

S.R.A. News



Volume 16 · Issue 2

SNET RETIREES ASSOCIATION, INC

FALL 2013

When the Page Is Blank

BY JOANN ALIX-GAGAIN

As we move into the last quarter of 2013. I find myself trying to get information out to all our retirees that is timely and interesting and then something else happens that I want to share you.

Historically, in this edition of the newsletter, we have been able to share the upcoming year healthcare benefit changes and issues if any. This year the conference calls were held up due to materials not being ready in time for a late September call. So the question I now contemplate is: "do I hold up the newsletter or work to find other materials to fill up pages.... Then like a bolt AT&T lets us know that every Pension Plan participant will be getting a notice required by Federal law regarding the voluntary contribution to the Pension Trust of preferred stock from the wireless side of the business. Wow, GREAT NEWS, RIGHT? Not so fast.

You have already received your notice from A&T as I write this and you are saying how do I ever understand this document required by law that we get. Well you are not supposed to understand it, for goodness sake. When were any documents from the government or legal items from AT&T easy to read, let alone make heads or tails out of it?

Never fear, we have an expert at our disposal. His name is Attorney Michael Calabrese, who has assisted the SRA and many other retiree

groups with shareholder proposals, pension protection issues and rulings like this one by the Department of Labor who can say yes or no to this first ever plan of its kind. I said to myself, talk to Michael, is this really as good as it sounds? Why would any company in today's environment want to make a contribution to an underfunded plan, unless forced to do so? Especially, when the contribution will be above any estimates made by AT&T for 2013 funding of the plan. Sounds too good to be true for me. As I said, I called Michael.

This is my concern. The method of funding will be a preferred equity interest of AT&T Mobility II LLC. The wireless side of the business, the growth side as the company states. (most of us did not retiree from that side of the business) Who knew there were shares, separate shares for AT&T Mobility? AT&T called in independent actuaries and there was an assessment of the business, and they created a share with a value. Legal, yes, but you and I still cannot buy those shares. AT&T has found a way to fund the pension plan with these "new" shares without putting up big amounts of cash. Never done by any company. Untested in government waters. For me, here is the issue: Putting all the eggs in one basket. No good investment advisor would let you or I do this. That's why somebody is getting the big bucks! What an idea!!!

But, before AT&T gets complete

approval to make this historic contribution of Mobility Preferred shares to the Trust the DOL has to ask us, the participants, if we have objections to that plan. Michael has indicated to me that it would be wise for the SRA to express to the DOL some concern about the *future* contributions to the trust, after this is completed.

So to that end, I have included in this newsletter, not benefit info for 2013 but the AT&T letter from Marty Webb to all Pension participants as well as Michael Calabrese's comments to me regarding the tentative plan. The SRA will be sending a letter of comments to the DOL to be sure we are on the record with a few thoughts.

Just one more thought, I think the healthcare benefit issues for retirees of AT&T will be somewhat subdued this year after last. But not because healthcare did not see increases, but because of this tentative plan before the DOL at the same time benefit info goes out. AT&T does not want a group of retirees storming the DOL with letters in my opinion. But you never know. They may be waiting to see how healthcare reforms fall out for other corporations. They don't want to be in the forefront of news like other companies are currently because they are dropping retirees over 65 and making them fend for themselves. I think if that was the case for us in 2014 we would have heard it by now.



S.R.A. News

This is the official publication for SNET Retirees Association, Inc. members. It contains timely news and feature items of interest to all SNET retirees and is produced quarterly. S.R.A. is a nonprofit organization. Readers are encouraged to send or phone news tips.

www.snetretirees.org



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SENIOR NEWS LINE

Why We're Suckers for Medicare Scams

BY MATILDA CHARLES

The Affordable Care Act was signed in 2010, but at 2,409 pages it's no wonder so many people don't understand all of it. Seniors especially are hit hard by not knowing what changes to Medicare and Medicaid are coming. That makes us more vulnerable to scammers.

A UCLA psychologist, Shelley Taylor, recently did a study to determine why it's easy to scam seniors. In a lab experiment with senior and young adults, seniors rated as "trustworthy" more pictures of people than the young adults did. In other words, we're not picking up on clues. In a more telling experiment using brain imaging, it was discovered that seniors have less brain activity in the region that processes "risk and subtle danger."

Taylor believes that this is because we seniors have a "bias against negativity," that after a certain point in life there is an "effort to make life more positive." The problem for seniors, she says, is that it leaves us unable to "recognize untrustworthy cues."

When it comes to Medicare, here are situations to beware of:

1) You get a call from a health company. You're told that Medicare will pay for some type of medical equipment that you might need. You just need to give them your Medicare number.

(Think about it: Why would you give your information to a complete stranger?)

2) You get a call saying that you'll need a new Medicare card because of the Affordable Care Act, but they need to confirm your personal information. (Think about it: If you already have a Medicare card, they already know your information.)

Ms. Charles also writes in another article that scammers will target seniors by taking advantage of the confusion created by the Affordable Care Act. She cites the following tricks they might try to use.

You may get a phone call to saying you can be one of the first to get your new healthcare insurance card-if you provide information to the caller. **DO NOT!!!**

You may be told by the scam artists it is illegal not to sign up for healthcare and you must give your personal info now or be subject to a fine or worse jail **LIES!!!!**

You may be told you have to update your Medicare info and please verify it for them or it will be canceled, unless you sign up with them to care for all of your needs for a small up-front fee by you providing your credit card # now. **NO!!!!NO!!! NO!!!**

If someone has tried to get your Medicare information, report it at 1-800-447-8477.

S.R.A. RESPONSE TEAM

The S.R.A. Response Team is active and ready to assist our members with problems relative to Health Benefits and Pension items.

Before placing a telephone call to a member of the Response Team, for assistance, be sure you have contacted the AT&T Benefits Cetner.

The S.R.A. Response Team Members ready to assist you are:

JoAnn Alix-Gagain	203-758-2409 (jagagain@snet.net)
Judy Kleist	203-237-0303
Gail Majewski	860-442-8296
Frank Pagerino	203-929-7487



AT&T Gets Tentative Approval to Fund Pension With Preferred Stock

AT&T Inc. has received tentative approval from the U.S. Department of Labor to contribute up to \$9.5 billion of preferred equity to its pension plan, in a move that would bring the telecom giant's plan close to fully funded status.

In a "notice of proposed exemption" posted by the Labor Department on Friday, the agency

said AT&T could be allowed to exceed federal limits that prohibit a company from putting more than 10% of its own stock into its pension plan. The proposal is open for public comment and, if formally approved, would be effective retroactively as of September 1.

AT&T got tentative approval to fund its pension using preferred

stock in its Mobility division that is valued at around \$9.5 billion.

"They would certainly be the largest company that's done something like this," said John Culver, an analyst at Fitch Ratings in Chicago. "It's a novel way to address some of these pension issues, and if other companies have an asset like this they could review it."

AT&T's pension was underfunded by about \$13.9 billion at the end of last year. It filed for the exemption last October and said it hoped to get a green light by the end of this year. Under the plan, the company will transfer a newly created class of preferred equity in AT&T Mobility to the trust used to pay pension benefits.

"This is an important step toward allowing us to move forward with our contribution," an AT&T spokeswoman said, noting the company's pension plan covers 600,000 current and former employees.

Using preferred equity from its wireless business allows AT&T to keep its cash for other purposes and lower its tax bill, while giving the pension plan future annual distributions of \$560 million.

At the end of last year, AT&T had \$58.9 billion in pension obligations, while the fair value of plan assets stood at \$45.1 billion.

Under its proposal, AT&T will contribute 320 million preferred shares valued at \$8 billion, but with dividends the company says they are worth a total of up to \$9.5 billion.

When AT&T proposed the contribution, UBS AG estimated that the contribution would lower AT&T's cash taxes by about \$3 billion in the year it is approved.

Thomas Gryta contributed to this report.

AT&T PENSION NOTIFICATION

To: Participants in the AT&T Pension Benefit Plan

AT&T has made a voluntary contribution to the trust holding assets of the AT&T Pension Benefit Plan of a preferred equity interest in the AT&T Mobility II LLC, our growing wireless business. The preferred equity interest has been preliminarily valued by an independent party at approximately \$9.2 - \$9.5 billion as of the date of the contribution. The contribution will significantly increase the strength of the AT&T Pension Benefit Plan for about 600,000 current and former U.S. employees. This contribution is many times above our estimated required funding for 2013.

Under federal law, we are required to obtain authorization from the United States Department of Labor in the form of a prohibited transaction exemption. As a result, the U.S. Department of Labor has published a proposed exemption for our pension funding contribution. A summary of the proposed exemption and full text of the proposed exemption are included with this notice.

Federal law requires that we provide you with this notice.

REQUIRED NOTICE: You are hereby notified that the United States Department of Labor is considering granting an

exemption from the prohibited transaction restrictions of the Employee Retirement Income Security Act of 1974, and the Internal Revenue Code of 1986. The exemption under consideration is explained in the attached summary of proposed exemption and described in greater detail in the accompanying Department of Labor's Notice of Proposed Exemption. As a person who may be affected by this exemption, you have the right to comment on the proposed exemption by November 3, 2013. If you may be adversely affected by the grant of the exemption, you also have the right to request a hearing on the exemption by November 3, 2013.

Any comments or requests for a hearing should be addressed to: U.S. Department of Labor, Employee Benefits Security Administration, Office of Exemption Determinations, 200 Constitution Avenue NW, Room N-5700, Washington, DC 20210, ATTENTION: Application D-11758, Ms. Anna Mpras Vaughan. Comments and hearing requests may also be transmitted to the Department electronically at [moffitt.betty@dol.gov](mailto:betty@dol.gov) or at <http://www.regulations.gov> (follow instructions for submission), and should prominently reference the application number listed

above. Comments or hearing requests may also be submitted to the Department by fax to the attention of Anna Mpras Vaughan at 202-219-0204 or by email to Ms. Vaughan at vaughan.anna@dol.gov. Individuals submitting comments or requests for a hearing on this matter are advised not to disclose sensitive personal data, such as Social Security numbers.

Please note that you are not required to do anything with respect to this notice. The contribution does not affect the type, timing or amount of any pension benefit you may be entitled to receive from the AT&T Pension Benefit Plan. If you have questions about your pension benefit or any other pension matter that does not pertain to the contribution, you should contact the Fidelity Service Center at 1-800-416-2363 for further assistance.

The Department will not make a final decision on the proposed exemption until it reviews all comments received in response to this notice. If the Department decides to hold a hearing on the exemption before making its final decision, you will be notified of the time and place of the hearing.

Marty R. Webb
Vice President – Benefits
Human Resources

HOLD THE DATE FOR NEXT YEAR
The SRA ANNUAL MEETING and PICNIC
THURSDAY, SEPTEMBER 11, 2014

September 20, 2013

Hi JoAnn,

Sorry that it took me this long to review the Fed Register disclosure closely and get back to you, but this notice was pretty dense – and I wanted to make sure I understood exactly how this will play out.

As you know, you can submit a public comment letter on the proposed ERISA exemption by Nov. 3 – and even request a hearing. The Dept. of Labor may yet amend the conditions attached to the exemption based on the comments it receives. Generally speaking, compared to the likely alternatives I believe this is a positive “deal” for retirees. Although it could be improved a bit, I’d say it’s a big net positive for three primary reasons

First, because it commits AT&T to funding the plan “as is” for at least another 5 years. Compared to the “de-risking” at Verizon and GM, it seems preferable to your members to have a commitment to “funding up” the plan, even if that extra funding is in company stock.

Second, because the value of the Preferred Equity being contributed is far greater than what AT&T would otherwise be required to contribute to the plan in cash over the next 5 years – roughly \$9.5 billion compared to \$3 billion or less otherwise. Remember that required contributions are low right now and for the next several years because of the funding relief passed by Congress last year (so-called MAP-21 legislation – see top right of p. 55106 for more about that). In addition, there is a guaranteed annual cash dividend payment of \$560 million, which at the current share price is an above-market rate of return. That annual cash dividend payment alone exceeds what AT&T is required to contribute otherwise. And, in addition, AT&T promises to continue to make minimum cash

payments of \$175 million/year (equal to its minimum payment this year under funding relief).

Third, because the Preferred Equity is a claim on AT&T Wireless (which is the the most profitable part of the company), the claims are senior to all other shareholders, and the various conditions appear to ensure that the Pension Trust will at all times receive at least the “Fair Market Value” (FMV) of its portion of the ownership. For example, the FMV will be calculated (quarterly) solely by the Independent Fiduciary. Also, under the various “Call Option” and “Put Option” scenarios that allow AT&T to buy back the Preferred Equity (e.g., after a change in control, or if fully-funded on a GAAP basis), or allow the Independent Fiduciary to require AT&T to buy back the stock (e.g., if the company falls below investment grade rating), the Pension fund receives the greater of the FMV or \$8 billion (which is the \$25/share dissolution value established as the minimum the pension fund receives in case of bankruptcy).

In terms of flaws, there are two provisions of possible concern:

(1) AT&T has the option (“Call Option” #1 on p. 55105) to buy back the Preferred Equity during any 12-month period after it issues an Annual Report (10-K) showing “the Plan is fully funded as determined under U.S. GAAP and calculated by including the FMV of the Preferred Interests.” My concern on this point is that although financial accounting standards (GAAP) could show 100% funding, on a PBGC basis the plan would probably be 80 to 85% funded. [I could send you a NRLN paper that explains this (which I wrote), but basically if there is a plan termination, PBGC uses a discount rate in estimating plan obligations to retirees – with the result that many retirees

(mostly higher-income retirees) lose a significant portion of their vested benefits.] If you decided to comment, you could argue that the exemption should change this to be “fully funded based on the current PBGC discount rate” – and explain why. On the other hand, AT&T will counter that even if the plan is not fully funded on a PBGC basis, the plan is no worse off since AT&T must contribute the current FMV of the Preferred Equity as determined by the Independent Fiduciary.

(2) Whenever either AT&T decides to buy back the Preferred Equity – or the Independent Fiduciary has an option (“Put Option”) to force AT&T to buy it back – the Company can decide to pay the Pension fund with AT&T common stock rather than cash. This makes little sense, since the common stock would not have the protections of the Preferred stock. And although the Independent Fiduciary can sell it into the market over a period of time (with some restrictions), it would be more protective of the pension trust if the Company sold stock and contributed the cash to the plan – rather than leaving the plan with AT&T stock that would so greatly exceed the normal 10% ERISA limit (and which is subject to market volatility).

I don’t think either of the changes above would necessarily be “deal breakers” – and either one would strengthen protections for retirees. On the other hand, I continue to think that overall this contribution of senior equity in the wireless business (which is a growing sector and very unlikely to go sour any time soon) is positive for retirees – particularly when compared to either minimum contributions or to the sort of selective de-risking done by Verizon.

Michael Calabrese

GE, IBM ENDING RETIREE HEALTH PLANS IN HISTORIC SHIFT

By Alex Nussbaum

America's biggest employers, from GE to IBM, are increasingly moving retirees to insurance exchanges where they select their own health plans, an historic shift that could push more costs onto U.S. taxpayers.

Time Warner Inc. (TWX) yesterday said it would steer retired workers toward a privately run exchange, days after a similar announcement by International Business Machines Corp. General Electric Co. (GE) last year said it, too, would curb benefits in a move that may send some former employees to the public insurance exchanges created under the 2010 Affordable Care Act.

While retiree health benefits have been shrinking for years, the newest cutbacks may quickly become the norm. About 44 percent of companies plan to stop administering health plans for their former workers over the next two years, a survey last month by consultant Towers Watson & Co. (TW) found. Retirees are concerned their costs may rise, while analysts predict benefits will decline in some cases.

"Things are going to change dramatically," said Ron Fontanetta, a partner at New York-based Towers Watson, which advises GE and other large companies. "Over the next two to three years, we see a much more aggressive rethinking of what employers are going to provide."

The adjustments come as insurers have increased access the past few years to Medicare

Advantage plans that provide benefits beyond the U.S. government health program for the elderly. Additionally, the health-care law promises to make it easier for those younger than 65 to buy insurance that's guaranteed and subsidized by taxpayers.

Private Exchanges

The private exchanges are designed to join with companies to find the best deals for the former workers. The public exchanges established under Obamacare, set to open Oct. 1, were created to provide insurance for millions of uninsured Americans. In both cases, enrollees will be able to select from a menu of private health plans.

Companies argue that many retirees can find more choice and a better deal on the exchanges, said John Grosso, head of the retiree health task force at Aon Hewitt LLC, a Chicago-based consultant. Instead of taking a one-size-fits-all company plan, a healthier retiree might find a less expensive policy with a higher deductible, or one that saved money by favoring generic drugs, he said in a telephone interview.

Less healthy workers or those who need more comprehensive coverage may not fare as well, Grosso said.

'Gold-Plated' Plans

"Some of them may not be as well off because they had a really gold-plated plan, but others

who are paying a meaningful contribution to their own plan now can right-size the coverage," he said.

At the same time, retirees have expressed concern that subsidies provided by companies in private exchanges may not keep up with rising medical costs, potentially putting them at financial risk in the future. And an influx of retirees could put added pressure on public exchanges that provide taxpayer-supported subsidies.

Retirees aren't the only ones feeling the pinch. Last month, United Parcel Service Inc. told workers it would no longer provide health care for 15,000 spouses who can get benefits through their own employer. The company cited rising medical costs in general as well as the added expenses and new insurance options created by the health law.

IBM's Decision

IBM (IBM) said last week it will shift about 110,000 Medicare-eligible retirees to Tower Watson's Extend Health, the largest private Medicare exchange. Former workers will find more options than the business could provide through its own plan, IBM, the third-largest U.S. employer according to data compiled by Bloomberg, said in a statement e-mailed Sept. 7. Caterpillar Inc. and DuPont Co. also have moved Medicare-age retirees onto the Extend exchange.

For most, coverage will come "at the same or lower cost" than they pay now. The Armonk, New

York-based company will still make contributions to a tax-free health retirement account for the workers.

IBM capped its subsidies to retirees in the 1990s and "didn't make this change to save money," Doug Shelton, a spokesman, said in an e-mail. "It does not reduce our costs." Rather, the company is making the change to help former workers, whose premiums and out-of-pocket charges are projected to triple by 2020 under the current plan, Shelton said.

Ted Greenberg, 69, worked for IBM for 39 years and retired in 2007. He said he wasn't sure what the changes would mean for his family and worried IBM will follow the lead of competitors and eliminate health-care subsidies altogether.

Subsidies, Stipends

"A couple of them basically did away with all subsidies and stipends and said to the retirees, 'You're on your own.'" Greenberg, a former director of billing and contracts, said in a phone interview. "Given the trends in the industry, I am concerned."

Retiree coverage has been dwindling since the early 1990s, as health-care costs increased and changes to accounting standards forced companies to declare future health-care liabilities. Only about half of large employers still provide the benefit, a decrease from 80 percent two decades ago, Aon Hewitt's Grosso said.

Already, many companies exclude new hires from retiree benefits and cap

contributions to covered retirees, said Paul Fronstin, a researcher at the nonprofit Employee Benefits Research Institute in Washington. At the unionized or public-sector employers where the benefits are more common, "they're dealing with the same cost pressures," he said.

Limiting Participants

General Electric said last year that it would close its retiree plan to new entrants starting Jan. 1, 2015. The Fairfield, Connecticut-based company has established a call-in line and other resources for former workers who'll be buying their own insurance after that point, said Seth Martin, a spokesman.

"We continuously assess our benefit programs to strike a balance among employees, retirees, investors and our ability to compete," Martin said by e-mail. "The changes we made to our post-65 retiree health coverage are consistent with national trends in employer-sponsored retiree health plans."

The change hasn't come without controversy. Retirees feel GE "stripped them of something of substantial value that they believed they earned," Dennis Rocheleau, 71, a former GE labor negotiator, wrote last year in a letter to the company's board. Rocheleau, whose benefits were unaffected, said the company should reconsider.

"They're saving millions of dollars and the people they're taking it from are the ones who can afford it the least," Rocheleau said in an interview.

OF INTEREST

AT&T agrees to \$18.25 million settlement

By AP; The Economic Times ~ May 08, 2013 NEW YORK: The US government says AT&T will pay \$18.25 million to settle charges related to operating services that are designed for use by the deaf and hard-of-hearing who place calls by typing messages over the Internet. The settlement announced by the Federal Communications Commission on Tuesday closes an investigation over compliance with rules on registering and verifying callers. AT&T isn't admitting any wrongdoing. The case is separate from a pending lawsuit in Pittsburgh by the Justice Department that alleges AT&T improperly billed the government for calls made by overseas callers who were ineligible. AT&T Inc. is paying \$7 million to reimburse the fund for the Telecommunications Relay Service. That amount includes interest. AT&T also is paying \$11.25 million to the U.S. Treasury and is agreeing to new procedures.

A Retiree on Medicare

A retiree on Medicare with AT&T benefits as supplemental had been taking a medication called Synthroid. The prescription ordered Synthroid with "substitution permissible" noted on the script. Caremark refers to some drugs as "brand generics"—Brand drugs selling at generic prices—only at Caremark, right???

The retiree after several years had been charged a Brand price at CVS locally when ordering a 3 month supply for the exact drug and the exact prescription. CVS had told him he could only get the brand generic price through mail order via Caremark? What is correct policy?

Caremark has adjusted the policy to include CVS locations to honor the same policy. If your drug is a Brand Generic you should be charged the generic price, not the Brand price. This is a difference of \$56 Vs \$9 for the Synthroid as cited above.

Per Caremark a Brand Generic are brand drugs sold at generic prices. The generic charge will be applied if the prescription orders the drug but states substitutions are allowed.

A Recent Retiree Experience

A retiree sent in her recent experience with an In Network dentist. "A word to the wise, beware of in network dental offices that don't submit all your billed procedures to Cigna, they are supposed to even when your benefits run out so you the patient are billed the Cigna negotiated amount. Furthermore, if the dental office tells you a procedure is not covered, tell them you still want it submitted so you can get an official documented statement from Cigna, (EOB), to this effect. I am currently in the process of having dental bills from last year to now being requested of my dentist by Cigna on my behalf so that they can be reviewed for the Cigna contracted amount which was not given to me. The biggest refund due me to date was from a crown for an implant, I was told my plan did not cover it at all. As of today this dentist's office owes me \$923. Also the dentist should not be billing you, the customer up front for covered claims. Wait for the EOB." Thanks for this great info...

2013 SRA MEETING/PICNIC

This is a list of members (and their guests) who paid to attend.

SRA Board Member..... Guest

JoAnn Alix-Gagain
Bob Archambault
Mary Fontana
Harry Green
Gail Majewski
Frank Pagerino
Claudia Zerella

SRA Member..... Guest

Krishan Agrawal Bob Auliso
Jeri Ahern
Paul Amore..... Dorothy Amore
Don Anderson
John Alexander
Penny Alexander
Anthony Anastasio..... Anne Anastasio
Jim Armstrong
Frank Balzano..... Anne Balazano
Brian Barrett
Jerry Basil..... Janice Basil
Marion Behm
Jean Benson..... Jean Hanley
Jim Berry
Steve Bertacchini
Charlie Borysewicz
Tom Boylan
Don Bragg..... Barb Bragg & Dawn Krisauage
John Brandt
John Brennan..... Jane Brennan
Robert Brooks
Leslie Burbank
Pete Burdett..... Mike Holland
John Burnham Frank Grimason
Jim Butler
Linda Butler
Irene Campbell..... Robert Campbell
John Cannon
Tom Capiga
Janice Capolupo
Jackie Carlson
Angelo Carpentieri
Al Cerino
David Chauvin
George Chikar
John Chilicki
Ron Christopher
Dave Clark
Jack Codeanne
Darby Connor
Maureen Couglin..... Liz Padden
Carol Couture
Ellen Cramp
Charles Crandall
Eugene Cremers
Maureen Cretella
William Cronan
George Croteau
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Walter Gannon..... Tracey Rogers
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Paul Gill
Joe Giordano
Robert Gordon Jim Leddy
Bill Gleissner Bob Britt
John Goselin..... Donna Goselin
Bill Grady
John Grady William Grady
Rick Grady Marie Grady
Ron Griggs
Joseph Gurzenda Dorothy Gurzenda
Shirley Gustafson
Sam Guy, Jr..... Gail Guy
Bruce Haas
Charlie Haas
Edna Hall Stella Bush
Roy Haney Ann Haney
William Harlan..... John Scafariello
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Marilyn Harvey
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Richard Hebert
Teddi Higgins Julie Minucci
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Tom Isaac		Chet Raczka	
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Frank Jablonski		Barbara Riley	
Madeline Jamele		Dick Riccio	
Gary Jobst		Ronald Richie	
Michael Joyce		Russ Roberts	Hank Wallinger
Dick Kaylor		Dick Robinson	
Ed Kazemekas		Herb Roessler.....	Audrey Roessler
Charles Kelly		Charlie Rogers	
Chris Kohler	Lois Kohler	Sandy Rossitto	
Micheline Kobani	Marie Del Bianco	Grace Rotko	
Cindy Langella	Milam Langella	Judith Rusczyk	
Jim Laske		Lee Russell	Diane Russell
Rich Lavery		John "Cappy" Ryan	
George Leaman	Trudy Leaman	Nancy Sandor	
Teena Leigh	Anson Leigh & Judy Columb	Bob Schulze	
Ernie LeMay	Fernne LeMay	Roy Schumann	
Gloria Leslie		Anna Marie Seraffino.....	Joe Seraffino
Jean Lewis	Ken Lewis	Mary Jo Ferrer	
Joseph Lillis		José Ferrer	
Jeff Linden		Regina Shannon	
Harvey Lockyer	Edee Lockyer	Jerry Shea	
Jackie Lombardo		Miriam Rochon Simmone	
Jack Lozinski	Jan Lozinski	Jane Sinski	
Don Lucian	Mo Lucian	Ed Skudlarek	
Teri Mariano		Rich Skudlarek	
Jim MacBride		Sheilah Slattery.....	Donald Bowdren
John McCarthy		Jabez Smith	
William McDonnell		Elizabeth Smith	
Laura McGill		William Smith	
Frank McKane		Judy Smotas.....	Marianne Hyland
James McNulty	Marilyn McNulty	Ray Squires	Terry Squires
Claire Mari		William Staley	John Staley
Jim Marshall		Richard Stanhope	Janice Stanhope
William Mastriano		Moe Stapleton	Tom Granssen & Joe Rondeau
Joe Mattei		John Sturges	
Bob Mengold		John Sullivan	
Don Mikita		Connie Swanson	
Carl Miller.....	David Martin	Chuck Sweet	
Dick Miller		Robert Tangney	
William Minihan		Bill Teuber	
Daniel Minion	Joanne Minion	Frost Tilt.....	Charles Silva
Lou Moynihan		Amy Torres	
Richard Mulhare		David Torgerson	
John Mullen.....	Bernie Pogodzizuski	Alfred Triana	Ellen Triana
Kevin Mullen		Trum Troemel	
Charles Myer		Herbert Vogel	Edna Vogel
Marion Nero.....	Louis Nero	Gary Vogel	
Donald Nielsen		Christy Vogel	
Harry O'Connell		Ann Veno	
Bill O'Keefe.....	Margaret O'Keefe	Wendy Vining	
Dennis Olson	Greg Brenner	Ed Vitka	
Frances Onofrio		Anne Ward	
Al Page		Bob Walker	Rita Walker
Augie Pampel		Barbara Walz	
Jim Pandaru		Annie White-Thorpe	David Thorpe & Lucille Mays
Ronald Parese		Betty Wilson	
James Patrignelli		Al Woynar	
Frank Piscitelli		James Zagryn	
Bruno Plocharzyk.....	Larry St. John	Joe Zerella	



1. Rich Dinda, Janice Eichenauer ,and Don Despres
2. "The Music Man" Don Hurteau
3. Al Cerino
4. Beverly Gianelli, Edna Hall, Emily McNeil, and Jackie Carlson
5. Jane Sinski
6. Don "the wine stealer" Bragg and his wife Barb
7. Greg Brenner, Dennis Olson, Charlie Borysewicz and Kevin Mullen
8. Tom Capiga, Jim Laske, Ray Dickinson and the "Coach" Ken Dubauskas
9. Larry St. John, Connie Swanson, Frank Grima-son, and Bill Cronan
10. Jim Pandaru, Gregg, Brenner, Dennis Olson, Kevin Mullen John Scafariello and in the back Jabez Smith
11. JoAnn Alix-Gagain, Grace Rotko, Frank Pagerino and Joe Zerella
12. Don Nielson and Bruno Plocharzyk
13. Charlie Myer
14. Irene Daley Campbell



Smishing: A Serious Identity Theft Scheme

By Kelly Santos | Credit.com

Smishing is an identity theft scheme that involves sending consumers text messages containing a link to a fraudulent website or a phone number in an attempt to collect personal information. This scheme is becoming increasingly popular and consumers should know how to determine if they are being targeted by these criminals and how to ensure that their mobile devices are secure.

Earlier this month, the Better Business Bureau warned consumers of smishing, which has become prevalent in the age of the smartphone. Many mobile phone users keep their personal data, like bank account information, stored on their smartphones, but this information can be accessed by criminals through phishing and other scams. One example of a phishing scam is a criminal sending an alert from a bank asking the cellphone user to

follow a link to verify account information, the BBB said, such as "reactivate your ATM card" by entering a PIN.

T-Mobile was also warning its customers of the scheme. Criminals could pose as T-Mobile through a text message, scamming users to enter personal information. However, the cellphone provider said it would "never ask you to 'confirm' or 'verify' your sensitive personal information in an unsolicited SMS text message," so users should know immediately that any text message is a scam. Like the BBB, T-Mobile said users should not reply to such text messages, not click on any link in them and contact the business that the criminal is posing to represent.

Take Action, Avoid Falling For the Scam

Consumers should also send these scam text messages to 7726 (SPAM) to cellphone carriers to have the number blocked, the

BBB said. If the smishing scam included the name of a bank, contact the bank to notify them of the text.

Like phishing, short message service (SMS) text messages, or "smishing," makes consumers think their financial accounts may be compromised, and therefore they follow the fake URL or call a fraudulent phone number even if they suspect it is a scam. But identifying the scam is a consumer's first defense from becoming a victim of the crime.

Consumers should be wary of any message that comes from "5000" or any other number that is not a cell number, Network World reported. A message that is asking a consumer to respond quickly can be a scam, and consumers should stop and think it over before taking action. "Remember that criminals use this as a tactic to get you to do what they want," the article stated.



A look Back: Training for Service

During the 1920s the telephone network was growing fast. To meet the demand, the Bell System started training schools. The very first school opened in New York City in the very early part of the 20th century, and by 1917, the company employed 12 instructors to train new operators.



2014 FORM

SNET RETIREES ASSOCIATION, INC.
P.O. Box 615, Southington, CT 06489

S.R.A. MEMBERSHIP APPLICATION / RENEWAL FORM

Dear Retiree,

Please complete the following information and return the form with your dues and any additional contribution you may be able to make.

PLEASE, PLEASE, PLEASE PRINT

Check one: ☐ New Member ☐ Renewal Date _____

First Name _____ Last Name _____

Address _____ Apt # _____

City _____ State _____ Zip _____ Phone # () _____

Alternate Address Info _____

Phone # () _____ Start / End Months _____

E-mail(s) _____ (We send news items)

Retired from: ☐ SNET ☐ Cingular ☐ SBC ☐ AT&T Year _____

Stockowner ☐ Yes ☐ No

I would like to help: ☐ Serve on the SRA Board ☐ Calling Committee ☐ Legislation Committee ☐ Advertising

Dues: \$15.00 Additional Contribution: \$ _____ Total enclosed: \$ _____

Send completed form with your check to:

SRA P.O. Box 615, Southington, CT 06489

In Memory Of...

Deaths of retirees as reported to AT&T or the SRA.

NAME	City/State of Residence	Date of Passing	NAME	City/State of Residence	Date of Passing
Aiardo, Jennie A	North Haven, CT.....	March 8, 2013	Dodge, Herman S	Henniker, NH	January 28, 2013
Albee, John E	Windsor, CT.....	May 26, 2013	Doiron, Elizabeth H	Hamden, CT	February 13, 2013
Anderson, Bernard W	South Norwalk, CT	April 3, 2013	Dombrowski, Victoria B	Stamford, CT	January 3, 2013
Anderson, Patricia	Woodbury, CT.....	March 7, 2013	Donahue, Donald T	Stamford, CT	June 21, 2013
Andrews, Malcolm G	Farmington, CT	June 9, 2013	Donovan Jr, John J	Vero Beach, FL	February 13, 2013
Avery, Lester S	.....	January 3, 1993	Doolittle, Flavia E	McAllen, TX	May 21, 2012
Bailey, Richard L	Madison, CT.....	March 26, 2013	Drobinski, Zigmund	New Britain, CT	June 7, 2013
Barnes, Leslie C	.....	October 8, 1995	Dube, Barbara P	Cheshire, CT.....	January 13, 2013
Bates, Robert N	Wallingford, CT.....	March 6, 2013	Dunham, Richard G	Hamden, CT	December 17, 2012
Baukat Jr, William G	Surfside Beach, SC.....	June 21, 2013	Ericson Jr, Charles A	Ft Pierce, FL	May 30, 2013
Beaudin, Harold J	Bennington, VT.....	May 18, 2013	Evans, Lloyd	.....	February 24, 1981
Beckwith, Richard	February 17, 1990		Evans, Therese	Chester, CT.....	February 16, 2013
Behun, Lynne C	Seymour, CT.....	May 14, 2013	Evtushek, Elizabeth	Ft Meyers, FL	March 6, 2013
Behm, Gerald	Middletown, CT.....	December 18, 2012	Falana, Hustuf	Coventry, CT.....	May 26, 2013
Benz, George W	Orange, CT	December 22, 2012	Ferraro, Frances	East Haven, CT	June 15, 2013
Benoit, Robert J	Madison, CT.....	June 22, 2013	Freeman, Gladys M	Columbia, CT	January 19, 2013
Beraduce, Rose A	Easton, MA.....	December 22, 2012	Finn, Craig H	Wallingford, CT.....	May 27, 2013
Berry, James T	Waterbury , CT	July 1, 2013	Fitzgerald, Edward D	New Haven, CT	March 22, 2013
Birge, Sumner F	East Granby, CT	July 21, 2013	Frace, Mary D	Nashua , NH.....	April 1, 2013
Bodie, Lucy V	Wallingford, CT.....	January 1, 2013	Franko, Raymond E	Oxford, CT.....	May 13, 2013
Bodman, Beverly	South Thomaston, ME	February 26, 2013	Gardiner, Andrew	Torrington, CT.....	June 26, 2013
Bower, Joseph J	.....	March 1, 1986	Gehrke, Mildred G	Orange, CT.....	April 27, 2013
Bruno, James W	Branford, CT	June 16, 2013	George, Stephen A	Cheshire, CT.....	March 31, 2013
Bucko, John S	Burlington Flats, NY	June 2, 2013	George, William N	Norwalk, CT.....	April 4, 2013
Budahazy, Joseph	Ansonia, CT	July 19, 2013	Georgini, Mary R	Pearland, TX.....	April 13, 2013
Budzeck, Richard F	Norwich, CT	February 1, 2013	Gerke, George L	Southbury, CT	May 12, 2013
Bull, Charles H	Action, MA.....	January 1, 2013	Gesner, Burton W	Madison, CT.....	February 25, 2013
Burns, Laurian M	.....	October 1, 1986	Gibbs, Bernard	Hobe Sound, FL	November 13, 2013
Camillone, Eileen T	Manchester , CT.....	May 30, 2013	Gilbert, Linda M	Hartford, CT.....	April 9, 2013
Carroll, Marcella K	Meriden, CT.....	April 28, 2013	Girch, Martin	Waterbury , CT	March 14, 2013
Charleston, Robert J	Panama City, FL	March 15, 2013	Good, Margaret	Wallingford, CT	May 26, 2013
Christensen, Robert C	Old Saybrook, CT.....	June 11, 2013	Greig, Ernest W	Charlotte, VT	March 9, 2010
Christino, Maria M	Milford, NH	May 14, 2013	Hackett, Joseph F	Southbury, CT	December 16, 2012
Cisto, Paul W	Ansonia, CT.....	January 29, 2013	Hagen, John	Hamden, CT	May 29, 2013
Clancy, Marie M	Seymour, CT.....	February 22, 2013	Halpen Thomas	.....	August 4, 1985
Clark, Jeanne S	Warehouse PT, CT	December 30, 2012	Hamernick, Dorothy T	Norwalk, CT.....	June 18, 2013
Clark, Vincent Jr.	December 23, 1981		Haney, Terry L	Slidell, LA.....	April 21, 2013
Clay, Raymond E	Tucson, AZ	May 9, 2013	Harris, Charles W	Middletown, CT	March 16, 2013
Clough, Violet R	Manchester , CT.....	March 18, 2013	Hart Jr, James W	Bethel, CT.....	March 4, 2013
Collier, Donald	Branford, CT.....	June 16, 2013	Hessinger, Ruth G	Ft Meyers, FL	March 21, 2013
Collins, John J	Southbury, CT	May 11, 2013	Hoey, Margaret	E Dunbarton, Glasgow	January 17, 2013
Condren, Robert J	Newington, CT	February 5, 2013	Hopkins, Wallistein	Middletown, CT	September 22, 2012
Congdon, Madeline F	Willimantic, CT	April 6, 2013	Hoskins, Mark	Amston, CT	February 18, 2013
Conlin, Carlton	Jackson Springs, NC	May 26, 2013	Howland, Margaret M	Orange, CT.....	February 21, 2013
Conway, James H	Stratford, CT.....	January 7, 2013	Hubbs, Francios	.....	March, 1980
Cotter, Christopher M	North Branford, CT.....	December 24, 2012	Hunihan, Richard D	Washington, NH	March 25, 2013
Creaser, Anne P	Branford, CT.....	October 30, 2012	Hyde, Harry W	Fairfield, CT	June 4, 2013
Darling, Paul D	Merritt Island, FL	June 7, 2013	Johnson, Eileen B	Madison, CT	January 23, 2013
Davis, Marcia W	Guilford, CT.....	April 19, 2013	Joyce, Matthew G	.....	September 1, 1993
Deeley, Frank M	.....	December 1, 1982	Karr, William D	Bradenton, FL.....	July 16, 2013
Devine, Eleanor R	Hamden, CT.....	April 3, 2013	Katkauskas, Mary M	Manchester , CT.....	February 13, 2013
Devylde, Lillian C	Stamford, CT.....	December 29, 2012	Keating, Anna S	Cheshire, CT.....	January 19, 2013
Dickshinski, Maria F	Milford, CT.....	March 31, 2013	Kelly, Betty S	West Hartford, CT.....	June 1, 2013
Dobbs Tutoli, Patricia	Bridgeport, CT.....	February 11, 2013	Kelly, Thomas F	.....	December 1, 1979

In Memory Of...

Deaths of retirees as reported to AT&T or the SRA.

NAME	City/State of Residence	Date of Passing	NAME	City/State of Residence	Date of Passing
Kennedy, Charles E	Marathon, FL	December 17, 2012	Ralston, Richard O	Northford, CT	April 21, 2013
King, Sidney A		December 1, 1980	Rand, Joanne P	Uncasville, CT	March 20, 2013
Koteles, Robert C	Bridgeport, CT	June 4, 2013	Randall, Gwendlyn	Hamden, CT	December 4, 2012
Krajewski, Elizabeth	East Haven, CT	June 27, 2013	Regan, Dolores	North Branford, CT	June 2, 2013
Kristoff, John M	Hamden, CT	July 28, 2013	Ringstad, Gerard G	New Hartford, CT	February 1, 2013
Kurtz, Harry W	Thomaston, CT	July 18, 2013	Roback, Frederick	Newington, CT	February 18, 2013
Lamb, Richard H	Rock Hill, SC	January 17, 2013	Roberts, Anella D	Fairfax, VA	January 17, 2013
Lombardi, Elizabeth	Port St Lucy, FL	January 21, 2013	Roche, Joseph E	Hamden, CT	May 24, 2013
Luscinkas, Bernice T	Newington, CT	June 8, 2013	Rosa, Vita N	Waterbury, CT	January 24, 2013
Lynch, John	Simsbury, CT	June 7, 2013	Ryalls, Alma F	East Haven, CT	April 6, 2013
Magness, Thomas E		March 11, 1994	Ryan Jr, James J	Englewood, FL	November 15, 2012
Marchand, Paul L	South Windham, CT	June 12, 2013	Santiago, Terri	Clearwater, FL	June 15, 2013
Marinan, John V	Columbus, GA	April 28, 2013	Schlesinger, Irving H	Cheshire, CT	January 14, 2013
Matascik, George W	New Britain, CT	February 3, 2013	Schmidt, Ronald C	Sarasota, FL	February 5, 2013
Martin, Mildred S	Ansonia, CT	July 13, 2013	Scinto, Mary Ann	Cheshire, CT	May 8, 2013
Mason, Edna M	Huntsville, AL	April 7, 2013	Schoenfeld, Walter C	East Hartford, CT	December 16, 2012
Mathews, Patrick	Hamden, CT	August 9, 2013	Shaw, Waldo A		January 1, 1983
McCue, Michael J	La Ceiba	December 2, 2012	Sherwood, Lorraine H	Westerly, RI	February 6, 2013
McGann, Amelia H	Manchester, CT	June 18, 2013	Shortell, Allen	Beacon Falls, CT	August 17, 2013
McGowan, Audry A	Manchester, CT	January 9, 2013	Shukis, Blanche M	Palmyra, ME	May 8, 2013
McGuinness, Eleanor A		October 1, 1972	Smith, Gail S	Norwich, CT	December 4, 2012
McIntyre, Lucille H	Oxford, CT	December 11, 2012	Squinobal, George F	Huntington, CT	December 15, 2012
McLaughlin, Susan R	Voluntown, CT	June 12, 2013	Steiner, Donald G	Sarasota, FL	May 15, 2013
McLeod, Richard T	Torrington, CT	April 24, 2013	Stock, Shirley	Waterbury, CT	April 20, 2013
Mele, Louis G	North Haven, CT	July 3, 2013	Stravecky, Eleanor F	Stratford, CT	April 26, 2013
Menditto, Helen L	Newington, CT	January 2, 2013	Sullivan, Robert J	Trumbull, CT	December 24, 2012
Mirabella, Rose A	Hartford, CT	April 1, 2013	Sullivan, Robert T		October 13, 1995
Moran, Charles I	Monroe, CT	January 16, 2013	Swinsick, Eugene E	Plantsville, CT	May 2, 2013
Morris, Alberta K	Bloomfield, CT	January 13, 2013	Tencza, Joseph S	New Milford, CT	July 11, 2013
Mulligan Jr, Walter B	Claremont, NC	January 12, 2013	Tenukas, Frank J	Bristol, CT	February 2, 2013
Murphy Jr, Thomas P	Salem, CT	May 7, 2013	Theis, Thomas I	Milford, CT	July 12, 2013
Murphy, Thomas P	Columbia, MO	April 19, 2013	Thompson, Ronald	North Haven, CT	July 5, 2013
Murzin, William W	Hudson, ME	May 30, 2013	Thurrott, Gladys	Meriden, CT	June 20, 2013
Nash, Wayne F	Lebanon, CT	April 26, 2013	Todd, Elizabeth	Bethel, CT	May 3, 2013
Newcomb, Mary E	Meriden, CT	March 15, 2013	Trickett, Nelia B	North Haven, CT	February 15, 2013
Nephew, Joyce	Palm Bay, FL	February 9, 2013	Turgeon, Jr. Joseph		November 15, 1981
Newton, Pauline B	Guilford, CT	July 4, 2013	Van Alstyne, Walter E	Derby, CT	February 15, 2013
Niederschmidt, Virginia H	Meriden, CT	March 20, 2013	Voegtli, Helen A	Madison, CT	December 11, 2012
Noto, Leah M	North Haven, CT	April 20, 2013	Wade, George	Wallingford, CT	May 24, 2013
Obrien, John D	Naples, FL	June 21, 2013	Watkins, Janet R	Bristol, CT	February 5, 2013
Olcavage, Judith M	Fairfield, CT	April 5, 2013	Watrous, Louise E	Mystic, CT	June 11, 2013
Oneil Jr, Thomas D	Bethel, CT	March 17, 2013	Weber, Christine D	Plantsville, CT	July 27, 1994
Parks, Harriet C	Ansonia, CT	June 29, 2013	Weir, Rosemary M	East Haven, CT	June 16, 2013
Passick, Richard J	West Haven, CT	July 12, 2013	Wells, Margaret M	Branford, CT	April 28, 2013
Pearce, Albert E		November 28, 1987	Weted, Adele	Branford, CT	May 16, 2013
Peck, Jack B	Thomaston, CT	April 16, 2013	White, John W	Fairfield, CT	February 11, 2013
Perry, Marie B	Shelton, CT	September 29, 2012	Wilbur, Evelyn A	Kittery, ME	January 20, 2013
Peterson Jr, John E	Berlin, CT	April 20, 2013	Wilcoxson, John A	Littleton, NH	April 17, 2013
Peterson, Roger N	Cheshire, CT	April 23, 2013	Williams Catherine	Waterbury, CT	June 16, 2013
Pfeil, Dean A	Kensington, CT	January 28, 2013	Williams, Joleen	Wallingford, CT	August 14, 2013
Pisano, Ann C	East Haven, CT	April 14, 2013	Willoughby, Albert E	Longwood, FL	February 5, 2013
Pollard, Karen D	Seymour, CT	January 14, 2013	Winzer, Alfred J	Milford, CT	May 9, 2013
Pope, Raymond B	Oxford, CT	July 11, 2013	Wizorek, Theresa M	Kensington, CT	January 23, 2013
Popovich, Robert S	Meriden, CT	March 4, 2013	Worrall, Charlotte	Inverness, FL	November 7, 2012
Quinlan, Mary A	Waterbury, CT	April 13, 2013	Zelek, Raymond		January 27, 1991

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WE SALUTE AND THANK
ALL OF OUR VETERANS
VETERAN'S DAY NOV. 11th

"The budget should be balanced, the Treasury should be refilled, public debt should be reduced, the arrogance of officialdom should be tempered and controlled, and the assistance to foreign lands should be curtailed lest Rome become bankrupt. People must again learn to work, instead of living on public assistance."
– **Marcus Tullius Cicero - 55 BC**

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