kadereit said.

He said Michael Calabrese, NRLN Legislative Adviser, who wrote the AREF Articles of Incorporation, will partner with Marta Bascom, NRLN Executive Director, to research and write grant proposals.

The NRLN President, Bill Kadereit, will serve as Chairman and the Board of Directors for the AREF with members Bob Martina, NRLN Vice President – Grassroots and Ed Beltram, NRLN Vice President – Communications.

NRLN's Top Initiatives Advocated During Washington, D.C. Fly-In

The NRLN's Washington, D.C. Fly-In on September 29 – October 1, 2014 sent leaders of the NRLN, retiree associations and chapters to Capitol Hill to advocate for the NRLN's legislative initiatives for retirement income security protection, reducing the cost of prescription drugs and changes to Medicare regulations to better serve retirees..



(l-r) Joe Dombrowski, LRO President, Ken Gornall, AZ Chapter Legislative Director, Jenell Biggs, staff member for Rep. Matt Salmon's (AZ-05), and Jennifer Gornall, AZ Chapter Grassroots Leader

Twenty-five individuals participated in the Fly-In from six retiree associations, three NRLN chapters, three invited Congressional District Leaders and the NRLN staff. The retiree associations were: AT&T Ameritech/SBC Retirees (AASBCR), Detroit Edison Alliance of Retirees (DEAR), JDRO – A Family of John Deere Retirees, Lucent Retirees Organization (LRO), National Chrysler Retirement Organization (NCRO) and NWB-USWest-Qwest. The chapters represented included: Arizona, Utah and Washington State. The

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Congressional District Leaders attending were from Florida, Maryland and Massachusetts.

Dialogues with Guest Presenters

Guest presenters at the Monday afternoon opening session were Constance (Connie) Donovan, Participant and Plan Sponsor Advocate at the Pension Benefit Guaranty Corporation (PBGC), and Karen Friedman, Executive Vice President of the Pension Rights Center (PRC). On Tuesday and Wednesday, 36 meetings were held with Congressional staff members.

When Moving Ahead for Progress in the 21st Century Act (MAP-21) was signed into law on July 6, 2012, which unfortunately gave pension plan sponsors pension plan funding relief, it included a provision that created the position of PBGC Participant and Plan Sponsor Advocate. As the title suggests, Donovan's role is to listen to the concerns of pension plan participants and sponsors and propose to the PBGC's governing board and in annual reports to Congress changes in the PBGC's administrative practices and legislation to mitigate problems. The PBGC's governing board is composed of the Secretaries of Labor, Treasury and Commerce.



NRLN Board Members Larry Smith (left) and Mike Stohlmeyer meet with Beth Cook a staff member for Illinois Senator Dick Durbin



Marta Bascom, NRLN Executive Director, explains a pension protection issue to staff members for MA Senator Elizabeth Warren. Other NRLN participants are NRLN President Bill Kadereit, Jim Cappelletti, MA-08 CD Leader, and Al Duscher, LRO Northeast Regional Director.

Fly-In participants dialogued with Donovan, in her position since October 2013, about the NRLN's advocacy for the protection of retirees in pension plan de-risking—buyout offers and switching pensions to annuities. They pointed out the need to stop “backdoor reversions” where companies spend pension plan funds for non-pension expenses. The dialogue included retirees' concerns about the low discount rate (interest rate) that the PBGC uses to calculate the termination value of a pension plan when the agency takes over a pension plan due to a sponsor's inability to continuing funding the plan or in bankruptcies. The low discount rate often causes pension plan participants to lose pension benefits.

Friedman expressed the PRC's concerns about pension plan lump sum buyout offers when individuals may not have the ability to manage the money received in order to have their income last over their lifetime. Also, buyout offers can weaken a pension plan if the sponsor does not “fund up” the pension trust fund to the level it was at before volunteers accept the buyouts. Friedman noted that she and Marta Bascom, NRLN Executive Director, made presentations invoking the benefits of maintaining defined benefit pension plans at a Pensions & Investments seminar in San Francisco in September. The PRC and the NRLN regularly work together in a coalition with other retirement advocacy organizations to proposed legislation and regulations.

Other Presenters on Opening Day Agenda

Also on the Monday afternoon agenda were presentations by Bascom, Michael Calabrese, NRLN Legislative Adviser, and Judy Stenberg, NRLN Vice President – Pacific Northwest Region and Chair of the NRLN Legislative Action Committee.

Bascom provided her analysis of the “lame duck” session of Congress following the November 4 elections. She said the NRLN will continue to work to get House and Senate committees to pass bills in their committees that the NRLN supports and gain passage in both changers before the new 114th Congress is seated in January 2015. Calabrese reported on his work in developing for the NRLN articles of incorporation for the American Retirees Education Foundation (AREF) a 501 (c) (3) tax-exempt organization. (See article in this issue about the



Stan Hurst, NRLN Vice President – Regulatory Affairs, and NRLN President Bill Kadereit, discuss pension protection issues with the Ways and Means staff members for Rep. Sander Levin (MI-09)

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formation of the AREF.

Stenberg reviewed the contents of the NRLN folders prepared for the Fly-In participants to give to the Congressional staff members they would be meeting with on Capitol Hill. (In October 2013 when the NRLN set the date and signed the contract with the hotel for the 2014 Fall Fly-In, Congress was scheduled to be in session September 28 – October 1. However, the House and Senate was adjourned during the Fly-In to allow members up for election to campaign in their home states.)

The discussions with Congressional staff members included the following issues. The Talking Points and Executive Summaries on these issues can be read at <http://www.nrln.org/talking.exec.sums.html> on the NRLN website. Testimonials by NRLN grassroots advocates on pre-existing conditions and Medicare's 3-day "in-patient" rule were presented to staff members but are not posted because names are included.

Talking Points:

Pension Asset Protection
 Pension Plan De-risking
 Proposed Pension Disclosures
 Proposed Pension Disclosures FTAP Table
 PBGC Reforms
 Drug Costs
 Pre-Existing Conditions

Executive Summaries:

Back Door Reversions
 Pension Plan De-risking
 Proposed Pension Disclosures
 PBGC
 Drug Costs
 Pre-Existing Conditions

Medicare's 3-Day 'Inpatient' Rule

Fly-In participants had 36 meetings with Congressional staff members, including legislative directors, staffers responsible for pensions and health care issues and staff members of the ranking members of the House Ways and Means Committee and the Senate Finance Committee. The meetings included sessions with the staff members of 21 Representatives and 15 Senators.

Grassroots Advocates Have Power to Influence Congress

By Bob Marina, NRLN Vice President - Grassroots



After members of the Legislative Affairs Committee (LAC) and the Legislative Bills Priorities Committee (LBPC) have performed their jobs it is up to the Grassroots Committee (GC) to plan and implement actions by nearly 50,000 NRLN grassroots advocates.

The GC normally has at least two conference call a month to develop initiatives for State and Congressional District Leaders and grassroots advocates to carry out. I serve as chair of the GC, and members are Martha Deahl, Vice President – Desert Southwest Region and President of the NRLN Arizona Chapter, Cindy Hadsell, Legislative Affairs Director for NWB-USWest-Qwest, Deb Morrisset, a director of the National Chrysler Retirement Organization (NCRO), Ray Sternot, former Legislative Affairs Director of the AT&T Ameritech/SBC Retirees (AASBCR) and Neil West, Vice President – Mountain West Region. Vice Presidents of all 11 NRLN regions are invited to participate in GC conference calls.

Tools for Influencing Congress

Action Alerts emailed to grassroots advocates asking them to send a message to their Representative and Senators have long been a primary tool of the NRLN to advocate legislative issues. However, the NRLN provides grassroots advocates with several other tools to influence



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members of Congress including:

- **Composing your own message using the Action Alert process on any topic.**
- **Letter-to-the-Editor**
- **Calling the local or Washington, D.C. office.**
- **Sending an e-mail with or without attachments to his/her office, local or D.C.**
- **Fax a message or mail a hard copy**
- **Local office visits. (These should be coordinated with our Congressional district leaders) <http://www.nrln.org/directory.html>**
- **Town Hall / Phone Town Hall Meetings. (In this election period a good chance for them to be scheduled.)**
- **Facebook (95% of legislators have a page.)**
- **Twitter (a majority of legislators use it)**

Go to the NRLN website at www.nrln.org for details on using these tools. Click on the “Grassroots” link and when the drop down window appears select “Methods to Influence Congress. You’ll find out how easy it is to let your voice be heard.

Initiatives during Congressional Recesses

The GC normally launches special initiatives during Congressional recesses when Representatives and Senators are likely to be in their home states and districts. For example, during the month-long August 2014 recess grassroots leaders and advocates were asked to request a meeting with their Representative and Senators at his or her office. If that was not possible, attend a scheduled Town Hall Meeting and talk with him or her before or after the meeting. If the legislator was not available for a face-to-face meeting, request a meeting with a senior staff member or at least get the staffer’s email address and forward to him or her provided documents.

Provided documents were the Executive Summaries from the NRLN’s white papers on pension asset protection, protecting retirees in pension plan de-risking, strengthening pension Annual Funding Notice disclosures and reforms needed at the Pension Benefit Guaranty Corporation. Also provided was a copy of a letter that NRLN President Bill Kadereit sent to President Obama critical of throwing retirees under the bus by his signing the highway projects bill passed by Congress that is mainly funded through giving corporations relief for five years from funding their pension plans.

Report Cards Can Be Effective

Grassroots leaders were asked to send a letter to the editor of their local newspapers on these pension protection issues. They were also urged to create Report Cards as a handout or in a letter to the editor showing whether a Representative or Senator is a sponsor or co-sponsor of bills the NRLN supports. These Report Cards could be generated by copying and pasting data relative to the NRLN-support bills on each Congressman’s or Congresswoman’s webpage accessible through the NRLN’s website at <http://www.congressweb.com/nrln/legislators>. If a

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Representative or senator has a Facebook or Twitter site, they can be directly accessed from this page and you can post his report card on it and ask for his/her support in getting bills we support moved out of committee and to a floor vote at the same time .

The GC decided to extend the August recess initiative through early November since this is an election year for members of the House of Representatives and one-third of the Senate and they will be campaigning in their district and state.

Goal: Grassroots Leaders in Every District

The 11 NRLN Regional Vice President who have recruited a grassroots leader in all 50 states and there is at least one or more leaders in 75% of the 435 Congressional districts. A directory of state and district leaders is on www.nrln.org under the "Grassroots" link. Contact me at rfjm9870@aol.com if you are interested in serving as a Congressional district leader.

The NRLN has provided a number of tools, but it is the constituent who has the power to influence members of Congress. Do your part when called on to support an NRLN legislative issue. You'll find it easy to do.

Register Now for NRLN's Washington, D.C. Conference February 2 – 4, 2015

The **National Retiree Legislative Network's 2015 Annual Leadership Conference** will be held during the first week of February at the Washington Court Hotel, 525 New Jersey Avenue N.W. in Washington, D.C.

A registration page has been set up on the NRLN website at <http://www.nrln.org/flyin.html>.

Individuals who register on the NRLN website will be informed when the hotel has set up the room reservations routine for the NRLN. The Washington Court Hotel is providing a very competitive room rate of \$245 per night plus tax and fees.

The conference will begin at 2:00 p.m. EST on Monday, February 2, with a business meeting that will include presentations on the NRLN's top legislative priorities for 2015 with the new 114th Congress that convenes in January. In addition to conducting NRLN business and our lobby preparations, guest speakers will educate and inform attendees.

Meetings on Capitol Hill with Senators, Representatives and their staff members will take place on Tuesday, February 3, and Wednesday, February 4. Some attendees will arrive early on Sunday, February 1, and some may elect to stay over for more Capitol Hill meetings on Thursday, February 5.

Presidents of retiree associations and chapters affiliated with the NRLN are encouraged to solicit as many of their Grassroots State and Congressional District leaders as possible to attend the conference. Members of retiree associations and chapters who are interested attending the conference should check with the leaders of the organizations. At-large members of the NRLN are also welcome to attend the conference.

The sooner individuals sign up to attend the better it will be for the NRLN to make plans for the conference.



A View From Washington

By Marta Bascom, NRLN Executive Director

Cosponsors and Grassroots: An Effective Effort

An important part of every grassroots strategy seeking to influence Congress includes the urging of legislators to co-sponsor bills. Some wonder if co-sponsorships really make a difference in getting bills passed into law. If you consider co-sponsorships in a vacuum, the answer would be no. It is true that a great many bills sit on Capitol Hill with plenty of co-sponsors and they never see the light of day. However, constituents asking for members to co-sponsor a bill has a bigger impact when you consider it as part of a bigger strategy.

Smart constituents start with the co-sponsorship request as part of a greater effort which can lead to elevate an issue's visibility which is crucial to a grassroots campaign.

Once a member co-sponsors a bill, a constituent's job isn't finished. There is always a necessary follow-up asking what the member is doing to get the bill passed. If the Congressman or Senator is a member of the committee to which the bill is referred, constituents then take the next step. That step is to ask the member to pursue the bill with the Chairman or Ranking Member who can hold hearings and vote the bill out of committee to prepare it for passage by the full legislature. If the member is not on the relevant committee, his or her constituent can ask the member to write to the committee's chairman or ranking member, asking that the bill get moved through the committee.

The point is that getting a member of Congress to co-sponsor a bill is not an end in itself. It is a means of getting a member's attention on a particular bill, a particular issue, and a retiree's perspective.

No one believes that many co-sponsors, even if on a bipartisan basis, guarantees a bill's final passage. Cynics only see members as using them to boast support to various interest groups, feigning action during campaign season. While there is some truth to that view, it is more accurate to consider co-sponsorships as a means to socializing a bill and a way to keep members of Congress focused.

Heaven knows they need the help.

National Retiree Legislative Network, Inc.

The NRLN is the only nationwide organization solely dedicated to representing the interests of retirees and future retirees. Our mission is to secure federal legislation to protect retirees' employer-sponsored pensions and benefits plus keep Social Security and Medicare strong.

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