



NRLN Focus

Volume 5, Issue 2



Summer 2008

The NRLN Clarion Call...Reorganized for Member Support and Growth

By Bill Kadereit, NRLN President

The NRLN Board of Directors has reorganized with the objective of providing greater support to members and growing the organization. In 2008, Board positions have been increased from 9 to 15. Current active positions include President, Vice President – Secretary/Treasurer, Vice President – Legislative Affairs, Vice President – Grassroots Network, and Vice President – Union Liaison, plus 10 Board members serve as Regional Vice Presidents.



The new role of Regional Vice President was created so that a member of the Board would interface with all of the members of the various Retiree Associations in his or her geographical area. This will provide the Board members with a deeper understanding of retirement issues across a broader spectrum of retirees—not just their own Retiree Association. This means that a Regional Vice President can be a voice on the Board with a much broader-based perspective.

The Regional Vice Presidents have a responsibility to assist the Vice President – Grassroots Network in recruiting State and Congressional District leaders in their regions. Also, the Regional Vice Presidents are charged with identifying Retiree Associations in their regions and explain to their leaders the benefits of affiliating with the NRLN. Where there are populations of retirees who have not created an organization, the Regional Vice Presidents are prepared to work with the retirees to form an organization and become a member of the NRLN.

Some of the Retiree Associations currently affiliated with the NRLN only represent retirees from a particular metropolitan area where they had been employed. Yet, there are groups of retirees from the same corporation in a number of other cities or states. With the help of Regional Vice Presidents the NRLN hopes to pull these geographically disbursed retirees together under the NRLN “umbrella” while each retains their group identity.

Not only does the NRLN need to continue to grow through the addition of Retiree Associations, but there must also be growth in Individual Contributing Members. Regional Vice Presidents are working to recruit these individuals and to get them to sign up as Grassroots Advocates (sign up at <http://capwiz.com/abtr/mlm/signup/>).

After I was elected by the Board to serve as President, Bob Foresta accepted my former position as Vice President – Legislative Affairs. Bob and I work closely together to maintain the NRLN's focus on advancing our 2008 Legislative Agenda (read at <http://www.nrln.org/2008%20legislative%20agenda%20summary.htm>). Bob and I are in constant communications with our Washington, DC staff to set priorities and create action plans. Bob serves as Chairman of the Legislative Committee that is composed of 11 members in order to have broad-based input on legislative issues.

Robert Tompkins was elected Vice President – Secretary/Treasurer, effective April 1, 2008. He is doing yeoman's work keeping our official records and managing our financial resources. Ralph Maly who was elected to the Board on January 10, 2008 is promoting a better understanding of the NRLN with organized labor retiree organizations. As you will read in is article in this newsletter, Bob Martina, who also joined the Board in January, is investing considerable time on the organization of the NRLN Grassroots Network.

The 2008 NRLN Board is organized as follows:

Bill Kadereit, President – Heath, TX - bkad@sbcglobal.net - Lucent Retirees Organization

Robert Tompkins, Vice President - Secretary/Treasurer - Milford, MI - tompkinsr@comcast.net - Detroit Edison Alliance of Retirees

Robert Foresta, Vice President - Legislative Affairs - Southgate, MI - robertforesta@sbcglobal.net - Detroit Edison Alliance of Retirees



(Continued from page 1) **The NRLN Clarion Call**

Ralph Maly, Vice President – Union Liaison – Washington, D.C. – rmaly@cwa-union.org - CWA Retired Members Council

JoAnn Alix-Gagain, Vice President - Memberships/Vice President-Region 1-New England (CN, MA, ME, NH, RI, VT)

Middlebury, CT - jagagain@snet.net - SNET Retiree Association, Inc.(SRA)

Jane Banfield, Vice President - Region 2 – Northeast Region (NJ, NY) Bernardsville, NJ - janebanfield@aol.com - AT&T Retirees (ACER)

Joseph R. (Dick) Ciocca, Vice President - Region 3 – Mid-Atlantic Region (DE, MD, PA, VA, WV, DC) Philadelphia, PA - JRCDick@hotmail.com - National Association of Prudential Retirees, Inc.

Vacant, Vice President - Region 4 – Southeast (AL, FL, GA, KY, LA, MS, NC, SC, TN, Puerto Rico)

Ray Sternot, Vice President - Region 5 – Great Lakes (IL, IN, MI, OH, WI) Painesville, OH - rsternot@ameritech.net - Association of Ameritech/SBC Retirees

Bob Martina, Vice President – Grassroots Network/Vice President - Region 6 – Southwest (AR, KS, MO, OK, TX) Shreveport, LA - Rfjm9870@aol.com - Lucent Retirees Organization

Mary Ann Neuman, Vice President - Region 7 – Midwest (MN, NE, ND, SD) New Hope, MN - maneuman12@msn.com - Association US West Retirees - NWB

Kitty Kennedy, Vice President - Region 8 – Mountain (AZ, CO, NM, WY) Tucson, AZ - kathleen_kennedy2@comcast.net - Association US West Retirees - Arizona

Judy Stenberg, Vice President Region 9 – Pacific Northwest (AK, ID, MT, OR, UT, WA) Issaquah, WA - JudyStenberg@msn.com - Association US West Retirees – Oregon & Washington

Chuck Gilbert, Vice President - Region 10 – Chuck Gilbert (CA, HI, NV) San Diego, CA - Chuck@dlsusa.com - TelCo Retirees Association, Inc.

to coalesce the interest of Prudential retirees and individuals with vested and beneficiary benefits, the National Association of Prudential Retirees Inc. (NAPRI) has grown into an IRS approved 501 (C) (3) tax-exempt entity representing the interests of 65,000 men and women.

National Association of Prudential Retirees and Vested Terminators, Inc.

NAPRI

“Today’s corporate culture is ever changing and too often retirees are viewed as a legacy expense that should be reduced or, if possible, eliminated,” said Joseph R. (Dick) Ciocca, NAPRI President. “Without the strength of numbers represented by our membership, our individual voices would be destined to be faint and distant to the Prudential corporate executives.”

Prudential retirees can participate in their regional clubs and come together under NAPRI in support of national retiree interests. NAPRI provides a website forum for each of the regional clubs in the bulletin board area of its website: www.pruretirees.com.

“Primarily, NAPRI members solicit the recognition and fairness they deserve from Prudential,” Ciocca said. “Not only is this equitable, but it fosters credibility and improved business relations with the company’s customers and stockholders. Thousands of NAPRI members are Prudential policyholders, individual annuity contract owners, and stockholders.”

Ciocca said NAPRI is dedicated to advocating protection of pensions and benefits, education of its membership about retirement issues, and scrutiny of executive actions affecting the well being of its members.

“The benefits that we earned during our working years are vital to our financial peace of mind in retirement,” Ciocca noted. “NAPRI seeks to foster a greater understanding of our rights, raise pertinent questions with our former employer, develop good faith cooperation with the corporation, and express dissent when necessary. Otherwise, we will risk a dilution or loss of critical benefits.”

Ciocca pointed out that NAPRI subscribes to the understanding that together we can do more to safeguard our benefits than we can do individually.

“NAPRI’s objectives are met through dialogue with Prudential’s executives, participation in the NRLN for advocacy of retirement-favorable legislation, research of issues affecting pensions and benefits, and on-going fellowship with, and mobilization of, our membership,” Ciocca said.

There are six NAPRI Officer positions and seven Regional Vice Presidents whose function is to coordinate the activities of the association’s directors throughout the country and to act as liaisons with the Officers. NAPRI’s 22 Directors are available throughout the country. They serve as the immediate contacts for the membership and communicate with the Regional Vice Presidents or Officers as necessary. Recruitment of new members is another important duty of the directors.

NAPRI Keeps Members’ Voices Strong With Prudential

By Joseph R. (Dick) Ciocca, NAPRI President

Beginning in 1998 as a grassroots effort



Dick Ciocca



NRLN Targets Insurance Savings For Its Members

As a way to offer added value to our members, the NRLN is working with Liberty Mutual and the Lindblad Financial Group to offer casualty insurance and life insurance in an effort to provide convenience and possible savings to retirees.

"The NRLN recognizes that retirees—most of them living on fixed incomes—are encountering increases in cost for practically everything they purchase," said Joseph R. (Dick) Ciocca, NRLN Board Member. "We are endeavoring to provide some options that may lower our members' expenditures for auto, home and renters casualty insurance and life insurance."

Ciocca serves as chairman of a five-member "NRLN Agency" Board of Directors that was created by the NRLN to be able to provide insurance offerings to NRLN members. Bob Tompkins, NRLN Vice President – Secretary/Treasurer has undergone training and passed the test required in Michigan to become a licensed insurance agent.

"Our members should understand that Dick and Bob have and will continue to provide many hours of their personal time to make these insurance offerings available to NRLN members," said Bill Kadereit, NRLN President. "While the NRLN will gain a small new revenue stream from the Agency, our primary motivation is to provide convenience and possible savings to our members."

Ciocca noted that the NRLN began exploring life insurance plans after U S West/Qwest management retirees had their life insurance coverage significantly reduced by Qwest. He added that Chrysler eliminated the company-sponsored life insurance for its management retirees on June 1, 2008. General Motors salaried retirees had their life insurance reduced by 50 percent (but not less than \$25,000) as of January 1, 2007.

"When retirement age men and women have their life insurance reduced or eliminated by their former employers, it is extremely costly and very difficult to replace that coverage," Ciocca said. "By working through the Lindblad Financial Group of Phoenix, AZ, the NRLN is providing its members an avenue to purchase

an individual life insurance policy from outstanding companies."

NRLN members—that includes those who are members of the retiree associations affiliated with the NRLN and their families and Individual Members and their families—are eligible to purchase the life insurance and casualty insurance.

The Lindblad Financial Group, that has received the NRLN's exclusive endorsement after considerable research by an NRLN committee, can be contacted at 1-800-355-2557. The firm's website is at www.lindbladfinancial.com. Daniel Lindblad, Managing Partner, welcomes calls from retiree association leaders who want to explore the potential of his conducting a seminar for many retirees in a city or geographic area. The Lindblad Financial Group represents and is licensed with most major insurance companies and is qualified to provide financial and insurance counseling but is obligated to sell only those plans and services agreed to with the NRLN Agency.

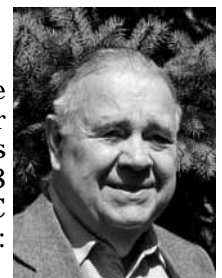
The NRLN has teamed with Liberty Mutual, a Fortune 100 company and one of the top 10 insurance providers in the nation, to offer its members the Group Savings Plus plans for auto, home and renter's insurance. To learn how much can be saved on casualty insurance, request a no obligation rate quote from Liberty Mutual by calling toll-free 1-800-524-9400. An instant quote may also be obtained online at www.libertymutual.com or use the link to Liberty Mutual posted on the NRLN's website home page at www.nrln.org.

When contacting Liberty Mutual be sure to inform the representative that you are a National Retiree Legislative Network (NRLN) member or family member in order to receive a quote based on the Group Savings Plan.

Advancing The NRLN Legislative Agenda

By Bob Foresta, Vice President – Legislative Affairs

The NRLN 2008 Legislative Agenda, with input from our Association members, was approved at the January 23, 2008 board meeting in Washington, DC and is posted on our website:





(Continued from page 3) **Advancing The NRLN
Legislative Agenda**

www.nrln.org. The second phase, getting the details of each of our agenda items to the aides of Congressional committee members is in process by our Washington staff. Marta Bascom and Michael Calabrese have met with a number of such Congressional aides discussing in detail our agenda and seeking support for legislation to address those issues.

Without a doubt, the concerns on health care are on the minds of everyone but this appears to be an area where the present Congress will spend the remainder of this year posturing on a national health care plan but delay any major reform until after the 2008 elections. While this is very troubling, we are preparing a plan we are calling the **“Retiree Health Care Reform Plan”** that will detail the effects caused by Congressional delays of addressing health care reform and present our remedies to address these concerns. We expect to have that plan ready to be presented to Congressional leaders before the Congressional summer break.

We have also prepared and sent to the 2008 Presidential candidates a questionnaire seeking their positions on all of the points of our 2008 Legislative Agenda. As soon as we receive their responses, the results will be posted on our website to help you decide where each candidate stands on retirement matters that concern you. A companion effort involves our work to place our Retiree Health Care Reform concerns to the Democratic and Republican Platform Committees prior to their respective national conventions in August and September.

To further strengthen our impact on Washington, NRLN President Bill Kadereit and Regional Vice Presidents have been working on increasing Retiree Association memberships, enlarging our individual memberships, and forming working alliances with unions and other retiree organizations. Efforts are also being directed toward growing our own Grassroots Network of advocates to write to their Congressional leaders.

We already have a group of individuals devoted to work for ALL retirees, represented and non-represented, regardless of race or ethnic background and; we have an agenda that we believe addresses the concerns of all retirees. What we need is your help in making our voices heard in Washington. If you have not yet become an individual NRLN member and/or signed up to be in the Capwiz database to receive NRLN messages, please do so today. Just visit our website (www.nrln.org) and sign up.

A View From Washington

By Marta Bascom, NRLN Executive Director



The NRLN is active on Capitol Hill working on several fronts to protect the health care and pension rights of retirees, and whenever possible, improve their situation. One of the most important action items for the NRLN is to educate and find champions in Congress to overturn an onerous ruling by the Equal

Employment Opportunity Commission (EEOC). The EEOC has published a rule that allows employers to drop retirees from their health care benefits plan once those retirees reach Medicare eligibility. The EEOC claims that this practice does not violate the Age Discrimination in Employment Act (“ADEA”) that the EEOC is supposed to enforce.

The EEOC felt that the rule was necessary after a decision by the Third Circuit Court of Appeals in 2000 (*Erie County Retirees Association v. County of Erie, PA*) said that the practice of coordinating retiree health benefits with Medicare would be illegal in almost all situations in the absence of the rule. The EEOC claims that unions, teachers’ organizations, state and local governments, and employers told them that compliance with the *Erie County* rule would result in cut backs or elimination of their retiree health benefit programs. In that case, retiree advocates argued that the EEOC exceeded its authority because it would allow practices prohibited by the ADEA, specifically that, according the ADEA, it is unlawful to “discriminate against any individual with respect to his compensation, terms, conditions, or privileges of employment, because of an individual’s age.”

The NRLN supported efforts to have the U.S. Supreme Court review the case questioning the EEOC’s authorization to adopt the rule. Unfortunately, the Supreme Court did not agree to hear the case, so the EEOC rule stands.

The remaining recourse is to have Congress enact legislation that would overturn the EEOC rule on the finding that the rule violates the ADEA by discriminating against seniors age 65 and older. This effort has involved contacting members of both the House and Senate on the relevant committees to emphasize the unfairness to retirees who worked hard to earn health care benefits beyond age 65. The rule affects over 10 million seniors who cannot afford to lose these earned benefits.

There are many hurdles ahead as the NRLN moves forward in this effort, especially with some in Congress

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(Continued from page 4) **A View From Washington**

under the misguided belief that the rule will guarantee continuing health care benefits for younger retirees, which it does not. Nevertheless, there are some on the Hill who may still sympathize with the plight of retirees, especially during this important election year. We continue to make every effort to get the message out that retirees earned their health care benefits, not only until they are 65, but beyond as well.

NRLN Grassroots Network Has Key Role In Lobbying Congress

By Bob Martina, Vice President – Grassroots Network

The NRLN's Grassroots Network, composed of NRLN members, is an important part of the NRLN's lobbying effort to gain the passage of legislation to protect retirees' pensions and benefits.



Grassroots Advocacy is based on the premise that members of Congress are apt to respond to constituents' needs if enough voters voice the importance of those needs.

The NRLN maintains the Grassroots Network to make it as easy as possible for NRLN members to provide this feedback and pressure to influence legislation favorable for retirees.

At the heart of the Grassroots effort is the NRLN Capwiz database. All members of Retiree Associations affiliated with the NRLN are considered members of the NRLN Grassroots Network.

A number of affiliate organizations have submitted their membership rosters to the Capwiz database so their members receive Action Alerts and other messages directly from the NRLN. Individuals can sign up to be a member of the Grassroots Network on the NRLN website at <http://capwiz.com/abtr/mlm/signup/>.

The NRLN counts on members of the Grassroots Network to take the action requested in Action Alerts, usually sending a letter to U.S. Representatives and Senators urging support for legislation or opposing a bill. In most of the NRLN's successes the network has played a major role.

To make the Grassroots Network even more effective we'd like to have at least one Congressional District Leader in each CD. Some are now open. Individuals interested in serving as a Grassroots Leader should contact their Regional Vice President whose email address is listed in *The Clarion Call* column in this newsletter.

This is an important year for positioning retiree legislation. In addition, all candidates for national office will be requested to answer a list of questions directly related to the NRLN's goals to protect retiree pensions and health care benefits. NRLN State and Congressional District Leaders will help get candidates to respond and the results of this questionnaire survey will be posted for NRLN members as voter information.

NRLN Grassroots Network Organizational Structure

1 Vice President - Grassroots Network – Organizes Grassroots Network and provides support to Regional Vice Presidents and State Leaders.

10 Regional Vice Presidents (Board Members) – Organize Grassroots Network at the regional level, provide support to State and Congressional District Leaders in his/her region, and contact members of Congress as needed.

50 State Leaders – Organize Grassroots Network for state, provide support for Congressional District Leaders, and develop communications relationships through emails and direct contact with U.S. Senators representing the state and their staff members.

435 + Congressional District Leaders* – Develop communications relationships through emails and direct contact with their U.S. Representative and Senators and their staff members.

20,000 Grassroots Advocates – Respond to NRLN Action Alerts and send emails and call their members of Congress on retirement legislative issues and when possible meet with them face-to-face at Town Hall Meetings and in their local offices. The NRLN's goal is to grow the number of Grassroots Advocates to at least 35,000 by the end of 2008.

(*Some Congressional Districts have multiple leaders.)





NRLN Board Member Profiles

Editor's Note: This is the first in a series to provide FOCUS readers with profiles on NRLN Board Members.

Kitty Kennedy, Vice President – Mountain Region



Kathleen "Kitty" Kennedy, of Tucson, Arizona, was elected to the NRLN Board of Directors in March 2008. She retired from U S WEST in 1990 following nearly 30 years in the departments of Customer Service, Carrier Marketing, Information Systems, and Small Business Services as a manager in staff and line positions.

Following U S WEST retirement, Kitty worked as a Medical Social Worker focused on cancer patients with the Carondelet Health Network, the Catholic health provider for southern Arizona, before retiring again in 2005.

Kitty's support of the Association of U S WEST Retirees (AUSWR) began with membership in the Telephone Retirees Association of Arizona, Inc. (TRA-AZ). Each of the 14-states of U S WEST/Qwest is aligned into six organizations and affiliated to create the AUSWR. Currently she is the President of the TRA-AZ and regional editor of the AUSWR quarterly newsletter, the *Retiree Guardian*.

"AUSWR has been focused on litigation to protect retirees, but now it's time to become involved in legislation because the courts, the corporations, and the federal agencies are eliminating or reducing all the earned benefits that our working years promised us," Kitty stated as her reason for supporting the NRLN efforts. "AUSWR has supported a Grassroots legislative network for several years, but we must reach out and consolidate with other retiree groups to win success."

Part of the NRLN's vision is to have retirees

communicating with and monitoring their U.S. elected representatives' actions at a state and congressional district level. Kitty said her commitment is to work towards the success of that vision.

Mary Ann Neuman, Vice President – Midwest Region



Mary Ann Neuman, of New Hope, Minnesota, was elected to the NRLN Board of Directors in April 2008. She retired from Qwest (formerly U.S. West) in 2001. At the end of her career with the telecommunications company, she was a Staff Manager in the Official Communications Department, the group that had responsibilities for the process and procedures for internal voice and data installation technicians, supply attendants and support personnel.

Within a couple of months after retiring, Mary Ann became a member of the Association of U S WEST Retirees (AUSWR). In April 2008, she was elected Chairwoman of the 5-state NWB-USW-Qwest Retiree Association. She has served as her region's Membership Coordinator since 2004 and was elected to the NWB Director in 2007.

"I support the NRLN because it is absolutely imperative that solutions to retiree issues be achieved through federal legislation and federal human services programs," Mary Ann said. "The health care, pension and Social Security crisis must be addressed on a federal level and the NRLN has the opportunity to be a key player in the process."

Mary Ann said that by serving on the NRLN Board she "simply wants to be a part of the solution" in any way that she can.

To learn more about AUSWR, please go to: www.uswestretiree.org



Register To Vote Now – Don't Be Late In '08

One of the basic rights of U.S. Citizens 18 years of age and older is the right to vote. The NRLN is urging retirees and future retirees to vote through its campaign: "Register To Vote Now – Don't Be Late In '08!"

"The best way for retirees and future retirees to gain the attention of candidates about retirement issues is to use the power of the ballot box," said Bill Kadereit, NRLN President. "This is why it is not only important to register to vote, but also cast your vote on Election Day, November 4, 2008, for the candidates who best understand the importance of passing legislation to protect retirement pensions and benefits."

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Help NRLN Grow Its Memberships

In the early days of America's colonies the use of the term "strength in numbers" was often referred to symbolically that a single stick may be broken, but a number of sticks bound together are invincible. The concept still applies today to the NRLN's efforts to expand its affiliation with Retiree Associations and grow its ranks of Grassroots Advocates and Individual Members. There is strength in numbers!

If the men and women who retired from the same employer that you did have not formed a Retiree Association, raise the issue with your fellow retirees about forming an organization and affiliating with the NRLN. A number of retirees regularly come together for social gatherings. Shouldn't their interests go beyond fellowship and address the protection of their retirement pensions and benefits?

If you are not currently a member of a Retiree Association affiliated with the NRLN, an NRLN Regional Vice President is prepared to work with you and your fellow retirees to form an organization. Or, if you belong to a retiree group that is not organized nationally, but could be, the NRLN wants to hear from you.

You may either send an email to the Regional Vice President for the state in which you reside (see email addresses in The Clarion Call column) or call the NRLN's toll-free number at 1-866-360-7197.

If you have friends or family members who are concerned about their retirement pensions and benefits, encourage them to become a member of the NRLN's Grassroots Network. They can sign up at <http://capwiz.com/abtr/mlm/signup/>. Also, invite them to become an Individual Member of the NRLN by making a contribution of \$25, \$50, \$75 or more. Any amount contributed will be appreciated. A contributions form is included in this newsletter. Or, they may make their contribution online with a credit card through PayPal on the NRLN website at <http://www.nrln.org> by clicking on the "Support the NRLN" link on the home page.

NRLN MEMBERSHIP CONTRIBUTION

FOCUS

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

NAME _____

ADDRESS _____

CITY STATE ZIP ZIP + 4

PHONE E-MAIL ADDRESS (IF AVAILABLE)

I get my pension check from (name of company) _____

Mail this form with your check or money order (no cash please) for \$25, \$50, \$75 or more (any amount is appreciated) payable to: NRLN, Inc., PO Box 18757, Washington, DC, 20036-8757



(Continued from page 7) **Register To Vote Now – Don't Be Late In '08**

If you are not registered to vote in your state, the NRLN Capwiz website provides access to the websites where you can register online. Go to <http://capwiz.com/abtr/e4/> and select your state under the "Voter Registration" heading to access the National Voter Registration Form. The states of New Hampshire, North Dakota and Wyoming do not accept this form for voter registration. Registration deadlines for the primary and general elections in each state are identified.

This same NRLN Capwiz link under heading "My Race" provides access to information about primary election dates and the candidates for state and federal offices. The NRLN is sending questions to candidates for President and Congress in an effort to learn their positions on retirement issues. Responses received will be posted on the NRLN website.

Another resource for voter registration is the U.S. Election Assistance Commission website at <http://www.eac.gov/index.html>. The U.S. Election Assistance Commission (EAC) is an independent, bipartisan commission created by the Help America Vote Act (HAVA) of 2002.

The National Mail Voter Registration Form is available at <http://www.fabnit.com/nvra-update-09-12-06.pdf>. The form can be used to register to vote, report a change of name or address or register with a political party. In addition the EAC website provides links to state election offices at <https://www.overseasvotefoundation.org/overseas/eod.htm?stateld>.

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.

President

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Vice President, Secretary/Treasurer

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Vice President, Legislative Affairs

Robert Foresta – robertforesta@sbcglobal.net

Vice President, Memberships

JoAnn Alix-Gagain – jagagain@snet.net

Vice President, Grassroots Network

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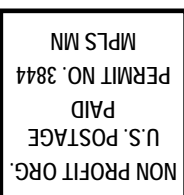
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