



Lucent Retirees Organization

www.lucentretirees.com

December 2005

The LRO Connection

Winter 2005-2006 Newsletter



Note to LRO Members: If you have received this newsletter by mail, it is because we do not have a valid email address for you or, for some reason, your email agent rejected our message. The LRO can save printing and postage costs in the future by sending you a notice to read the newsletters on the LRO Website. Also, you'll periodically receive important email messages. Accordingly, at the LRO Website Home Page [\[www.lucentretirees.com\]](http://www.lucentretirees.com), go to "CLICK HERE TO CHANGE YOUR REGISTRATION DATA" and enter your latest email address information to ensure the LRO records are up to date.

LRO Dues-----2006 Kickoff



The kickoff for 2006 LRO dues has commenced. Dues can be paid by conventional check or money order made out to LRO, Inc. and mailed to: LRO, Inc, c/o Bob Janish---LRO Treasurer, P O Box 1535, Cranford, N J 07016, accompanied by the attached coupon at the end of our newsletter. If you prefer to pay by credit card simply visit our Website at www.lucentretirees.com and activate the member's credit card payment feature. If any of your personal contact information has changed over the past year, you can update your profile through our Website or highlight the change(s) on the attached coupon when remitting payment and we will make them for you.

Dues are \$25 for annual membership that spans from January-December of each year, or \$350 for Lifetime enrollment; personal contributions are always appreciated. For budgeting purposes, it is more desirable for dues to be paid early in the year; however dues can be remitted whenever it is most appropriate for you. The LRO has instituted a new procedure whereby we will personally notify each member when his/her dues are due. As magazines do with subscriptions you will be informed of the date when your annual dues is about to expire or has expired.

Your dues and contributions are the sole support for LRO to continue its vigorous efforts in pursuit of protecting and preserving the pension and benefits of Lucent retirees and their dependents. Being a total volunteer organization, every dollar forwarded to LRO is directed toward expenses associated with our operational, administrative and communications efforts, and for payment of external services (e.g. fees associated with attorneys, consultants, professional advisors, CPA's, insurance, etc.). We are extremely thankful for your past contributions and welcome your continued support in the future. A special appeal is extended to those members who have **NEVER PAID DUES** to please consider doing so in 2006. Without your financial assistance the LRO would not exist.

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Membership Advocacy

The LRO has come a long way in such a short time since being organized in January 2003. However much more needs to be done in enlisting eligible individuals into our organization. Our Regional Directors are primarily responsible for soliciting and enrolling new members in the LRO, but they need our help. The job of canvassing and soliciting for new members is both arduous and costly, and the effort devoted toward meeting with prospective members is often demanding. So how can we help our Regional Teams?

If each member took the time to contact and enroll just **TWO** new members into the LRO, our membership would quickly expand with very little effort, time and added cost. Each of us knows and maintains contact with our former AT&T/Bell Labs/Western Electric/Lucent associates. Perhaps a short phone call or a simple note to acquaint those individuals with the benefits of becoming an LRO member might make a difference. If you require some assistance in conducting these engagements, your Regional Director is prepared and available to assist in any way possible. Would you please help by becoming an active member of the Enrollment Team?



The LRO Connection

Charles Whiteley To Retire As Pacific Northwest Regional Director

Charles Whiteley, LRO Regional Director for the Pacific Northwest, will retire from the LRO Board of Directors on January 1, 2006. The LRO appreciates Chuck's service to Lucent retirees and wishes him the best with his "many irons in the fire" as he puts it. If you live in Idaho, Montana, Oregon, Washington or Alaska and would be interested in serving as the Regional Director, the LRO wants to hear from you.

We need an individual who supports the LRO's goals and is willing to recruit and enroll members. A Regional Director interacts with members in his/her state and region, advocates the region's interests and concerns to the LRO Board, and represents the LRO on legislative and other issues important to Lucent retirees. An individual interested in serving as the Pacific Northwest leader should submit his/her name, phone number, email address and U.S. Mail address to Bob Janish at rajani sh@worldnet.att.net or mail to LRO, Inc. P.O. Box 1535, Cranford, NJ 07016-1535.

I thought this last newsletter of the year would be the appropriate place to provide you with my perspective on how I view the third year of the LRO's existence. So much of our progress is the result of broad and increasing personal effort by the membership. Many "LROers" have volunteered to be quoted in the press or interviewed on national TV. Others have appeared at the shareholders meeting to present resolutions. Some have become named plaintiffs in class action lawsuits. Many of you have sent us documents from your personal records to bolster all retirees' interests. And the outpouring of email and letters to legislators is making our voices heard in Washington. Significant events this year included:

- Meetings with Lucent executives in an effort to ascertain the security of our pensions, life insurance and health care benefits,
- Supporting three members who filed a class action lawsuit against Lucent for failure to maintain our health care benefits,
- Filing proxy shareholder proposals to change Lucent's policies,
- A clear and constant visibility of our concerns in the news media,
- A successful quest for legislation to better protect our pensions, and
- Letter to Lucent's Board of Directors.

President Ronald Reagan had a saying: "Trust, But Verify." The LRO has tried to apply that philosophy to its dealings with Lucent. However, Lucent has made it impossible for us to verify information associated with the retirees' pension trust fund, health care benefits and life insurance.

We appreciated the time spent by Lucent executives who met with LRO leaders twice this year (and one abbreviated aborted meeting). The meetings helped us understand Lucent's points of view and hopefully the time together contributed to Lucent's understanding of our viewpoints. Those meetings were useful in providing the LRO with insights into Lucent's management of the pension, health care and life insurance plans. Our goal was to help Lucent understand that the LRO is serious about its efforts to protect Lucent retirees' pensions and earned benefits and we will expend every possible effort to change the governance of the pension fund.

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From Ken Raschke President's Perspective

LRO Board of Directors

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Board Member- Herb Zydney - eherb@att.net - Phone: 917-744-8962
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Regional Directors

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Northeast (CT, DE, NJ, NY, PA) - Patricia Smith - patriciaa_2@yahoo.com

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Lucent executives had the expectation (or hope) that the information they provided in those meetings would cause the LRO to be willing to endorse to its members that their pensions were safe and secure. The LRO has not been able to vouch for the security of the pension plan and may never be in a position to do so. Lucent has been unwilling to provide the LRO with access to much of the information we have requested.

What we do know, based on reading Lucent's public filings with the Securities and Exchange Commission (SEC), is that the management pension fund was \$1.25 billion under funded in its latest fiscal year filing dated December 14, 2005 for fiscal year 2005. This is an improvement from being \$1.7 billion under funded at the end of fiscal year 2004. These figures are based on the Financial Accounting Standards Board's calculation methodology used by Lucent for the purpose of the SEC filing. FASB has concluded that these standards require change because it "believes that immediate improvements are necessary." Therefore, calculation results could be different in future. Most pension experts believe FASB calculations provide a more accurate evaluation of the true status of a pension fund.

Lucent continues to maintain that its pensions remain well funded under the federally mandated ERISA (Employee Retirement Income Security Act of 1974) guidelines. Many of the pension plans that the PBGC (Pension Benefits Guarantee Corporation) has had to take over were considered fully funded under ERISA rules. The LRO doesn't want that to happen to our pensions. (The represented pension fund was \$2.8 billion over funded at the end of the 2004 fiscal year based on FASB calculations. The LRO is not in a position to speculate on the status of this trust fund at the end of the 2005 fiscal year.)

In advance of the August 16th meeting with Lucent the LRO's enrolled actuary reviewed Lucent's most recent pension filing. He questioned four unusual footnotes that qualified the pension fund filings with the Department of Labor. Lucent, as was often the case, refused to comment on the footnotes. It is interesting that 11 weeks later Lucent disclosed it had become aware of an error reported in its fiscal year-end financials that would result in an \$80 million increase in its pension liabilities and a corresponding reduction in shareowners' equity.

During the January 14th meeting, Lucent admitted that its references in its SEC filing to having "received \$212 million" was from the retirees' life insurance trust. (Note this is different from the cancelled death benefit. The life insurance has not been cancelled). The documents we received indicate that the moneys were to go to a health trust, not to the company. This issue is now with an LRO attorney to recommend a course of action to the LRO Board. Also, many of you responded to our request for W2 statements that show you paid income taxes for this life insurance.

At the August 16th meeting with Lucent, it was extremely disheartening to hear one of the Lucent executives say that "for Lucent to have to contribute to the pension or benefit plans for retirees would be a misallocation of scarce resources."

Also during the August meeting we asked Lucent about its intentions on retirees' health care and prescription drug plans for 2006. The company did not disclose to the LRO what actions it would take. We now know that Lucent is continuing its Prescription Drug Plan in 2006, the first year for the Medicare Prescription Drug Plan. Lucent's continuation of its Prescription Drug Plan in 2006 was good news. What was not good news to thousands of its retirees was the large increases in 2006 health care insurance premiums for retirees and their dependents.

As the result of a news release issued by the LRO, articles appeared in newspapers across the nation with statements from the LRO critical of Lucent forcing retirees to take on an ever-increasing share of their health care costs.

The LRO has repeatedly requested financial records on how Lucent, who is self-insured, spends money from the health care premiums paid directly to the company. The company has steadfastly refused to do so. We want to trust that retirees' premium payments are being properly handled, but we have not been allowed to verify that is happening.

Lucent's actions over the years with health care benefits have resulted in the LRO's commitment to help retirees fight for their health care benefits. In an October 24th news release, the LRO announced that it was supporting three LRO members who filed a class action lawsuit against Lucent and related defendants. The suit charges that the company failed to maintain health care benefits for retired employees as required by Section 420 of the Internal Revenue Code and by Lucent's medical and pension plans.

The suit alleges that Lucent violated the strict requirements of federal statutes to maintain health care benefits for retired employees for a five-year period following its action in September 1999 to transfer substantial "surplus" cash assets from the Lucent Retirement Income Plan to a retiree health care account within that pension plan.

The LRO is supporting the plaintiffs to the fullest extent of our resources to help bring about refunds and recoveries of monies that Lucent retirees were forced to pay in recent years.

LRO members Peter and Geraldine Raetsch of Reading, Pa. and Curtis Shiflett of Macungie, Pa. are the representative plaintiffs in the case filed in the United States District Court in Newark, N.J. The text of the complaint is posted on the LRO website at www.lucentretirees.com/docs/420FILING.pdf.

Another way that the LRO is attempting to change Lucent's policies and actions is through the proxy statement process. As you know from previous newsletters, LRO members had three proxy proposals on the ballot at Lucent's annual meeting last February. While the proposals did not pass, between one third and one half of the shareholders who voted did vote in favor of the LRO-supported proxy statements.

Joanne Raschke, my wife, and LRO Member Jim Stickel have received notices from Lucent that their LRO-supported proxy proposal will be on the ballot at Lucent's 2006 annual meeting. Joanne's proxy statement, if passed, would require Lucent to adopt a policy whereby at least 75 percent of

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future equity compensation (stock options and restricted stock) awarded to senior executives be performance-based. And the performance criteria adopted by the Lucent Board would be disclosed to shareholders. That proposal received 50.2% of the votes cast this year, but it did not pass because the company counts abstentions as votes against shareholder proposals.

Jim's proxy statement, if passed, would require future awards of performance-based compensation for Lucent executive officers to use a measure of earnings that excludes non-cash "pension credits" that result from projected returns on employee pension fund assets. And Lucent would have to report annually to shareholders on the specific financial performance measure used to award performance pay. Last year "pension credits" provided 98% of Lucent's reported net earnings in 2004 -- an accounting gimmick that gives management a personal incentive to reduce retiree benefit costs. If you own Lucent stock, be sure to vote your shares in favor of these proposals.

Since Lucent has not been willing to provide meaningful information that could be reviewed by attorneys, enrolled actuaries and auditors retained by the LRO, we have had to employ other approaches to call attention to Lucent's actions. We have regularly taken our case to the news media. There have been stories published and television network news reports about the financial plight of widows of Lucent retirees who have lost the death benefit. There were a number of stories this year about Lucent retirees who have had to return to work to help pay for increases in their health care insurance premiums.

Our most recent effort with the press resulted in a November 8 article in The New York Times. The Times asked whether the LRO would contribute to an article in advance of a Financial Accounting Standards Board meeting to consider pension accounting reform. Herb Zydney, an LRO Board Member, agreed to discuss with the reporter his views based on three years of research into the management of the Lucent pension plan. Herb's objective was to focus on the need for better pension accounting rules important to every retiree.

I'd like to think that Herb's interview contributed to the FASB voting on November 10 to approve a work program that has the objective of "improving the transparency and usefulness for investors, creditors, employees, retirees and other users of financial information." This project is important to retirees because accounting standards are what drive companies to keep payments to the pension fund up to date. Today's standards don't do that.

The LRO is concerned about pension accounting rules because a short time ago, in a two-year period, Lucent lost \$9.3 billion in the trust fund that pays our pensions. This led to the \$1.7 billion deficit in the management pension plan, which Lucent now buries in footnotes. The goal of the new pension rules are to require Lucent to make this more visible in the financial balance sheet, allowing actions to be taken by retirees before it's too late.

Immediately after The Times article was published, Lucent posted a letter on its website to employees and retirees about the article. It mentioned nothing about the point of the article—accounting rule change and its benefit to retirees, employees and shareholders. Lucent also avoided addressing the current management pension shortfall. Rather, it began and ended with an attack on Herb Zydney, by name, and the LRO, too.

Herb's first reaction, understandably was anger. But that quickly was replaced by sadness. The Lucent letter showed how far Lucent will go to be less than candid with all its stakeholders.

On November 16th the U.S. Senate demonstrated an increasingly rare bipartisan act when Senators voted 97-2 to pass S. 1783, the Pension Security and Transparency Act of 2005. If you were among the LRO members who wrote to your Senators in recent months to urge them to pass pension reform legislation, I want to thank you for your efforts. I believe that you and the other nearly 2 million retirees represented by the National Retiree Legislative Network played a significant role in getting this bill through the Senate. Give yourself a pat on the back if you participated in this process we call American democracy.

I want to thank Bill Kadereit and Ed Beltram, LRO Board Members who are on the NRLN's Legislative Committee, for all of the days, weeks and months of work they invested in this piece of legislation.

Bill's and Ed's efforts would have been for naught if our grassroots people had not sent thousands of letters, made hundreds of phone calls and taken advantage of face-to-face opportunities to talk with their Senators. You were the ones who literally "carried the mail"—in most cases email—to the Senators.

On November 18th, I sent letters to members of the Lucent Board of Directors. I pointed out that unfortunately, despite the LRO's repeated requests, Lucent's senior executives have refused to allow a meeting of independent LRO experts with members of the firm currently auditing the pension fund. I reminded the Lucent Board Members that their vigilance in exercising their responsibilities to all shareholders is both lawfully required and ethically and morally essential. I urged them to investigate Lucent's management of the Lucent Retirement Income Plan [LRIP] and Life Insurance Trust.

In closing, I want to note that Lucent's letter of response to The New York Times article accused the LRO of conducting an "unjustified crusade." This should become the rallying cry for all Lucent retirees to join the LRO, support it and make it stronger by the payment of a modest annual amount of \$25.00 (lifetime membership is \$350.00). Together we will demonstrate that our crusade to protect our hard earned pensions, life insurance and health care benefits is justified.

Make a difference - volunteer to help!

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We started 2005 with LRO / NRLN legislative objectives in three areas:

- (1) preparing a legislative plan and getting it approved by the LRO and NRLN boards;
- (2) positioning the NRLN Washington staff and officers to sell and lobby our plan in Congress;
- (3) growing the strength of LRO participation of the NRLN Grassroots Network.

In January the NRLN Board approved an LRO endorsed plan:

- (1) Seek legislation to protect pension assets and promote funding of plans.
- (2) Seek legislation to mandate Prescription Drug Importation and competitive bidding and modify the Medicare Prescription Drug Act to protect defined plans in effect (Lucent's PDP).
- (3) Continue to support lowering of healthcare costs and protection of benefits by supporting H.R.1322.

This column features Pensions and the importance of a strong NRLN Grassroots Network.

The 2005 Pension Benefits Guarantee Corporation (PBGC) crises created an opportunity for the NRLN to capitalize on and gain access to Congress. In April, the NRLN Washington staff began meetings with Senate and Congressional staff members. In June, Jim Norby, NRLN President, and I were able to meet with the Boehner (House) and Harkin (Senate) staffs to tell our story on pension reform. While we agreed with some features of Boehner's H.R.2830 bill, we were not happy with others. In September / October the NRLN staff was able to meet and exchange papers with Senatorial staffs. In October we proposed measures to improve Senate bill S.219 and then S.1783. Jim Norby and I met at the invitation of Senators Grassley, Baucus, Enzi and Kennedy staffs to review and comment on S.1783 and to discuss getting the bill through Senate leadership and on the Senate floor. While far from perfect S.1783 is a major step forward in pension protection law. (See NRLN website www.nrln.org for details.)

Throughout, the NRLN grassroots role was crucial to our progress. In June and September we asked NRLN members associations to send CapWiz messages to their Congressmen in opposition to HR 2830. We asked again, for them to write in support of S.219 and then S.1783 in October. In addition, there were individual letters faxed from Jim Norby to committee chairmen, committee members and key members of Congress. We issued press releases and were able to get reporters to publish investigative material in national publications.

When Senators Mikulski (MD) and DeWine (OH) proposed a change in S.1783, blocking it from reaching the floor for a vote, we happened to be in Washington and went to their offices with our message, then asked Grassroots folks to send CapWiz letters to them. Mikulski received thousands of messages including faxes and calls. There are over 6,000 BelTell, Lucent, Prudential and other NRLN retirees in MD. A few days later, the Senators withdrew their proposal and S.1783 went to the Senate floor and passed 97-2.

The LRO board endorses the NRLN and the LRO's responsibility for meeting its Grassroots commitment. Ed Beltram is the NRLN Media Relations Director, I volunteer as the VP Legislative Affairs and Joe Sciulli, LRO Webmaster, has agreed to run the NRLN website starting in January.

The LRO and other NRLN associations contribute a minimum of \$2 per paid member annually in order to support NRLN part-time staff and offices. I encourage you to also sign up as individual dues-paying members of the NRLN by signing up on www.nrln.org. Legislative help is imperative to protect our pensions and benefits.



LRO—Serving Lucent Retirees

An open letter explaining what the LRO stands for

The Lucent Retiree Organization [LRO] started up almost three years ago. Its initial motivation was to find ways to assist Lucent because it seemed that the company was in dire straits. However, receipt of the January 2003 notice announcing the elimination of the Death Benefit, caused a modification of LRO objectives to include restoration and protection of earned benefits.

The LRO's intention is to be a voice for all retirees now receiving pensions under the Lucent umbrella. A good example is the LRO rebuttal of various details that Lucent included in its last "Facts" mailing to management retirees. To date, Lucent has declined all of the LRO's offers of help. The latest one was made at the August 16th 2005 meeting. The LRO suggested that we partner with Lucent in the importation of prescription drugs so that costs could be reduced. They declined that offer as well.

Despite these denials, the LRO Board still feels that a continuance of LRO/Lucent meetings is worthwhile. Such two-way communications serve to let each party know where the other stands, and enables the LRO to directly voice retiree concerns. And, it can be argued that the dialogues make for greater reluctance on Lucent's part to be quite as clinical as they might be if all of us

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retirees were not represented and were just faceless entities.

Several actions are being worked on by LRO volunteers with backgrounds in legislative, legal and public relations areas. Some of these are as follows:

Understanding Our Rights: Working with experts in the fields of pensions, healthcare, and other retiree programs. Review of Lucent's filings with federal agencies has resulted in questions being put to Lucent and to the Securities and Exchange Commission so that in-depth information can be extracted with regard to pension, healthcare and life insurance issues.

Building a Pension and Benefits Document Library. Collecting documents that may be useful to attorneys for possible discovery purposes where legal action has, or may, become necessary. Thus far, we have received papers from hundreds of retirees. Please submit copies of any older pension, life insurance and benefit plan documents and correspondence from the 1970s and earlier that you may have in your possession.

Pursuing Public Relations Opportunities. Interfacing with reporters, columnists and commentators of major publications and television network broadcasters to emphasize the negative impacts on retirees due to the cancellation, or diminishment, of commitments made to, and received in good faith by, retirees.

Addressing and Supporting Legislation. Advocating the passage of legislation that will better safeguard the pension and benefit commitments made to retirees. In partnership with the National Retiree Legislative Network [NRLN] and other retiree organizations, we are striving to bring the voices of millions of retirees to bear on our nation's political leaders to assure their action in addressing and supporting these bills. Fruition of our collective hopes for the delay, prevention, or even the reversal, of actions taken or contemplated must come from this continuing and productive effort.

Discovering Appropriate Legal Expertise and Supporting Legal Action. After considerable research, we selected a law firm with ERISA expertise, and no conflict of interest affiliations. Several individuals represented by that firm have brought suit regarding the elimination of the Death Benefit and the increases in healthcare coverage costs. The LRO is supporting these efforts. In summary, the LRO is committed to working as vigorously as possible to protect and preserve the pension and healthcare benefits for Lucent retirees and their dependents – benefits that were earned over many years of employment with Lucent Technologies and/or its predecessors. Your continued support, both physically and financially, is essential to ensure continuance of the LRO's mission. As the LRO dues campaign for 2006 begins, we urge you to send in your dues as referenced in this publication's opening statement entitled: "LRO Dues----2006 Kickoff."

Ken Raschke, LRO President

Join The LRO

LRO dues are **\$25** for Annual membership or **\$350** for Lifetime membership. Please take time today to write your check to the LRO and mail it to: Mr. Bob Janish, LRO Inc., P. O. Box 1535, Cranford, NJ 07016-1535; or, if you prefer to pay by credit card, visit the LRO Website at www.lucentretirees.com . **Do not send cash.**



Include this coupon with your check

LRO Membership Information

Renew My LRO Membership

Register Me As A New LRO Member

First Name _____ MI _____ Last Name _____ Street Address or P.O. Box # _____

City _____ State _____ Zip Code _____ Phone _____ Email Address _____

The LRO Website allows dues-paying members to access the contact information of other members.

If you DO NOT want your information accessed, check here

Check one: Retiree with Pension Vested for Pension Surviving Spouse

Check one: Management Non-Management

Retirement Date _____ Company At Retirement _____ Years of Service _____

How did you learn about LRO? from a friend/former co-worker; from the LRO web site; from News Articles; from Pioneers/Retiree Clubs; from Credit Union Publication Ad; Other (please specify) _____