

# NRLN FOCUS

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## The NRLN Clarion Call ... NRLN 2013 Progress and 2014 Challenges on Capitol Hill By Bill Kadereit, NRLN President



Each year the NRLN is challenged in many ways and 2013 was no different from other years, except for the near-virtual shutdown of Congress.

Your NRLN Legislative, Regulatory and Grassroots Committees led by Judy Stenberg, Stan Hurst and Bob Martina respectively have worked hard to strengthen our planning, staffing and lobbying effort across the country and on Capitol Hill Our Washington, D.C. team of Marta Bascom, NRLN Executive Director, and Michael Calabrese, NRLN Strategic Advisor, worked hard capturing more time with members of Congress and their Hill staffs in 2013 and in building common interest alliances in Washington, D.C.

We have worked hard to 1) build a portfolio of proposals that would help retirees in the areas of income and health care security, 2) grow and train our grassroots network, 3) enlarge our membership and financial support and 4) build alliances with other credible advocate organizations and staff members of key or strategic committees on the Hill.

However, these steps forward are sometimes overshadowed by the political right- and left- polarization that escalated to a shameful level in Congress in 2013. This polarization demotivates those on the Hill who support us from taking any action and sharpens negative responses from those who should but won't listen to reason. Recent polls suggest that fewer than 10% of Americans now view Congress as being effective in doing its job. Getting elected or re-elected and beating out the other party in the ongoing race for power are not Congressional responsibilities.

#### Improving NRLN's Credibility on the Hill

Despite this malaise of inaction, your NRLN and company association, chapters, board members, officers and individual members found ways to make progress and to improve our credibility on the Hill, with other advocacy organizations and back home in their states and Congressional Districts (CDs).

Last year, the NRLN increased the size and scope of our grassroots organization in all 50 states and ended the year with grassroots teams in 25 more CDs. We now have teams in 72% of the 435 U.S. Congressional Districts, up from 66% a year ago. We also increased in-state advocacy visits to Congressional members' local offices and Town Hall meetings.

#### **Using More Effective Systems**

We have replaced our old "Capwiz" system with a new model called the NRLN Action Network system that adds to our ability to generate letters to the editor that members can personalize and send to local newspapers, calling attention to elected officials who are working against or for our agenda. This system also enabled our grassroots members to send tweets of our messages directly to members of Congress and to use other social media like Facebook.

Our Legislative Affairs Committee implemented the BNA Reporter, a system that provides search engine

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capability to aid in finding and tracking legislative and regulatory activity that could aid or negatively affect retirees.

#### **Strengthening Alliances**

The NRLN has strengthened its alliances on common issues with organizations on all sides of the pension and benefits advocacy world in Washington, D.C., including the Pension Rights Center (PRC), the AARP, the ERISA Industrial Council (ERIC), the AFL- CIO, the American Benefits Council (ABC) and the U.S. Chamber of Commerce. These alliances have been a priority for the past two years and have led to discussions about pension security and de-risking of pension plans. In late 2013, I testified before ERISA Advisory Council which advises the Employment Benefits Security Administration (EBSA) and asked the Council to adopt several of our de-risking proposals. Our proposal to expand Annual Funding Notice disclosure requirements to pension plan participants was incorporated in the Council's recommendations to the Department of Labor.

#### **Strengthening Position on Proposals**

We have strengthened our position on all of the NRLN's proposals and carried them to members of Congress and/or their staff. We knew there was little chance that Congress would do anything meaningful in 2013 but we also knew that the more we persist and the more new faces we tell our story, to the better our chances to advance our proposals if and when Congress gets back to business. We are well prepared to advance our proposals in 2014.

If you are not aware of the details of each of the NRLN's specific proposals, please go to www.nrln.org and select the Legislative Agenda tab.

When Congress is idling (2013), they are not working against us and they are able to spend more time reading and listening to our proposals. Knowing this, the NRLN Legislative, Regulatory and Grassroots Committees led a strong lobby effort in 2013 and prepared us well for 2014.

#### **Proud of Efforts on the Hill**

The NRLN's Annual Leadership Conference was held February 3-5, 2014 in Washington, D.C. and was the most informative and effective sessions ever held. I am especially proud of our grassroots offensive that week. Our conferees were well prepared, took the initiative to make appointments on the Hill with key members of Congress and their staffs and they enthusiastically spent hundreds of hours on the Hill kicking off 2014 on your behalf. You just simply can't get that kind of intelligent support from paid lobbyists or any other national advocacy organization. Please read more on these personal experiences in the NRLN Advocates Take Legislative Initiatives to Capitol Hill article in this FOCUS Newsletter.

No other national advocacy group is as pure in representing retiree interests as the NRLN. We don't sell cruises or insurance policies or have to worry about compromising a worker contract agreement. We are not for sale to any political candidate, political parties or liberal or conservative ideologies. I mentioned earlier that Congressional inactivity in 2013 helped us make progress in educating and lobbying Congress. While we expect the election year effect will charge the air again in 2014, we see signs of a willingness by members of Congress to reason more and we are eager to seek out added supporters.

#### More Attacks on Retirees

Retirees who believe attacks on their income security and health care coverage and its costs are over should be interested in these challenging issues that are sure to be in the 2014 limelight:

<u>Social Security and Medicare</u> – Despite retiree payroll tax investments in both of these programs over the years, Congress has neglected to tax at a rate needed to account for the baby boomer era and used Social Security tax surplus as a piggy bank to raise over \$1.7 trillion to pay for other projects in inflated budgets. Now that the day of reckoning is coming and many on the Hill refer to these benefits as welfare and expect retirees to believe they must sacrifice to make up for poor governance. The NRLN continues to

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support its positions not to shift these burdens to retirees – see our NRLN positions at www.nrln.org, under the Legislative Agenda tab.

<u>Prescription Drug Prices</u> – The NRLN's position is that Congress can save Americans over \$500 billion over 10 years by passing safe prescription drug Importation and Competitive Bidding bills and a bill that would outlaw payment of cash to generic manufacturers to withhold lower cost generics off the market are in Senate and House committees. We will press hard to get these bills passed. The U.S. average brand retail prices for Advair Disku, Nexium and Lipitor are \$24.71, \$7.17 and \$6.93 These are prices for a single pill or unit sold (for example, Advair lasts for numerous applications but the smallest amount that can be purchased sells for \$24.71). In Canada the brand prices for each are \$2.65, \$2.54 and \$2.53 respectively.

Medicare Privatization - There are two campaigns sponsored by the insurance industry and certain members of Congress to privatize and turn Medicare over to insurance companies. Both advocate using Medicare trust funds to pay billions of dollars to insurance companies so they can pretend they effectively compete with Medicare: 1) the Affordable Care Act (ACA) phases out subsidies now paid from our Medicare trust over 5 years but insurers have now mounted a campaign to assert that the ACA is causing benefit costs to rise instead of admitting they are losing the free ride, 2) key Congressional leaders propose using health care vouchers that individuals would receive and then in turn give to insurance companies to pay premiums. This approach passes Medicare trust cash to insurance companies through us. The NRLN says eliminate the subsidies and attack the real problems of high cost, overhead and industry inefficiencies.

<u>De-risking of Pension Plans</u> – We have written about de-risking and how Verizon set a troublesome precedent by singling out 40,000 management plan participants for special adverse treatment. Alcatel-Lucent recently announced a way to fund its employee 401K, 6 % matching obligation. They discontinued its matching payment and created a new CAP plan within the current management pension plan that places 6% of employee pay in a cash balance account within the pension plan but pays the 6% company's obligation using assets from its defined benefit pension plan. This practice is now under review.

Medigap Plan Right of Issue – NRLN associations are reporting their members over age 65 complain that they have been unable to switch from Medicare Advantage or other private plans back to a less expensive Medigap plan without having to meet pre-exiting condition requirements set by private insurers. There is a mistaken belief that the Affordable Care Act (ACA) protects those over age 65 from being subjected to pre-existing condition requirements. It's not true; the ACA only protects those under age 65. The NRLN has lobbied that the ACA pre-existing conditions rule should apply to retirees without regard to age, further that Medigap plan pricing should be "community rated" not "age-rated" and that the benefit cost to premium ratio of 85% required to be paid by Medicare Advantage Plan insurers also be applied to Medigap insurers who now are obligated to only pay 65 -70% of their costs from premium income.

<u>Hospital Rehabilitation Benefits</u> – Retirees across the nation are experiencing the loss of hospital-based rehabilitation benefits and complain they were not warned that they would be liable for payment until after completion of rehabilitation. Medicare will pay for hospital rehabilitation but only if preceded by an inpatient hospital stay of 3 days or more. Emergency room or other check-ins where hospitals classify patients as "under observation" instead of in-patient status, precludes payment of Medicare certain rehab benefits. The NRLN supports a bill that would remedy this problem.

### **NRLN Advocates Take Legislative Initiatives to Capitol Hill**

Leaders of the NRLN, Retiree Associations and NRLN Chapters from coast-to-coast and border-to-border gathered in Washington, D.C. February 3-5, 2014 to address NRLN business and communicate the NRLN's top legislative initiatives to U.S. Representatives, Senators and members of their staffs.



During Monday afternoon, February 3, presentations were made on the NRLN budget, communications, 2014 strategies/action plans, status of implementing NRLN Chapters, grassroots activities and organizational structure. Presenters included Bill Kadereit, NRLN President; Martha Deahl, NRLN Vice President -Desert Southwest Region and NRLN Arizona Chapter President; Bob Martina, NRLN Vice President -Grassroots and Lucent Retirees Organization Legislative Affairs Director; Marta Bascom, NRLN Executive Director, and Michael Calabrese, NRLN Legislative Adviser.

In presentations on Tuesday morning, February 4, Bascom and Calabrese addressed potential actions by Congress in 2014. EKRA-Kodak Retirees leaders Art Roberts, President, and Dale Dewey, Director, discussed lessons learned in the Kodak bankruptcy. The NRLN's top legislative initiatives for 2014 were presented by Judy Stenberg, Vice President – Legislative Affairs and NRLN Vice President – Pacific Northwest Region; Joe Dombrowski, President, Lucent Retirees Organization (LRO); and Deb Morrissett, member of the NRLN Legislative Committee and National Chrysler Retirement Organization (NCRO) Director, along with Kadereit, and Bascom.

#### Guest Speaker Highlights Legislative Issues

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The guest speaker for the morning session was Jeff Cruz, Legislative Assistant to Massachusetts Senator Elizabeth Warren. Senator Warren is a member of the Health, Education and Pension Committee which has jurisdiction over a number of retirement security issues.

"The presentation by Jeff Cruz was very honest and enlightening about what is going on in Washington," said Joe Huber, NCRO member.

Tuesday afternoon and Wednesday were devoted to meetings on Capitol Hill with members of Congress and/or their staff members. A few conference attendees remained in Washington on Thursday for additional appointments with legislators. The following are comments from a few of the conference attendees.

#### Comments from Deahl and Martina

"I was excited and pleased that for the first time a meeting was held with a staff member for Arizona's Senior Senator John McCain," Deahl said. "Although Joe Dombrowski, LRO President, from Prescott, AZ, and I did not have an appointment we stopped at Senator McCain's office and presented our business cards to the receptionist. The Senator's legislative staffer graciously met with us for more than a half hour. We had a positive dialogue about the NRLN's top legislative priorities and she was familiar with a number of issues important to retirees."

Deahl, a Phoenix, AZ, resident, said she, Dombrowski and Ken Gornall, NRLN Arizona Chapter Legislative Director of Chandler, AZ, met with 10 Representatives and Senators during their time on Capitol Hill. "The three of us made a good team," she added. Deahl and Gornall are USWest/Qwest/CenturyLink retirees.

"There are over 1,000 lobbyists in Washington DC and a total of 1,350 nationally just from the pharmaceutical industry" Martina said. "This makes it all the more important for NRLN members to respond to all Action Alerts and to call their local congressional office occasionally to advocate the NRLN's proposals to reduce prescription drug costs and present the NRLN's positions on other retirement security issues."

Martina, who lives in Shreveport, LA, noted that Congressional staffers, many of whom come and go often, appreciate the input from the NRLN, such as the summary chart on prescription drug bills in committees and their sponsors and co-sponsors. "The executive summaries and talking points on our top legislative issues which bring them up to speed in a hurry are very much appreciated when we have our visits with them on Capitol Hill," he said.

#### Comments from Stenberg and Dyrda

"Dave Watt and Dwight Rousu, leaders of the Engineering Retirees Society - ERS (Boeing), and I were heard by members of Congress and their staffs. They understood the NRLN legislative priorities that we (Continued from page 4) NRLN Advocates ...

presented to them, but they made no commitments at this time," said Stenberg, from Bellevue, WA. "This is why letters on retirement security from you, their Oregon and Washington constituents, are so important. Your voice supports us when we meet with them in Washington, D.C. and when they are in their home states and districts."

"All of the members of Congress or staff members that I and other National Chrysler Retirement Organization (NCRO) members visited were familiar with the NRLN," said Chris Dyrda, a member of the NCRO and NRLN Boards. "We did not need to review the purpose of our organization with them. That speaks well of the NRLN."

Dyrda, from Troy, MI, noted that he and fellow NCRO members John Glotzbach, Stan Hurst and Deb Morrissett were pleased to meet with Michigan Representative Sander Levin, Ranking Member of the important House Ways and Means Committee.

"Given Congressman Levin's long tenure in the House, he is very influential with his colleagues," Dyrda added. "Before we met with the Congressman, we spoke with two of his staff members about the NRLN's positions on protecting retirees in pension plan de-risking, needed legislation for PBGC oversight and safeguarding retirees when pension plans have foreign fiduciaries.

"We also urged support for H.R. 1179, a bill that would require Medicare to deem an individual receiving outpatient observation services in a hospital to be an inpatient with respect to satisfying the three-day inpatient hospital requirement in order to entitle the individual to Medicare coverage of any post-hospital extended care services in a skilled nursing facility," Dyrda said. "And, we advocated legislation providing Medicare-eligible retirees the ability to change Medigap or Medicare Advantage plans regardless of pre-existing medical conditions."

#### **Comments from West and Kline**

"I felt particularly rewarded with this trip to D.C. and my visit to all six members of the Utah Congressional delegation and Senator Michael Crapo of Idaho," said Neil West, NRLN Vice President – Mountain West Region. "On some issues Del Polad, NRLN Utah Chapter member from St. George, UT, and I were told we are with the NRLN on this issue. On other visits, we were told I don't hear from my constituents on a particular issue."

West, from South Jordan, UT, said he takes getting Utah, Idaho and Montana grassroots members to communicate with their members of Congress on NRLN legislative issues as a challenge.

"As a first-timer on Capitol Hill, I learned a tremendous amount about the process of putting constituent issues in front of our legislators," said Bob Kline, an NRLN Congressional District Leader in OH-12 and a GM retiree. "Given the number of special interest groups vying for our legislators' time and attention, I believe the meetings we held were critical to furthering the causes of retirees. Nothing makes an impression like meeting someone face-to-face and listening to the issues.

"Letters and emails pour in to our legislators at such levels that the way to make an impression has to be face-to-face, said Kline who lives in Mansfield, OH. "When someone takes the time to present themselves in person they have to be taken seriously. Case-in-point: we met with Ohio Senator Rob Portman on Wednesday morning. On Thursday he voted on an issue, then held a news conference. He stated that he voted against the issue because it would have weakened retiree pensions. I like to think the visit from his Ohio constituents Jim Dekeyser, Joe Huber, Ray Sternot and myself helped put retirees and pensions on his mind."

#### **Comments from Gornall and Dekeyser**

"I was pleased that Representatives, Senators and their staffs were very receptive to our visits," said Ken Gornall, Legislative Director for the NRLN Arizona Chapter. "They recognized the NRLN as a leader in the fight for retirees' pensions, benefits, bankruptcy law affecting pension plans, de-risking of pensions by cor-



porations, Social Security, Medicare and prescription drug reforms.

Gornall, from Chandler, AZ, added that the NRLN was thanked for bringing retirement security issues to their attention and complimented the NRLN on the thoroughness of its white papers.

"I definitely enjoyed the presentations at the hotel. I am very impressed with NRLN and NCRO and the progress they are making," said Jim Dekeyser, an NCRO member from Maumee, OH. "As a result, I will attempt to convince additional retirees to become members. I was also very impressed with the members of Congress and their staffers and felt they were positive. There was only one staff member that we thought was disrespectful. He totally rejected to our presentation on the need to reduce the cost of prescription drugs. The four Ohio constituents have sent a letter to his boss with our views about our meeting with him."

#### Comments from Esenbock and Rousu

"Most all of the staff members I met with were positive and appreciative of the information in the NRLN's handout folders," said Mike Esenbock, an NRLN Congressional District Leader in SC-02 and an NCRO member from Chapin, SC. "I followed up with a thank you email to all of the staffers I met with and offered to provide more information on the NRLN's legislative initiatives."

"Support for Social Security protection and Medicare seemed fairly broad and deep among the legislators and their staff members, but the details of the PBGC and bankruptcies were sometimes new subjects for the legislative aides, especially the junior aides," said Dwight Rousu, Vice President of ERS from Richmond, WA. "Right now, there is an immediate window following our visits when responses from our members to their legislators who were visited could be important in advocating for protecting Social Security, Medicare, and laws to protect retirees regarding pensions and bankruptcies."



# A View From Washington By Marta Bascom, NRLN Executive Director Confusing Gridlock Congress with Inactive Congress

Political commentators are shouting from their studio soundstages that the gridlock in Congress has come so far as to render our government completely inactive. "Nothing is going to happen in Congress this year!" is what they're emphasizing with pounding fists, and in some respects they are absolutely correct. Other than raising the debt-limit every few months, it seems, there are very few bills being passed on the House or Senate floor these days. Thinking Congress can neither help or harm retirees in the midst of gridlock,

however, would be a dangerous mistake.

There are several ways in which Congress can impact the lives of retirees without requiring a full vote this session.

First, members of Congress continue to introduce bills anytime Congress is in session. Does it matter if they don't reach the floor for a vote? You bet it does. Even though a great many bills are introduced each year that don't even get a hearing, there are those which are introduced by the right member, at the right time and place which do receive attention in committee. There are member-to-member discussions, hearings, statements on the floor, all about bills that impact retirees' health and financial security. They may have opposition the first time around, but with each re-introduction good and bad proposals can take hold until they're sufficiently socialized and perhaps reach acceptance.

Second, provisions affecting pension plans are finding their way into spending bills which offer a way to "pay for" government expenditures. These so-called "pay-fors" allow companies relief from making contribution to pension plans, making those corporate funds taxable, thus giving Congress a short-term payment mechanism. Both sides of the aisle find this to be an acceptable means of off-setting expenditures. Retirees and the NRLN know



that interruptions in pension contributions by any accounting means places their financial security at risk.

Third, there are certain bills that are considered "must pass" bills, such as the multi-employer bill in the pension arena. Multi-employer plans require Congressional action to address shortfalls and are considered potential vehicles for pension provisions other than those within the original bill. This is both good and bad news, and require constant action and vigilance by America's retirees.

These are just three reasons why the gridlock argument for looking away is a dangerous distraction and could result in missed opportunities. Retirees' can't afford to shrug away this "do-nothing" Congress. There's more going on than meets the eye with a cursory glance. Don't look away – you could miss lot. The NRLN doesn't, and our grassroots network needs to be ready.

## **Elected to Two-Year Term on NRLN Board**

During the NRLN's December 9, 2013 Board of Directors conference call Cindy Hadsell was elected as a new member of the Board to serve a two-year term beginning January 1, 2014.



Cindy Hadsell is a member of the NWB-USWest-Qwest Board and serves as the organization's Legislative Director. She retired from CenturyLink in October 2011 as a Senior Manager for Real Estate Strategic Planning. During her nearly 42 years with the phone company in Omaha, NE she held positions in public relations research and writing, business services course development, competitive analysis, executive support, and sales incentive programs. She holds an MBA. She serves on the Board of Trustees for Youth Emergency Services and as President of the Board for the Douglas (Nebraska) County Historical Society. Hadsell said she agreed to serve on the NRLN Board because she has

long been impressed with the quality of the organization and attending the NRLN's July 2013 and February 2014 meetings in Washington, DC has strengthened her high regard for the for the commitment and professionalism of the NRLN team.

#### Re-elected as NRLN Board members for a two-year term were:



Joseph R (Dick) Ciocca is the President of the National Association of Prudential Retirees, Inc. (NAPRI). He is a member of the NRLN Executive Committee. Ciocca retired from Prudential in 1992 as a District Manager. During his 40-year career with Prudential in New York, he held positions in sales, sales management, training and development, recruiting and NASD management of securities products. Ciocca now makes his home in Philadelphia, PA. He said he has served on the NRLN Board because he wanted to share his acquired knowledge and experiences.



Joe Dombrowski is President of the Lucent Retirees Organization (LRO) and the NRLN's Vice President – Memberships. He is a member of the NRLN's Executive Committee. His working career began with Bell Laboratories in March 1967. His early assignments were as a member of company's administrative group in Whippany, NJ. He subsequently held domestic and international management positions dealing with purchasing, contract management, sales channel management, strategic planning, business development, new venture start-ups, organizational development, multicultural team building and leadership in the following assignments: American Bell (Iran), AT&T International in Egypt, Greece, Japan, Saudi Arabia, and Ireland. His last assignment before retiring in July 2001, was as Chief Operating Officer.

Business Partners Division, Dublin Ireland. His home is in Prescott, AZ.



**Chris Dyrda** is a director of the National Chrysler Retirement Organization (NCRO). He retired from Chrysler after a 35-year career where he worked in Vehicle Development as Manager of Vehicle Programs, Program Management, Defense, and his last assignment in E/E systems where he supervised Wiring Design. He graduated from Michigan State University in Electrical Engineering, and has a Masters in Management from the University of Michigan. Chris is a

#### (Continued from page 7) **Elected to Board**

Fellow at ESD, The Engineering Society of Detroit. As Director he heads the NCRO Legal Team and organizes the Quarterly Breakfast Meetings. Dyrda's home is in Troy, MI.



**Stan Hurst** is a director of the National Chrysler Retirement Organization (NCRO) and serves as NRLN Vice President - Regulatory Affairs and is a member of the NRLN's Executive Committee. During his career with Chrysler, Hurst, a graduate of the Harvard Law School, served for 18 years as a corporate attorney. He also held positions as Director of National Dealer Placement, Director of Marketing Investment Development and Director of Franchise Legislation. He lives in Bloomfield Hills, MI.



**Bill Kadereit** is the President of the National Retiree Legislative Network (NRLN) having served since January 2008. He is a member of the NRLN's Executive Committee. A former director of the Lucent Retirees Organization, he retired from AT&T Network Systems (now Alcatel-Lucent) in 1995 with 35 years of service. He subsequently served as a Senior Vice President of a large U.S. corporation and President and CEO of three technology-based startup businesses. He is a graduate of the University of Nebraska, the Stanford University Sloan Fellowship Program and a Brooking Institute Fellow for Government and International

Business. He has served on the boards of a bank, hospital and university advisory board. Kadereit's home is in Heath, TX.



Ralph Maley retired in 2013 as the Communications Workers of America's Vice President for Telecommunications and Technologies after 48 years of service to the CWA. In retirement, Maly continues to be a CWA leader and activist with Florida locals and staff. After joining Western Electric in Buffalo in 1965, Maly served as Steward, Chief Steward and Organizing Coordinator for CWA Local 1162, in addition to working on national organizing campaigns. He transferred to the Atlanta plant where he served as CWA Local 3263 President for five years. A CWA Representative since 1989, he was elected Vice President of CWA's Communications and Technologies sector in July 2001.



**Bob Martina** is the NRLN Vice President – Grassroots and a member of the NRLN Executive Committee. He is a member of the Lucent Retirees Organization Board and serves as the LRO's Legislative Director. He began his career with Western Electric (now Alcatel-Lucent) in 1957 as a test director for the company's Air Defense System (SAGE). He had tours of duty with Bell Labs in Whippany, NJ, White Sands, NM, and Huntsville, AL, personnel management at the corporate headquarters in New York and on the manufacturing staff in Newark, NJ. Prior to his retirement in 1996, he was the Engineering Director at Lucent Technologies' Shreveport (LA) Works where telephones and PBX systems were

manufactured. He continues to make his home in Shreveport.



Judy Stenberg serves the NRLN as the Vice President – Pacific Northwest Region and as Vice President – Legislative Affairs. She is a member of the NRLN Executive Committee. Stenberg, who lives in Washington State, was President of the former Oregon/Washington Pension Equity Council that was affiliated with the Association of US WEST Retirees. PEC was founded in 1995 and Stenberg became President in 2004 capacity until the organization dissolved on December 31, 2013. Stenberg retired from U S WEST/Qwest after 30 years of service. At retirement she was an Information Technology Project Manager. She holds a BS Degree in Pre-law and has a Graduate Certificate from Willamette Law School in Alternative Dispute Resolution. Stenberg lives in Bellevue, WA

**Retiring from the NRLN Board** effective January 1, 2014 were Jane Banfield, former President of AT&T Concerned Employees and Retirees (ACER) who will continue as an NRLN state grassroots leader, and Mary Ann Neuman who also retired at Chair of NWB-USWest-Qwest. The NRLN Board expresses its appreciation for their several years of service.