



The LRO Connection

FALL NEWSLETTER

LRO HOSTS REGIONAL MEETINGS WITH RETIREES



President Andy

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As part of the LRO's on-going commitment to inform its members of activities that directly affect retiree pension and health care benefits,

member meetings have been held in the last few months in North Carolina, Maryland, Georgia, New Jersey, Pennsylvania, Ohio and Indiana. Additional member meetings will be scheduled for other locations in the near future, and it is hoped that attendance will be high.

The meetings have been very well received. At all of the sessions there were many requests that the presented information be published. Accordingly, this issue of the newsletter is devoted to giving those who attended, as well as all LRO members, a summary of the information presented during the member meetings held thus far.

In my introduction at the meetings, I reiterated that it is the LRO's purpose to: *preserve and protect the pension and healthcare benefits of Lucent retirees and their dependents.*

To that end:

- The LRO has a dedicated **Pension Team** that maintains vigilance over the Lucent Pension Fund and public policies governing pensions. The good news here is that the pension fund is in relatively good health, and team leader Frank Minter will further discuss this in the Pension Team summary.
- The LRO also has a dedicated **Benefits Team** working to stop further erosion and elimination of retiree healthcare benefits and group life insurance. They also spend a great deal of time and effort working on individual retiree issues. The news here is that there are some changes in the healthcare plan brought about in part by the new Government healthcare plan, and like everything else, cost increases seem likely. Team leader Ron Hoth will review this further in the Benefits Team summary.
- The LRO Board meets periodically with senior Alcatel-Lucent officers to discuss pension and healthcare

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issues. The Company, and in particular John Hickey, VP Human Resources, has been extremely helpful in dealing with individual personal retiree issues.

- Since the LRO cannot lobby, it has become a firm supporter of the National Retiree Legislative Network (NRLN). The NRLN is a nonprofit, non-partisan organization whose strength comes from a grassroots alliance of management and union retiree associations across the USA as well as from individual supporters/members. In total, retirees from twenty-eight retiree organizations are among the 2,200,000 represented members. The NRLN is dedicated to gaining passage of legislation to protect and ensure the continuance of employer-sponsored pensions and benefits, as well as to keeping Social Security and Medicare strong. Team leader Bob Martina will discuss the 2010 legislative initiatives in the Legislative Affairs Team summary. While the LRO works closely with the NRLN, I wish to emphasize that the LRO retains its independence, mission, website and all member services while gaining the opportunity to participate in the shaping of the NRLN agenda through our Legislative Affairs Director who is also an NRLN Board member.

We hope you will find this newsletter enlightening, and that it will encourage you to attend the member meeting when it is held in your area.



REGIONAL LRO NEWS

Joe Dombrowski -
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You told us what you wanted, and the LRO listened!

The LRO has consistently heard from its membership stressing their desire to meet

directly with LRO leadership to hear first hand information as to the status of pension, healthcare, legislative, legal and other issues that impact retiree lives.

President Andy Guarriello wrote in his opening letter of the LRO's on-going commitment to keep its membership informed, and he spoke of the series of Regional meetings that have been conducted this year at various locations across the country to fulfill that commitment. As Andy outlined, meetings have been held thus far in Greensboro, NC; Cockeysville, Maryland; Columbus, Ohio; Indianapolis, Indiana; Atlanta, Georgia; Allentown, Pennsylvania; and Union, New Jersey.

At these meetings, LRO representatives have reviewed the latest information on pension funding, healthcare issues, legislative initiatives and legal matters as appropriate. The feedback we have received from attending retirees has been very positive. Two more meetings are planned for 2010 - one in Oklahoma City in September and the other in Dallas, Texas in October.

We will continue in 2011 to deliver our messages directly to retirees in several more regions. The LRO is committed to meet with as many retirees as possible and focus on the issues and concerns that are important to all of us during these changing economic times.

It is important to the LRO Board that as many people as possible attend these meetings. We truly are interested in not only giving you updates in these critical areas, but also to hear from you

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and to learn what is on your mind and what your priorities are.

Our Regional Directors play a major role in planning for these meetings, and if you have questions regarding a potential schedule for your area or wish to provide feedback on a meeting, I would urge you to contact your Regional Director. A listing of LRO contacts is included in the newsletter.

LRO Benefits Column

Ron Hoth – rhoth@triad.rr.com



Healthcare Planning for 2011

Your choice for health care for 2011, particularly if you're Medicare eligible, may be more challenging this year. Healthcare reform legislation has created more marketplace options and the Alcatel-Lucent (ALU) plan will be changing because of the elimination of the Medicare Advantage PFFS option. Your LRO Benefits Team will help you with these changes by timely updates on our Web site www.lucentretirees.com, providing e-mails for important developments, and sending helpful information by U.S. mail to those of you who don't have email access. The following is a brief summary of some of the changes you'll be seeing, and some items of interest for your consideration as you plan for your 2011 healthcare coverage:

Medicare will be offering some new services, such as preventive care.

- Medicare Part D, for prescription drugs - if you reach the "donut hole", you will be given a 50% discount on the total cost of brand name drugs while in the gap.
- Medicare supplement insurance (Medigap) has introduced new Plans M and N which offer competitive premiums and are reported to be effective alternatives to Medicare Advantage plans. Medigap plans E,H,I,J and high deductible J are no longer offered, although those that currently have one of these plans are "grandfathered" and can continue to participate in this coverage if they chose to do so. A note of caution is that these plans will probably go up in cost as participation lessens.
- The Alcatel-Lucent 2011 plan for Medicare eligibles, will not be SecureHorizons PFFS. No more "deeming" of your healthcare providers which is certainly a positive development. It is anticipated that they will be offering a Medicare Advantage plan, such as a Preferred Provider Option (PPO) plan with a provider network, which will give you much more ease and flexibility in terms of your selection of doctors and hospitals. We can anticipate an increase in premium cost, but it's possible the increase may not be as much as was experienced from 2009 to 2010.
- It is expected that you will have to continue to take both the ALU healthcare and prescription drug plans together as a package with a single premium, or neither plan, as is currently the case. This means, that if you do not elect the ALU plan, and purchase a different plan such as a Medigap Plan, it will be necessary for you to consider purchasing a prescription plan.
- Alcatel-Lucent has advised that the Management Open Enrollment dates for the 2011 plan year will be the two week period November 8, through November 19. They further informed us that the ALU Benefit Center (ALBC) hours will be from 9:00 AM to 6:00 PM ET during the Open Enrollment period. The ALBC telephone number for your ready reference is 888-232-4111.
- It's important to note the timeframe of the open enrollment period. Commercial plans will announce their offerings for 2011 by October 15. With ALU's open enrollment period ending on November 19, you will have only five weeks to make comparisons between ALU's plan offerings and the commercial plans in the marketplace. You are encouraged to allow sufficient

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time to compare your choices.

- In mid-June of this year, ALU added many features to their Your Benefits Resources (YBR) Web site at <http://resources.hewitt.com/alcatel-lucent> -- including enhanced security to protect your personal information.
- So that you can easily use YBR to enroll in or make changes to your health and welfare benefits when the annual open enrollment period starts, take action on the YBR Web site before the annual Open Enrollment period:
 - New – Create a User ID to be used instead of your Social Security Number; and
 - Set up security questions, which will help you retrieve your password if you forget or misplace it in the future.
 - Please note that you will need to change your current password if it is less than eight letters and/or numbers. That password is the same password you will use when you call the ALU Benefits Center.
 - Can't remember your current password? Request a new one now through YBR. It can be sent to you by e-mail if you previously added your e-mail address to YBR, or by U.S. mail.
 - Don't wait until the start of the Open Enrollment period to do this. It can take up to ten days to receive a new password in the mail. For those of you without internet access, call the ALBC (888-232-4111) to request a new password.
- ALU should be mailing out the Open Enrollment package to you in the familiar bright yellow envelope beginning in the middle of October. Remember that late enrollments are not allowed so you must take action before 6:00PM ET on November 19th.

The Benefits Team will be offering support to help you in your 2011 plan selection decision making. As always, this is a personal decision. You have to balance costs and benefits for your own personal situation. Because of the significant changes this year, you are encouraged to take the time necessary to analyze the considerable range of choices available to you.

Summary Of Coverage For Spouses/Dependents of Deceased Retirees

Questions concerning this topic came up frequently at recent LRO membership meetings held in various places. Consequently, this information, provided by Alcatel- Lucent, is for your reference.

If you die while covered under the Alcatel –Lucent (ALU) Medical Expense Plan for Retired Employees – Management Retirees, coverage for your enrolled Class I dependents, Domestic Partnership Dependents, and Class II dependent children may continue for six months at the retiree rate after you die. Your surviving dependent must contact the ALU Benefits Center at 888 -232-4111 for information about the cost of coverage.

After six months, these dependents have the option of continuing coverage under COBRA for up to another 30 months (a total of 36 months) if they make the required contributions. Class II dependent children, are not eligible for the Company-paid coverage, and do not have the option to continue coverage under COBRA.

At the end of the COBRA continuation period, your surviving Spouse or Domestic Partner who has exhausted the 36- month COBRA continuation period (or is ineligible for COBRA continuation coverage because he or she is entitled to Medicare) has the option to join the Family Security Program (FSP) and continue coverage under the Traditional Indemnity option (or Medicare Advantage HMO, if available) if he or she pays the full cost of coverage.

Please note: If your surviving spouse is now or at any time in the future entitled to Medicare

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benefits, your surviving spouse must contact the ALU Benefits Center immediately. Entitlement to Medicare may significantly impact your surviving spouse's ALU benefits. This includes medical options for which he or she is eligible, along with your surviving spouse's monthly cost for medical coverage.

Your surviving Lawful Spouse or Domestic Partner also may cover any Class I dependent children or Class II dependent children who were enrolled in the Plan immediately before your death and who elected COBRA continuation coverage for the duration of the applicable coverage period, as long as they still qualify as eligible Class I or Class II dependents.

As long as your surviving Lawful Spouse or Domestic Partner makes the required contributions under the Traditional Indemnity option (or Medicare Advantage HMO, if available) coverage may continue as follows:

- Surviving Lawful Spouse/Domestic Partner coverage may continue indefinitely; and,
- Dependent Child coverage may continue until the earlier of the date:
 - Your surviving Lawful Spouse or Domestic Partner coverage ends; or,
 - The dependent child ceases to satisfy the Medical Plan's eligibility criteria.

You can review this and additional information on this topic, as well as others pertaining to the Alcatel-Lucent Medical Expense Plan for Retired Employees, in the Summary Plan Description (SPD) for Management Employees. Reference pages for this topic are pages 106-108. This SPD as well as the others for Dental, and Group Life Insurance Plan can be accessed at www.benefitanswersplus.com, or by calling the ALU Benefits Center at 888-582-3684 and requesting a copy be mailed to you.

LRO Pension Column

Frank Minter - fcminster@aol.com



Shortly after April 30th this year, every Lucent retiree should have received a report (**The Notice**), with information about the status of their pension plan at the end of 2009. During May and June of this year, LRO representatives made a total of eleven presentations to retirees in a number of locations across the country and discussed the status of Pensions and other subjects of interest to our fellow retirees.

The primary focus of the Pension discussion at these meetings was to help retirees understand the funding status of their pension plan and to present data that shows the relative safety level of the pension plan. Specifically, **The Notice** reported that the management pension plan funding percentage at 1/01/09 was 112%.

The Notice also reported that at 12/31/09, the market value of plan assets was \$15.9 billion and plan obligations were \$16.6 billion for a funded level of 96%. In separate reporting to the SEC (the accounting regulator) Alcatel-Lucent reported management pension assets of \$15.8 billion and obligations of \$17.0 billion for a funded ratio of 93%.

The use of different interest rates by the government and regulators to calculate total pension obligations causes the differences shown as to the level of funding, which is reported as between 93% and 112%. The LRO president, Andy Guarriello, has written a letter to the Assistant Secretary of Labor expressing our concern over the confusion these differences cause to our retirees.

The important assessment that our retirees should take from these funding levels is that our plan is reasonably well funded, i.e. well above 90%, and in no immediate danger of being unable to meet obligations to our retirees. Further, it does not appear that Alcatel-Lucent will need to make cash contributions to the plan this year.

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Legislative Affairs

Bob Martina - rfjm9870@aol.com



Regional Meetings - As discussed by President Andy Guarriello in his opening letter, the LRO has hosted a series of meetings with members across the country. During these meetings, our

important relationship with the National Retiree Legislative Network (NRLN) was described along with our collective legislative operations, achievements, and priorities.

Legislative Affairs Summary – The NRLN Organization and its twenty-eight affiliate organizations represent over two million retirees. The LRO is well represented in the NRLN both in leadership and on committees. The legislative agenda of the NRLN is based upon inputs from affiliate organizations and receives several reviews before finalization. Based upon this review process, priorities are established, legislation is proposed, and action plans developed. Representatives of the NRLN staff also perform oversight of congressional in-process legislation.

2010 Top Legislative Initiatives – The top priorities for legislative action by the NRLN include many initiatives of importance to Lucent retirees and their families. Among these are:

- Pension Asset Protection (PAP) legislation designed to stop corporations from taking pension assets to pay for various corporate downsizing actions or to transfer pension plan assets to third party financial or other institutions.
- Pension Benefit Guaranty Corporation (PBGC) regulation to ensure equitable calculations of benefit payments earned by retirees of failed corporations whose pension obligations are assumed by the PBGC.
- Bankruptcy reform legislation to place retirees' pensions and benefits on a list of obligations that companies cannot shed.
- The NRLN continues to monitor the important areas of healthcare, prescription drugs, and Social Security and to advocate on behalf of retiree interests. For a complete look at the NRLN Legislative Agenda and top priorities visit www.nrln.org.

The LRO participation with the NRLN has resulted in many achievements that cover your dues to the LRO many times over. The NRLN has successfully lobbied for rebates, stimulus checks for retirees, 401K/IRA relief and avoidance of hedge funds from taking over pension funds.

Upcoming Congressional Candidate Survey The NRLN has initiated a survey of all major party candidates' position in regards to our key issues. Requests for candidates to take the survey are being sent as the primaries conclude in each state. The survey questions and candidate status and response can be found at www.nrln.org/campaign2010/index.php. If candidates don't respond, you will be asked via e-mail to send a CapWiz message, asking why not, and that you have noticed! These e-mail requests will start about 30-40 days after each primary completes.

Your role: Are you part of the solution – or part of the problem? To move legislation we count on the membership to respond to NRLN Action Alerts via e-mail. Are you responding? A review of membership messages to Congress indicates only 15-20% fairly often or more respond to Action Alerts. Among these, only 5% often or virtually always respond. This is our most potent weapon. They know we retirees will vote. They must hear from you!

At our Regional meetings several volunteers stepped forward for LRO/NRLN Congressional District (CD) leadership positions. I appreciated those volunteers! If you want to get involved as a Congressional District Leader for the NRLN that will entail some contact with your congressional representatives, please contact me at rfjm9870@aol.com or 318-797-5419.



LEGAL AFFAIRS

Medical Expense Plan Suit

In June of 2010, the LRO notified its membership that a settlement has been reached in the class action lawsuit against Lucent Technologies, Inc. and the Lucent Medical Expense Plan for Retired Management Employees. The proposed settlement has a cash value of \$36 million.

Philadelphia ERISA attorney Alan M. Sandals (Class Action Counsel) filed the lawsuit in October of 2005 with the full support of your LRO and LRO Board Member Chuck Graves. The suit alleged that Lucent had not complied with the legal conditions that accompanied its transfer of \$888 million of Management Pension Plan surplus to help pay for retiree medical benefits.

A detailed individual **Notice** is being prepared and will be sent to each retiree and to each retiree's dependents who had been participants in the Lucent Management Retiree Medical Plan from October 1, 1999 to September 30 2006. The Notice will describe the settlement and the payment due to each addressee, which varies with each individuals medical and prescription drug usage.

Earlier we had indicated to our membership that the **Notice** would likely be mailed out sometime in the mid July time frame, however, due to the complexity of the mailing list, this date has been delayed by approximately four weeks. Retirees are requested to not contact class action counsel and to hold any questions until you have received the **Notice** in the mail.

For more detailed information regarding the lawsuit, visit the LRO website at www.lucentretirees.com.

Treasurer's Report



Dick McCauley - dickmccauley@yahoo.com

The LRO dues income is running significantly below this period last year while our expense levels are slightly below last year.

	Jan-July 2009	Jan-July 2010	% CHG
Total Collections	\$166,900	\$136,700	(18%)
Expenses	\$137,800	\$132,700	(4%)

The LRO added 126 new members thus far this year bringing our total membership count to 12,061.

Total dues paying members are 5,037. Our Budget objective for the year is 240 new members.

The LRO continues to have 18% of our dues paying members electing the 5 Year, \$100 payment option this year as was experienced in Year 2009.

The LRO is a New York corporation with a 501C5 IRS Charter. As such, it is a Not-For-Profit "Labor" organization, and therefore, contributions to the LRO are NOT tax deductible. The LRO strictly adheres to US Generally Accepted Accounting Principles and is Audited annually by a leading CPA firm that specializes in Not-For-Profit corporations.

From 2004 through 2009, the LRO has managed its financial affairs well, with income exceeding expenses every year. We have been able to build a small surplus to be used in future years, if necessary for unforeseen events. This proved fortuitous since in 2010 it was necessary to budget expenses in excess of collections in order to adequately support issues of Pension

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Percent	Expense Category
38	NRLN Support (Dues & Special Projects)
18	Membership Meetings
11	Legal Advice & Support
10	Board Meetings
10	LRO Newsletter & Communications
6	Travel Expense, Regional Directors
4	Insurance & Audit
3	Website Services & Support

Security, Healthcare and an increase in our support to the NRLN.

Approximately one-half (50%) of our total membership are dues paying members and in 2009, the average dues payment was \$35.00.

Our expenditures, expressed in the percent of total dollar outflows, and by expense category are below:

As we go forward, we must focus on attracting new dues paying members and encouraging our existing non-paying members to pay annual dues. With a world in change, The LRO must be

well financed and positioned to efficiently represent and support the needs of retirees regarding Pensions, Healthcare and Government Legislation.

Alcatel-Lucent Update

Alcatel-Lucent's 2nd Qt. Revenues Drop, Company Shrinks Operating Loss

Alcatel-Lucent's second-quarter revenue fell 2.4 percent to \$4.65 billion compared to a year earlier. Revenues were dragged down by slow sales in fixed-line network equipment and terrestrial optical networks. But the company cut its operating loss by two-thirds year to year.

CEO Ben Verwaayen said Alcatel-Lucent's numbers it reported doesn't give a true picture of the company's transformation. He said he expected a strong second half of 2010.

An analyst at Kepler Capital Markets in Paris informed clients that "Alcatel-Lucent dramatically benefited from its large U.S. clients." In the three-month period ending June 30, 2010 North American revenues climbed 23.9 percent.

Verwaayen said the shortage of components such as semiconductors, which dogged the company in the first quarter, is continuing.

Light Reading that covers the communications industry reported: "It's too early to say for sure, but it looks as if Alcatel-Lucent might have turned a corner and be en route to greater financial stability."

Alcatel-Lucent Selected by AT&T

Alcatel-Lucent announced on July 29, 2010 its selection as one of AT&T's Domain Suppliers for IP/MPLS/Ethernet/Evolved Packet Core equipment needed to support AT&T's IP-based network. Cisco and Juniper Networks are the other two suppliers selected by AT&T.

Earlier this year, AT&T selected Alcatel-Lucent as one of two equipment suppliers for its Radio Access Domain. This paves the way for field trials of LTE technology later this year with commercial development scheduled to begin in 2011.

In addition, AT&T has selected Alcatel-Lucent's mobile backhaul equipment to be used to transport voice and data traffic from wireless base stations to the core network, providing the bandwidth and scalability needed to meet the demands of an advanced 4G network in the future.

History Corner The Kearny Works

“One could see it from far away across the Jersey meadows – a patch of light against the blackness, like some great liner passing in the distance. Closer, it resolved itself into a group of immense buildings whose outlines were determined by masses of brilliantly illuminated windows. ‘Western Electric’ – said the great sign on the roof of the largest building – in words of unmistakable emphasis that he who ran indeed might read, and from a long distance. It was the great Kearny Works of the Western Electric Company.”

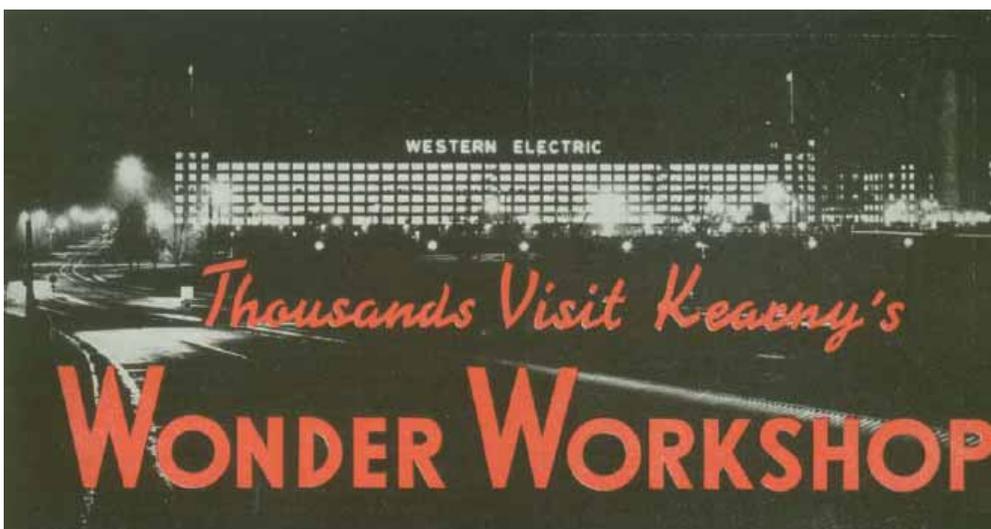
Thus began the December 1938 issue of Telephone Review, the employee magazine of Bell Telephone. The article featured Open House night, one of ten upon which Bell System people and their families and friends had been invited to see at close range this wonder workshop of telephony – the second greatest in the land, exceeded only Western’s vast main plant at Hawthorne, Illinois. Some 55,000 persons filed through this remarkable establishment during the two weeks of Open House.

Construction of the Western Electric Kearny Works began in 1923. The plant was built close to New York City to meet the demand for telephone equipment that the company’s New York shops once fulfilled. Kearny provided the company with an opportunity to save on shipping costs from the Midwest to the East Coast. Works floor manufacturing area exceeded 1,250,000 square feet.

Kearny was built as a replica of Hawthorne, including a tower suite of offices for the Works Manager, and like Hawthorne it produced both switchboard and cable equipment. Supervisors were shipped from Hawthorne to ensure that the Kearny procedures followed the Hawthorne model. Kearny manufactured switchboards, key equipment, cable and wire, relays, jacks and keys.

From the mid 20’s to the early 70’s, Western Electric manufacturing was a self-sufficient operation building virtually everything needed to fulfill telephone equipment needs. Western’s flagship plants of Hawthorne and Kearny had tool and die shops, metal shops, wood shops, paint shops. They even made their own nuts, bolts, screws and washers.

Technology changes of the 70’s foretold of the ultimate closing of these massive Works locations, and in January of 1983, the company announced plans to phase out the mighty Kearny Works. Hawthorne would soon follow.



The long line of people of the Kearny Works made an indelible contribution to the manufacturing history of innovation and excellence of the Western Electric Company and to the Bell System’s commitment to establish universal telephone service across this vast country.

The Kearny Works – a giant part of our shared Western Electric history.

Lucent Retiree Organization Contacts www.lucentretirees.com

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REGIONS: New England: MA ME NH RI VT; Northeast: CT DE NJ NY PA; Mid-Atlantic: DC MD NC SC VA WVA; Southeast: AL FL GA KY MS TN; Southwest: AR KS LA MO OK TX; North-Central: IL IN MI OH WI; Mountain: AZ CO IA MN ND NE NM SD UT WY; West-Coast: CA HI NV; Northwest: AK ID MT OR WA

Join The LRO

LRO dues are **\$25** for Annual membership or **\$350** for Lifetime membership. Additionally, you have the option of prepaying \$100 for a five year membership and saving \$25. Please take time today to write your check to the LRO and mail it to: **LRO Inc., P. O. Box 412, Chatham, NJ 07928** If you prefer to pay by credit card, visit the LRO Website at www.lucentretirees.com.
Please send a check, not cash.

PLEASE COMPLETE THE ENTIRE MEMBERSHIP FORM AND ATTACH WITH YOUR CHECK

The LRO is a not-for-profit, tax-exempt organization. Dues and/or Contributions are not tax deductible.

LRO Membership Information

Renew My LRO Membership

Register Me As A New LRO Member

\$25 Annual Membership

\$100 Five year prepaid Membership

\$350 Lifetime Membership

Name: _____ Email address: _____

Mailing Address: _____ City: _____

State: _____ Zip Code: _____ Phone: _____

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) _____

Would you like to be contacted about joining one of the LRO committees such as Membership, Benefits, Regional, Pension, Legislative or Legal? Please specify: _____