

Volume 18 · Issue 1

SNET RETIREES ASSOCIATION, INC

SPRING 2015

SRA Writes to Frontier Executive and Consumer Council

The SRA sent the following letter to Frontier Communications Senior VP and General Manager Paul Quick. We are pleased that Frontier has currently committed to continuing with the discount plans we as retirees have and we wanted to acknowledge that and ensure that Frontier is aware of the SRA's commitment to the retirees of CT.

Frontier Communications
Att: Mr. Paul Quick
Senior Vice President & General Manager, CT
Three High Ridge Road
Stamford, CT. 06905
February 26, 2015

Dear Mr. Quick,

I am writing to you for several reasons today. The first is to introduce the SNET Retiree Association, Inc. (SRA) to you and Frontier Communications. We are a nonprofit organization comprised of retired management and union people from SNET, SBC, and AT&T East. The group was formalized in 1998 at the time of the takeover of SNET by SBC. The goal at that time was to ensure the current retirees would be protected in the areas of pensions and healthcare provisions that had been provided by SNET for many many years. The DPUC at the time acknowledged the issues and included protection provisions in the final decree.

We continue to be advocates for all retirees from those enterprises today by inviting newer retirees to join as well. Our role is to assist our members (and their dependents) who join

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AT&T Retiree Wireless and U-verse Discount Program Notification

Dear Retirees:

As a new or existing participant we would like to notify you of some key aspects of the discount programs which are as follows:

- 1. Effortless Enrollment: At the new AT & T Employee & Retiree Discount Enrollment Self -Services Site, www.att.com/dep you can review discount plans, order new services, and enroll for available discounts. Take a few minutes to review your account(s) and make sure you have the best plans and products for you and your family.
- 2. Manage Your Account Anywhere, Anytime:
 Don't forget that you can shop and manage your account from your laptop, tablet or smartphone.
 You can login from www.att.com/myatt or download the app from your mobile device at www.att.com/myattapp for anytime access to your account.
- **3. Discount Terms & Conditions:** For new and current participants in AT&T Employee Discount

Programs (Retired Employees), your continued enrollment in the discount plan(s) after this notice constitutes your acceptance of the Terms and Conditions which include:

- Enroll in paperless billing and receive your bills electronically*
- Make payments through available payment method options not requiring a credit/debit card**
- Discount program participation may not be combined with other consumer-offered promotions
- AT & T may use your personal account information for internal purposes, like sending you special offers. We may also use your information anonymously and in aggregated (grouped) fashion to study how retirees are using the d iscount programs and in other ways that would improve our service.

A copy of the updated Terms and Conditions may be found at the end of this correspondence.

TAKE ADVANTAGE OF SOME GREAT U-VERSE AND WIRELESS DISCOUNT OFFERS AVAILABLE.*** HAVE YOU HEARD?

30% off- all applicable **Wireless Rate Plans** and features on up to two accounts in your name including 40% off select accessories

50% off-AT&T Wireless Home Phone is a low-cost altern ative to traditional home phone service - get unlimited local and long distance calling for only \$10 a month! To learn more visit att.com/whp.

50% off - AT&T Wireless Home Phone and Internet provides you with ultra-fast Internet access and unlimited local and long distance calling f or \$15/month when added to your 10GB or higher Mobile Share Value plan; or choose a standalone plan with unlimited local and long distance calling and up to 30GB of montly data allowance. To learn more visit att.com/whpi.

^{*}System implementation for eBill w1th paper suppress1on will begin after Augu st 1, 2015

^{**}System implementation for credit and for debit card restrictions will begin after Aug ust 1, 2015

^{***}Wireless Discount: Eligibility restrictions apply. Discount applies to eligible wireless lines of service on up to 2 accounts & includes 30% off of plans including voice, data & messag1ng serv1ce, & 40% off eligible accessories. Discount may not be combinable with other discounts/c red its & may be changed, discontinued, or terminated at any time without notice. If you are eligible to receive the discount, and once you are enrolled you can visit www.att.com/DEP at any time for eligible accessories & full discount requirements. General Wireless Service Terms: Subject to Wireless Customer Agreement. Credit approval required. Coverage & services not available everywhere. Other charges & restrictions apply & may result in service termination. Other Monthly Charges/Line: May include taxes, & fed./state universal service charges, Reg. Cost Recovery Charge (up to \$1.25), gross receipts surcharge, Admin. Fees, & other government assessments which are not government required charges.

only.

PLEASE READ these Terms and Conditions very carefully:

As a participant in the AT & T Employee Discount Program (EDP) you are subject to all of the following Terms and Conditions. Failure to adhere to these Terms and Conditions will result in the loss of any discount and removal from participation in the program. EDP is not a contract or assurance of compensation, continued employment, or ERISA benefit of any kind. AT&T, in its sole discretion, reserves the right to amend, modify, change or discontinue all or any part of the AT&T Employee Discount Program at any time.

- You are eligible to participate in the AT&T Employee Discount Program (EDP) for retired employees if you satisfy the post-employment eligibility rule in the applicable comprehensive medical program.
- Discount eligibility is limited to those areas or markets where AT&T provided service and products are available.
- All AT&T service account(s) must be registered in the name of the eligible retiree who must be financially responsible for payment on all accounts that are discounted in his/her name.
- To maintain eligibility, all AT&T accounts for which the retiree is financially responsible must be current and in good standing.
 - » As new services or accounts are opened, any retiree who has an unpaid balance on any AT&T account (including any balances that may be charged off or are in collections) will be required to provide proof of payment and will be ineligible to add a new service account for so long as the balance remains unpaid.
 - » In the event that a retiree fails to make timely payments, all normal collection procedures will apply. Further, all unpaid accounts may be suspended until payments are received.
- Business accounts are not eligible to participate in the EDP.
- Participating in the EDP does not modify, alter or supersede any existing contracts between you and AT&T. You will remain subject to all requirements of any applicable contracts and service agreements (along with the requirements to resolve disputes by arbitration as specified therein) including, without limitation: AT&T Wireless Customer Agreement, AT&T High Speed Internet Terms of Service, and AT&T U-verse® Voice and TV General Terms of Service. If there is a conflict between the EDP Terms and Conditions and any other cont ract between you and AT&T, the provisions of the other contract will take precedence over the EDP Terms and Conditions.
- Discounted AT&T residential services (i.e., U-verse® High Speed Internet, U-verse® TV and U-verse® Voice) must be registered in the name and social security number of the eligible retiree and are only available for services provided at the eligible retiree's primary home address which may be determined by AT&T's billing system and the
 - official address of record maintained to provide your post-employment medical benefits.
- Retirees are not eligible to concurrently participate in the EDP and any other type of consumer-offered

- promotional/discount plan, unless otherwise stated in a special, limited-time only, product-specific retiree offer.
- Discounted AT&T service account(s) are intended for personal use only. Resale of any discounted product andjor service is expressly prohibited and may result in disqualification from the EDP and removal of the discount.
- AT&T may periodically review a retiree's personal AT&T account profile in order to do things like confirm discount eligibility and compliance with discount program requirements.
- AT&T may use your account information for marketing to you or in anonymous and aggregate fashion to improve our services and customer experience. AT&T may use retiree contact information, unique identifiers, personal AT&T account profile and related activity to help improve AT&T services, for instance as a part of anonymous and aggregate AT&T retiree product utilization and EDP participation rate reports, marketing campaigns to encourage retiree participation in the EDP, or AT&T retiree product surveys. Retiree personal account
 - » Eligible retirees who participate in EDP must sign up for AT&Te-Bill (electronic bill) with paper suppression (cancel receipt of paper billing).

information will be used for AT&T internal purposes

- » Eligible retirees must also pay bills for all discounted services via a method that does not utilize a credit or debit card. Accept able methods of payment include:
- » Automatic bill payment (Auto-Pay) which allows the payment to be drafted from a checking or savings account at your financial institution
- » One-time payments on att.com or by phone using your checking or savings account
- » Online banking/bill-pay through the website of your financial institution
- » Personal check, money order or cashier's check via U.S. mail
- » Cash, money order, cashier's check or personal check at automated payment stations within Company-owned retail stores

ACKNOWLEDGEMENT AND AGREEMENT

By participating in the Employee Discount Program and receiving program discounts you acknowledge and agree to satisfy all requirements specified in these Terms and Conditions, which may be modified or amended from time to time. If you do not agree to any of the requirements in the Terms and Conditions (including subsequent modifications or amendments) your sole recourse is to discontinue participation in the Employee Discount Program which will result in the removal of any associated program discounts from your account. If you discontinue participation in the Employee Discount Program you will remain responsible for the obligations associated with any existing contract for service between you and AT&T.

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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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All Employee and Retiree Communication Questions & Answers

The Terms and Conditions indicate that I must enroll in paperless billing and receive my bills electronically. Why is that required?

The terms and conditions require eBilling because it reduces overall costs for AT&T by eliminating the manufacturing and postage expenses, is environmentally friendly, and is in line with our Digital/Mobile First objectives.

What is an eBill?

An electronic bill, also known as "eBill", is simply an electronic version of your paper bill that you can view and pay online. Current and past eBills can be viewed, printed or filed online for record-keeping if needed.

You will be required to provide an email address when you register for your eBill which will be used to provide your monthly notification. You will receive an email notification each month when your latest bill is available.

How do I enroll in eBill/Paperless Billing?

You can manage this and other AT&T account activities through myAT&T.com

- First, log in at www.att.com/ myatt.
- If you haven't already registered, click on "Register Today."
- Hover over Billing section at

"Q&A" Continued on Page 5

The winners from our fall contest who correctly identified folks' names missing in the pictures are:

William Reval, Jim Panderu, Sherri Becker, Bill Tubeur and Mary Collier.

Each had their 2015 membership fee to the SRA waived.

Visit The SRA Web Site at www.snetretirees.org

"Q&A" Continued from Page 4

the top of the page.

- Select Paperless Billing.
- Click the button to enroll in Paperless Billing.
- Select Enroll.
- Confirmation is automatically sent. That's it.

Additional assistance:

- If you have an AT&T Access ID with multiple linked accounts, click the Select button and choose the account you want to enroll in paperless billing.
- Select Enroll. For AT&T Access ID linked accounts, you must enroll each account in paperless billing.

How do I update my email address or confirm it is current and accurate for eBill purposes?

Then, while still logged on, please also confirm accuracy of your email address:

- Select Manage paperless billing.
- If you have an AT&T Access ID with multiple linked accounts, click Select and choose the account for which you want to update your email address.
- Select Update notification settings.
- Select Edit next to Billing Contact Information and update your email address.
- Select Save Changes.
- You must enroll each of your accounts in paperless billing.

Why can't I pay with a credit or debit card?

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 contcted 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

The terms and conditions of the discount program require payment methods that do not result in additional costs to AT&T. The approved payment methods allow us to offer the discount without incurring unnecessary additional costs to the business. The recommended payment method, direct debit from a checking or savings account, is simple, safe, and secure.

What should I do if I'm enrolled in AutoPay now with a credit or debit card?

You must change your method of payment in your AutoPay enrollment for each of your accounts (wireless, U-verse, etc.) to a checking or savings account. Make this change in the Account Management section (Billing & Usage > Payment Options) of your account at www.att.com).

What is meant by disclaimer at bottom of memo that states "System implementation for eBill with paper suppression will begin after August 1, 2015"?

After August 1, 2015 system changes will be implemented that will suppress the release of a paper bill to AT&T employees and retirees receiving a discount on their AT&T mobility and U-verse services. Therefore it is extremely important to ensure you have registered for your online account and confirmed your email address in order to receive the monthly notices that your bill is available.

What is meant by disclaimer at bottom of memo that states "System implementation for credit/debit card restrictions will begin after August 1, 2015"?

After August 1, 2015 system changes will be implemented that will block all payments by credit or debit card for AT&T employees and retirees receiving a discount on their AT&T mobility and U-verse services. It is important that you update your payment method if you are enrolled in auto-pay to ensure your payment is made.

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Apps Especially Useful for Retirees

By JONAH BROMWICH

The EyeReader app will magnify text on a hard-to-read menu.

Many smartphone applications can be particularly useful to retirees with time to manage their lives and pursuits. The apps listed below can help keep track of finances, plan trips and generally make life in retirement a little easier.

TRAVEL Perhaps the most appealing thing about retirement is the freedom to travel. The best travel apps simplify the logistics and planning that go into any major trip. Free to download and use, Skyscanner easily searches for and books flights. The app is so intuitive that you should beware if you have a guick trigger finger: It's tempting to reserve a cheap flight to Tokyo without thinking twice about it. Skyscanner's customizable searches are also useful. If you're simply not up for a long layover or flying after midnight, the app can take those conditions into consideration when picking the best flights.

If you are traveling domestically, check out Localeur once you arrive at your destination. Available in New York, Los Angeles, Washington, Austin, Tex., and other United States cities, Localeur provides recommendations from locals about where to go and what to do while in their city. Multiple suggestions are often compiled by a single user ("the tastiest fried chicken in Atlanta," etc.) so once you have determined that you like someone's taste, you can continue to return to that person's favorite places.

FILM For frequent moviegoers, Moviepass is worth considering. The service charges \$30 a month (\$35 in some places) but a subscription covers one film every 24 hours, from among major films in major theaters. If you live in New York City and plan to see at least three films a month, it pays for itself.

SIGHT AIDS Hyperopia, or farsightedness, is not a major concern at the movies, but it can be a killer when you're trying to get a bite to eat afterward. To magnify the text on a hard-to-read



menu, try EyeReader. It's a one-trick service that can substitute for bifocals in a pinch. And holding your smartphone over a menu doesn't make you look like a fogy; you will look as if you are about to Snapchat your grandchildren the menu items at their favorite restaurant. (It's a great way to make table companions jealous.)

Another similar useful service comes in the self-explanatory Big Keyboard. The app makes it easier to see which letters you have just typed on the iOS touch screen.

FINANCE One of the main concerns retirement is managing finances. Betterment offers customizable plans for investing in index and exchangetraded funds. The app does not aggressively push customers to take risks, instead providing responsive advice and guidance. While some may consider apps an unsafe way to deal with financial planning and savings, Betterment's professionalism and ease of use go a long way toward soothing those fears. There is a fee, however. Betterment charges 0.15 to 0.35 percent of the money it manages annually.

BRAIN TRAINING Some doubts have been cast on the efficacy of brain-training services like Lumosity, which offer entertaining little games under the premise that they keep the mind sharp. But some apps are meant to teach you something specific. Brainscape is a platform for digital flashcards that can help you learn subjects as diverse as Spanish, basic physics and bartending. It's easy to use, whether you have a moment to relax during a commute or you're settling down for a longer period of study.

Duolingo does not have Brainscape's wide range of subjects, but it, too, is a good way to study on a foreign language. Though neither app will grant you fluency, either should at least give you the confidence to greet your hosts in Italian on your next trip to Rome (which, of course, you will have booked through Skyscanner.)

AARP AARP provides a suite of apps to retirees or those approaching retirement, many of them quite useful. The flagship app (which is listed in the app store simply as AARP) is full of news, tips and ephemera that will be of interest to baby boomers — last week, the app featured an article on Bob Dylan's career, along with others on caregivers and Americans who refuse to retire.

The Member Discounts app alerts you to deals available based on your AARP membership status. You might be shocked by how much money you can save just by living to a certain age — in which case; the Member Discounts app is a good wake-up call.

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the SRA in many areas as we have evolved. Those areas include benefits, pensions, insurances and discount programs. We have also presented shareholder proposals to AT&T with success. We are often called upon by AT&T to be "ambassadors" with our membership to assist in the roll out of important changes that impact retirees.

We have an Executive Board with currently eight members and a sound relationship within AT&T's corporate executives and managers.

Another reason for writing to you today is retirees are afforded a concession on their residential products (as you know) and kudos to Frontier for continuing that program when AT&T sold the business to Frontier. On behalf of the SRA membership, I thank you. We hope that the discount programs will be continued in the future as our preferences are to continue supporting Connecticut businesses and workers. It would be in everyone's best interests to do so, I am sure. If Frontier should determine that changes to those discounts are necessary we would hope you would provide us an opportunity to discuss the matter prior to a final decision being rendered. Also of interest is we cannot make any changes to our accounts with Frontier or we lose the discounts completely even if it is an upgrade. Why would that be? We would think an upgrade would be advantageous to Frontier.

One other area that is of concern for many consumers and not just retirees was a "vacation turn off" option that was available under SNET and AT&T that is no longer available to the end users when inquiring to do the same with Frontier. This allowed the consumer to pay a \$5 per month fee for their land lines when away on extended vacations. There were also provisions for TV and Internet and that has been lost to all CT. consumers with this sale. When inquiring about it, the Frontier service representatives are unable to do this, and express regrets and hopes that it will be available soon. At best it is difficult to understand why it was available one day and not the next with a change of control. Your competition in both CT. (and in the near term FL. too) markets this to their customer which is a great advantage to those with dual homes as I am sure you can understand.

We understand as consumers and former employees in this industry how difficult a cutover and turnover can be and some even have experienced it firsthand in the past. We do recognize the effort put forth by all Frontier employees and appreciate the commitment to the Connecticut residential customer going forward.

I hope the concerns and product issues raised in this letter can be addressed in the near term.

If I or the SRA can be of any help in the future we hope that you will contact us directly.

Sincerely, JoAnn Alix-Gagain President, SRA 203-217-8880

cc: State of CT. Consumer Council SRA Executive Board SRA Membership Page 8 S.R.A. News

AT&T Differentiates Connected Car and Home Control Offerings with Linked Service

By JOAN ENGEBRETSON

The ability to control home security and control systems from a "connected car," announced today, could further differentiate AT&T's strategy in both the connected car and the home security and control markets.

AT&T's connected car strategy is to provide modularized platform auto makers to create their own connected car offerings. Today's news gives auto makers the ability to add the ability to control AT&T's Digital Life home management system from that platform. AT&T already has inked deals with several automakers involving connected car, which in turn is generating substantial wireless service business for the carrier. This is rather different from the strategy of some other wireless carriers in the connected car market. Verizon, for example, to be emphasizing seems an after-market approach.

AT&T already has a differentiated strategy in the home security and control market as well. Unlike some other service providers operates company its central monitoring station and can use its own wireless data service for communications between the control and the central station, which ultimately could enable the



company to offer the service nationwide. (Customers also gain the ability to control the system from any smartphone through a protected interface.)

Cable companies, in contrast, rely on landline broadband for communications with a third-party central station, effectively limiting service to their cable service footprint and potentially generating narrower monitoring margins because of the third-party approach. Meanwhile, Verizon stopped selling its initial home control product and has yet to offer a monitored service.

Connected Car and Home Control are still considerable There unknowns about AT&T's Digital Life offering for the connected car, however unknowns that could determine the success of the service. An ATT spokesperson declined to answer several questions from Telecompetitor about the new connected car capability including:

Whether the company is partnering with other service providers to provide wireless connectivity for the connected car in other countries — although it would appear that it must be. Today's press release touts the ability of "a single carrier to wirelessly enhance and connect products across the globe."

Whether AT&T will bill the car company or end users for monthly wireless service

Whether AT&T will put a data cap on monthly data usage

Instead the company gave us PR-speak, stating only that "Automakers have a variety of different business models and service plans for their connected car services, so the pricing and structure of their plans will be dependent on the services the OEM seeks to offer."

Medical Coverage "Underwriting"

There has been dialog regarding "underwriting" (aka: medical questions) if you want to change your coverage from what you have currently under the Private Exchange Networks. The SRA received the following question from a member and we obtained the direct answer from Aon and AT&T that will help you in advance. It is cumbersome and very detailed driven as all things involved with healthcare these days. Be sure you read everything, before doing anything

Q: "I realize that "we" retirees affected by the transition to the private exchange were not subjected to underwriting." But, "If I "sign up" for the Medigap plan I have for 2015 again in 2016, and/ or if I elect a different Medigap plan, am I subject to underwriting each and every year?.....moreover what are the specific caveats associated with underwriting?"

A: Medigap Renewals – If a retiree stays with their current Medigap plan, as long as they continue to pay their premiums, the coverage will continue. They will not need to answer medical questions each year in order to maintain that Medigap coverage.

Medigap to Medigap – If

 a retiree wants to move
 to another Medigap plan
 (whether it is a plan with the same carrier or a new one),
 the retiree can expect to be asked medical questions. This can actually be done anytime

during the year – no need to wait. There are exceptions based on carrier or state rules, but their Advisor will know how to assist the retiree accordingly.

- Medigap to Medicare Advantage – During the annual Open Enrollment Period (Generally October 15th – December 7th each year) a retiree can enroll in a Medicare Advantage Plan or new Prescription Drug Plan. These 2 types of plans never ask medical questions. (Note: There are restrictions on enrolling in a Medicare Advantage Plan for individuals with ESRD).
- Medicare Advantage to Medicare Advantage OR PDP to PDP- During the annual Open Enrollment Period (Generally October 15th – December 7th each year) a retiree can enroll in a Medicare Advantage Plan or new Prescription Drug Plan. These 2 types of plans never ask medical questions. (Note: There are restrictions on enrolling in a Medicare Advantage Plan for individuals with ESRD).
- Medicare Advantage to Medigap – There are two pathways here.
 - "Trial Right": There are very specific scenarios under which a "trial right" period may apply. For example, the "trial right"

- period allows you to "try" an individual Medicare Advantage plan for a period of time, and then move to a Medigap plan with guaranteed issue rights within the first 12 months of enrollment. However, it does not cover movement from one Medigap plan to another. You can learn more about the very specific situations in which this applies by going online to medicare.gov or by talking to your Benefits Advisor.
- 2. Medicare Advantage Disenrollment Period: This year, the timeframe for this special period was Jan 1st – Feb 14th. During this time, a person could dis-enroll from a Medicare Advantage Plan to get back to basic Medicare. This also allows a person to enroll in a Prescription Drug Plan (Guaranteed Issue) and a Medigap plan (may be Guaranteed Issue, dependent on state/carrier rules, but safest to assume medical questions will be required).

Note – you can only change your Medicare Advantage and prescription Drug plans (i.e., move to a different Medicare Advantage or prescription drug plan) during the Annual Open Enrollment Period, unless you have a qualifying event providing a Special Enrollment Period. Page 10 S.R.A. News

























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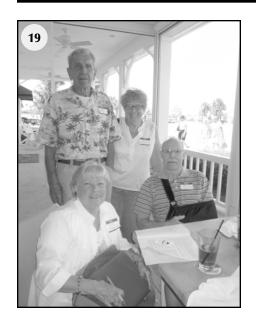
























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Retirees and Their Guests Attend Florida Lunch Meetings

Names for Pictures

- Walt Ehman with Barbara and Tom Puffer
- 2. Bev Duggan and Wolf Mezger
- 3. Fran and Mary Lou Coyle
- 4. George Lyon and his guest "Jimmie Dunick
- Fran Coyle and Lorriane and John "Cappy Ryan"
- 6. Roy and Ann Haney with Dwight and Penny Johnson
- 7. Michelle and Arden Therriault
- 8. Ruth "Hoppy' Hopco, Joe and Dot Gurzenda and Dwight Johnson
- 9. Front L to R: Roy DePizzol, Beverly and John Sullivan; standing L to R: Gary Slesinski, Gene Hildreth and Dana Lips
- 10. StandingL to R: Barbara Kajda, Marty Dirga, Diane and Joe Hirbour seated Peggy and Guy Elwood
- 11. Tom Paholski, Tony Palermo, Robert Rusconi and Bill Kaliszewski.
- 12. Herb Luce and David Nelson
- 13. Lee and Sally Skeels
- 14. Ann and James Fay
- 15. Sally Bronson and Albert Burdge
- 16. Sharon and Mike Celotto
- 17. Marilyn, Betty and EdPhelan
- 18. Gen Welch, Gene Kapusta and Mary Ellen Gallagher
- 19. Seated Ginny and Gerry Chadwick with Don and Carol Douton
- 20. Frank Depgen (Carol was rehearing for a play)
- 21. JoAnn Alix-Gagain and George Ducharme
- 22. Jan and Jack Lozinski
- 23. Larry Beck, Fred and Nancy Mitchell
- 24. John Greenwood and Cliff Powers
- 25. Pete Burdette, Bill Harlan and Jeff Fisher
- 26. Cliff and Vera Powers and Maryann Greenwood
- 27. Maureen O'Connor, Patti Ducharme and Laurel Garon
- 28. Eleanor and Henry Crowell
- 29. Don and Carol Topazio
- 30. Cynthia and Bill O'Donnell
- 31. Dale and Vivian Matthews
- 32. Linda and Henry Wallinger
- 33. Elizabeth and Tony Longo
- 34. Nancy and Les Larrabee
- 35. John and Betty Anne Lynch
- 36. Norris Buchter and his guest Betty Sutherland
- 37. Nils and Barbara Lindroth
- 38. Marilyn and Jim McNulty
- 39. Audrey and Herb Roessler
- 40. Lou Marinelli and Walt Ehman
- 41. Joann and Sal Votto
- 42. Mo and Don Lucian
- 43. Ginny Hoffford and Mo Lucian
- 44. John and Barbara Mulvey



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2015 FLORDIA LUNCH MEETING PAID ATTENDEES & GUESTS

February 17th Ft Myers Beach							
MEMBERS	GUESTS						
JoAnn Alix-Gagain	GOL313						
loe Burke							
Joseph Correale	ludv Campo						
Francis Coyle							
Mary Lou Ćoyle							
Beverly Duggan	Rolf Mezger						
Walter Ehman	9						
George Hartmann	Joanne Hartmann						
George Lyon	Jimmie Dunick						
George Lyon	Barbara Mulvey						
Tom Puffer	Barbara Puffer						
Norman Regnaud							
John "Cappy" Ryan							
	Karen Brooks						
February 24th Jen	sen Beach						
MEMBERS	GUESTS						
JoAnn Alix Gagain							
Sally Bronson	Albert Burdge						
Richard Frawley	<u> </u>						
Joseph Gurzenda							
Roy Haney	Ann Haney						
Ruth "Hoppy" Hopco							
Ed Isaacs							
Pat Isaacs							
Dwight Johnson							
Robert Lombardi	Noland Murphy						
Tim Moriarty	I LALL						
Richard Nadeau Ken Powchak	Linda Nadeau						
Tierr to tremain							
Joyce Szczoczarz ArdenTerriault	Michelle Terricult						
Glenice Trainor							
Charles Waldo	,						
Charles Waldo	Ellida vvaldo						
March 4th The Vil	lages						
MEMBERS	GUESTS						
JoAnn Alix-Gagain							
George Beebe	Janet Beebe						
Frank Boergermann							
Ralph Bushnell	Jane Bushnell						
Gerry Chadwick							
Virginia Chadwick	_						
Roy DePizzol	Bonnie DePizzol						
Marty Dirga							
Carol Douton							
Don Douton	D						
Guy Elwood	Peggy Elwood						

Gene Hildreth

MEMRERS	CUESTS
March	12th Venice
John Sullivai	
Beverly Sulli	าก
	Paula Slesinsk
Sally Skeels.	Lee Skeel
	Diane Russel
	ii June Ruscon
Tony Palerm	
Tom Paholsk	Marcia Paholsk
David Nelso	
Herb Luce	·
Dana Lips	Barbara Lip
Bill Kaliszev	кi
Barbara Kajo	
Diane Hirbo	·Joe Hirbou

MEMBERS	GUESTS
JoAnn Alix-Gagain	
Larry Beck	
Norris Buchter Bett	y Sutherland
Pete Burdett	Jeff Fisher
Sharon CelottoMic	
Eleanor CrowellHe	enry Crowell
James Cyr	Pauline Cyr
Frank Depgen	
Carol Depgen	
George Ducharme	
Patti Ducharme	
Walter Ehman	
Mary Ellen Gallagher	
Laurel Garon	Frank Garon
John GreenwoodMaryann	Greenwood
William Harlan	
Kenneth HoffordVirg	ginia Hofford
Gene Kapusta	
Lester LarrabeeNa	ncy Larrabee
Nils LindrothBark	oara Lindroth
Antonio LongoEliz	
Jack Lozinski	. Jan Lozinski
Don Lucian	
John LynchBetty	/ Anne Lynch
Lou Marinelli	
Dale MatthewsVivi	
James Mc NultyMari	lyn McNulty
Fred MitchellNa	incy Mitchell
Paul O'Brien	
Maureen O'Connor	
Cynthia O'DonnellBi	ll O'Donnell
Ed Phelan	
Ma	arilyn Phelan
Clifford Powers	.Vera Powers
Herbert RoesslerAuc	drey Roessler
Don TopazioC	Carol Topazio
Joann VottoSa	Ivatore Votto
Henry WallingerLin	da Wallinger
Genevieve Welch	

Connect America Fund Could Boost Five Carriers' Annual Revenues by \$717 Million by 2020

By JOAN ENGEBRETSON

Phase II of the Connect America Fund, targeted to get underway soon, offers substantial "financial upside" for five of the nation's largest price cap carriers. according to telecom financial analysts at Bernstein Research. In a research note issued yesterday, Bernstein analysts estimated that the five carriers – AT&T, Verizon, CenturyLink, Frontier Windstream – could see revenues climb by more than \$700 million annually (\$717 million) by 2020 without major increases to their capex as a result of the CAF program.

Bernstein analysts expect CAF II to begin in a few weeks and to offer a total of about \$1.7 billion annually through 2020 to the five carriers to bring broadband to areas of their local service territories where broadband isn't available today or is available only at low speeds. Although carriers will no longer receive traditional Universal Service funding, they will collect more money than they did previously - in most areas at least, the analysts said.

The analysts' revenue estimates assume carriers' average monthly revenue per user is \$50, the build-out takes five years and the carriers achieve 70% take rates over four years. The 70% take rate might seem high compared to what the carriers see in large metro areas but considering that each carrier will be the only

broadband provider in an eligible territory, and considering that the nationwide broadband take rate is about 70%, that could be a reasonable number.

Another assumption is that carriers will accept all of the funding they are offered, as Bernstein expects they will. As Telecompetitor has previously reported, carriers must accept or decline CAF funding on a state-by-state basis.

If declined, funding for a state will be awarded through a competitive bidding process. Participants will be allowed to bid on a more granular basis, eliminating the need to commit to building out an entire state, and the winning companies will be those that offer to deploy broadband at the lowest level of support. Incumbent carriers will have the option of turning down the funding they are initially offered, then later bidding in the reverse auction.

Connect America Fund: Impact by Carrier

AT&T and CenturyLink stand to get the most CAF II funding – about \$530 million and \$500 million respectively, on an annual basis, according to Bernstein. That's about \$170 million more for AT&T annually than the carrier gets in USF support today. For CenturyLink that number is

about \$160 million.

Frontier is expected to be offered about \$300 million annually - about \$155 million more than it gets in USF, while Windstream and Verizon are likely to be offered about \$190 million and million, \$150 respectively. numbers Those represent about \$90 million and \$20 million more, respectively, than each carrier currently gets in USF money.

Other notable information from the Bernstein analysts:

The FCC plans to hold a reverse auction by 2019 for ongoing support for the buildterritories after out 2020. But although competitors theoretically could win funding in that auction, Bernstein analysts argue that the incumbents will be in the best position to win the ongoing subsidy. They added that they "would not be surprised if funding levels remain relatively constant."

According to the FCC cost model upon which CAF funding will be based, the median perlocation providing cost of broadband \$26.85 averages monthly nationwide. Between 10% of and locations nationwide have a cost-to-serve well above the median and are unlikely to receive broadband service without a subsidy.

The FCC ultimately plans to offer a CAF program for smaller rate of return carriers but details of that program have not yet been resolved.

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In Memory Of...

The name of the retiree is not listed until the family officially reports the death to the company, so at times you will see a date of death that is months old. The death of an active employee or a retiree can be reported by calling the Fidelity Service Center at 1-800-416-2363 and then following the prompts.

Last Name	First Name	City	ST	<u>Date</u>	Last Name	First Name	City	ST Date	
AHERN	TERENCE J	DATAW ISLAND	SC	10/9/2014	FLEMING	THOMAS S	WETHERSFIELD	CT15-Jan-	15
ALBANESE	MICHAEL	STAMFORD		. 22-Nov-14	FLETCHER SR.	RICHARD P	MIDDLETOWN	CT 8-Aug-	
ALLARD	CHARLES J	FT MYERS		17-Jul-14	FLORENTINE	JOSEPH	HOBE SOUND	FL2-Jan-	
AMATO	TYLER J	NAUGATUCK		. 28-Sep-14	FREDRICK	PATRICK J	East Lyme	CT6/20/20	
ARTEAGA	HERNAN D	ORLANDO		22-Jul-14	GARCIA	DORIS D	HAMDEN	CT10/8/20	
BAKER	ROBERTA J	MERIDEN		2-Aug-14	GASPER	ROBERT J	HADDAM	CT11/3/20	
BAMBERG	DONALD A	GUILFORD		7-Aug-14	GATES	RONALD H	MANCHESTER	CT16-Jan-	
BARTHOLOMEW	MARIE M	ENFIELD		11-Jan-15	GESNER	PHILIP H	WESTPORT	ME8/17/20	
BARTON	FRANCIS	MIDDLEBURY		9/27/2014	GIAIMO	MAURA J	NORTH HAVEN	CT 11-Nov-	
BEGER	CLAIRE W	BRISTOL		10/11/2014	GUNTERMAN	JOSEPH E	WATERBURY	CT 27-Nov-	
BERADUCCI	CARMELA R	NEW PORT RICHEY			HADDAD	GEORGETTE P	WATERBURY	CT10-Jul-	
BERGSTROM	MARY H	ASHLAND		27-Jul-14	HAIGIS	BARRY	MADISON	CT11/22/20	
BESS	NATHANIEL	DECATUR		10/10/2014	HALSTED	ROBERT F	BRIDGEWATER	CT9/3/20	
BIANCHI	FREDERICK	NORTHFORD		9/13/2014	HEMBY	FLORENCE	NORWALK	CT9/1/20	
BLOCK	KENNETH F	DELAND		. 28-Dec-14	HEMPHILL	GERALD W	UNIONVILLE	CT 15-Aug-	
BOLDUC	ALCIDE F	PLAINVILLE		2-Jan-15	HERDMAN JR	CHARLES	WOODSVILLE	NH 11/3/20	
BRADLEY	DAVID W	BLOOMFIELD		13-Jan-15	HERRMANN	THOMAS S	WATERBURY	CT 1-Dec-	
BROUILLARD	ANN B	WATERBURY		1-Sep-14	HILL	PATRICIA Y	NEW MILFORD	CT2-Jan-	
BROWN	KENNETH R	EAST HARTFORD			HOPKINS	JOHN B	MADISON	CT11/14/20	
BRUNELLI	EMMA G	EAST HAVEN		10/12/2014	HUDSON	DONALD E	MADISON	CT 5-Sep-	
BRYANT	ELEANOR R	NEW HAVEN		9/19/2014	HUDSON	DOREEN O	MADISON	CT 5-Sep-	
BULGREN	MARION L	CEDAR FALLS		10/3/2014	INKSTER	SHELDON	MADISON	CT9/20/20	
BURKE	WILLIAM A	MANCHESTER		. 16-Dec-14	JANCZYK	ALEXANDER	WETHERSFIELD	CT10/22/20	
BURLAND	MARY M	WOODRIDGE		7/13/2014	JASPERSOHN	ELLSWORTH	N BRANFORD	CT6-Jan-	
BUTLER	DONALD P	OLYMPIA		. 31-Dec-14	JELLIFFE	JOAN G	BRANFORD	CT25-Jan-	
CAHILL	DENNIS	WINDSOR		11/17/2014	JOHNSON	KENNETH W	BLOOMFIELD	CT 26-Dec-	
CALAMARI	CARROLL	WATERFORD		10/28/2014	JOHNSON	ROBERT	WEST HAVEN	CT31-May-	
CALLAHAN	CHARLES B	BRISTOL		3-Dec-14	KALATA	FRANK J	PALM BAY	FL28-Jan-	
CARDELLA	NEIL A	TOLLAND		12/8/2014	KELLY	FRANCIS J	NEWINGTON	CT11/11/20	
CASO	EVA MARIE	BRANFORD		9/25/2014	KIRK	DONALD R	PLAINVILLE	CT10/17/20	
CLOUSE	RAYMOND T	EAST PALATKA		. 10-Sep-14	KURKOWSKI	TERESA R	BELMONT	NH 3-Aug-	
COLEMAN	GEORGE L	WINSTED		8/26/2014	LADRIGAN	JANET M	WATERBURY	CT 25-Dec-	
COLQUIT	LILLIAN K.	GREENSBORO		. 20-Aug-14	LAMB	DANA M	NEW HAVEN	CT 10-Dec-	
CONGER	NANCY C	KEY WEST		. 17-Dec-14	LANDA	BARBARA M	NORWALK	CT 8-Nov-(
COUGHLIN	WILLIAM V	WEST HAVEN		10/10/2014	LAUDANO	JOSEPHINE C	NEW HAVEN	CT18-Jul-	
DAGOSTINO	DOLORES	NORTH HAVEN		. 18-Aug-14	LECZA	RONALD E	BRANFORD	CT 10/11/20	
DANN	ALAN	BRATTLEBORO		9/7/2014	LEHMAN	JEAN R	NEW HAVEN	CT 11/6/20	
DAVIS	MADELINE T	GLASTONBURY		. 24-Dec-14	LESLIE	GLORIA B	BRANFORD	CT8/27/20	
DESPIERRE	DONALD L	HAMDEN		8-Dec-14	LEWIS JR	RICHARD J	COLCHESTER	CT 18-Sep-	
DUMMAR	GEORGE T	BRANFORD		9/28/2014	LITTLE	JOHN W.	EAST HARTFORD	•	
DURKIN	LUCILLE S	BOCA RATON		10/7/2014	LIVERMORE JR	RAY W	VERNON	CT 29-Nov-	
DWYER	ARLINE C	SALEM		11/19/2014	LOGEE	MURIEL C	MILFORD	CT 10/4/20	
ELLIOTT	HARRY A	THOMPSON		. 25-Dec-14	LONGEST	DORIS B	N FT MYERS	FL8/1/20	
FALVEY JR	ARTHUR J	FRANKLIN		3-Feb-14	MAFFUCCI	PASQUALE	WETHERSFIELD	CT 9-Dec-	
FICOCIELLO	MARY Y	EAST HAVEN		11/11/2014	MAILHOT	DOROTHY B.	WESTMORELAND		
FINNEGAN	BERTHA M	OLD LYME		. 21-Nov-14	MAIORANO	HELEN M	ORANGE	CT 29-Sep-	
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Last Name	First Name	City	ST	Date	Last Name	First Name	City	ST	Date
MARQUARDT	FRANCES	SALEM	CT	8-Nov-14	SAVASTANO	LAVINIA	BRANFORD	CT	. 25-Dec-14
MARTINE	CHARLOTTE	STRATFORD	CT	.16-Jun-14	SCHIPKE	RACHAEL M	MERIDEN	CT	10/21/2014
MARZIK	ROBERT	WALLINGFORD		30-Dec-14	SCHUTZ	ANTHON N	HINGHAM		. 24-Aug-14
MASELLA	STEPHEN J	Milford		8/1/2014	SCHWARZ	CHARLES W.	STRATFORD		2-Aug-14
MATTHEWS	THEODORE	LIVERPOOL	NY	13-Sep-14	SCIARRA	JOHN D	BRANFORD		8/28/2014
MAYNES	WILLIAM W	ENGLEWOOD		.15-Jan-15	SEIPOLD	LORETTA L	EAST HAVEN		10/28/2014
MCGUIGAN	WILLIAM	BEAUFORT	SC	.8/27/2014	SIMLER	JAMES R	GUILFORD		. 29-Aug-14
MCGUINNESS	JOHN L	SOUTHBURY	CT	.9/30/2014	SIMONS	JACK ARTHUR			8/23/2014
MCGUIRE	EDMUND	HAMDEN	CT	.9/25/2014	SINANIS	TERESA V	RALEIGH		26-0ct-14
MCKAY	CLAIRE B	SAC0	ME	26-Aug-14	SMITH	ROBERT H	STRATFORD		1-Dec-14
MILLER	CHARLES J	MICCO	FL	.9/26/2014	SOLTES	MILDRED B	TRUMBULL		2-Sep-14
MILLER-JOHNSON	THELMA J	EAST HARTFORD	CT	.10/2/2014	SPEHAR	MARK J	MADISON		. 25-Sep-14
MINARD0	Barbara Lee	LEHIGH ACRES	FL	25-Aug-14	SPOONER	KATHERINE W	HENDERSONVILLE		•
MOQUIN	PATRICIA G	MERIDEN	CT	23-Aug-14	STANTON	JOHN	Berlin		7/25/2014
NEAL	EDWINA B	NORWICH	CT	5-Sep-14	STOY	HEDY A.	VENICE		2-Aug-14
NICHOLS JR	WILLIAM B	SHELTON	CT	11-Dec-14	STRETCH	JEAN M	GUILFORD		29-Jul-14
NICKSE	HERBERT T	SHELTON		12-Sep-14	STROM	MICHAEL H	FARMINGTON		9-Jul-14
NORTON	RHEA A	WESTBROOK		6-Nov-14	SULLIVAN	HELEN M	HAMDEN		. 26-Aug-14
O'CONNOR	WINIFRED M	WEST HAVEN		9-Aug-14	SWANSEN	NORMAN C	WATERFORD		23-Jul-14
O'HARA	JANE W	SEYMOUR		3-Sep-14	THOMPSON	WINIFRED B	ANDOVER		9/3/2014
OLIVER	PRISCILLA	SHORT BEACH		10/25/2014	TIERNEY	CLAIRE M	MERIDEN		9/22/2014
PACAPELLI	CARL V	BRANFORD		.24-Jun-14	TOLOMEO	ANGELA M	MCDONOUGH		3-Jan-15
PAL0	GRETTA S	S BURLINGTON		8/7/2014	TRUELOVE	MILDRED	SOUTHBURY		11/18/2014
PARKER	ELLEN M	MADISON		19-Aug-14	TYSON	DARRELL	HAMDEN		. 29-Nov-14
PARRINO	MICHAEL J	WINTER SPRINGS			UNGER	ELAINE B	OLD LYME		. 12-Dec-14
PARZYCH JR	VAL W	NORTH WALES		22-Jul-14	VACCARO	ANN U	STAMFORD		18-Jan-15
PETERSEN	LILLIAN R	HAMDEN		4-Jan-15	VELCOJSKI	JANET L	NIANTIC		2-Aug-14
PETERSON	KARL A	BRANFORD		7/2/2014	VIENS	BARBARA D.	LECANTO		17-Jul-14
PIOLUNEK	FRANK M	EAST HARTFORD			VOETS	JOSEPH C	VIERA		6-Aug-14
PIRIE	ROSE B	STAMFORD		10/10/2014	WAGNER	BARRIE	NEW HAVEN		9/17/2014
POIRER	ROGER	ADAIRSVILLE		10/30/2014	WALKER	JIMMIE W	FAIRFAX		. 31-Dec-14
POLLETTA	JOHN R	NORTH HAVEN		2-Jan-15	WALSH	ROSE K	OLD SAYBROOK		8-Aug-14
QUICK	JOHN W ROBERT W	BRISTOL WEST HAVEN		.9/27/2014	WENZEL	ROBERT H	KENSINGTON		27-Jul-14
REILLY	VIRGINIA S	GROTON		10/28/2014 24-Dec-14	WHITE	DELORES W	NEW HAVEN		29-Jun-14
RICCITELLI	ANTHONY	WEST HAVEN		21-Aug-14	WHITE	JAMES B	SAN DIEGO		25-Jan-15
RICH	PHILIP A	DURHAM		9-Jan-15	WHITNEY JR	GEORGE L	HURON		6/14/2014
RICHARDSON	GORDON W	SPRING HILL		9-5an-15 . 30-Apr-14	WILSON	GLADYS P	EAST HAMPTON		11/8/2014
RILING	JACK W	SOUTHBURY		20-Apr-14	WILSON	ROBERT F	Branford		10/6/2014
ROBINSON	DONALD G	WATERBURY		11/23/2014	WINTERS	GRETHEL W	HYANNIS		27-Jun-14
ROLLINS	WALTON F	Milford		12/14/2014	WOLTER	MARY	STRATFORD		. 24-Aug-14
RUSSELL	FRANCES H	BETHLEHEM		7-Aug-14	WYNNE	HELEN T	STAMFORD		19-Jan-15
RUSSO	MARY A	HAMDEN		<i>1-</i> Aug-14 10/25/2014	YORKS	VIRGINIA L	WILLIMANTIC		9/16/2014
RYAN JR	ROGER F	HAMDEN		.10/8/2014	YOUNG	JOHN W	BRANFORD		11/14/2014
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SRA Gifted With Memorabilia

At the Venice, FL lunch meeting on March 12th retiree longtime SRA member Norris Buchter generously gave to the SRA numerous historical items from his days at SNET including newspaper past articles, Telephone Times, a hard cover book on the history of the telephone in America and the world celebrating 100 years and an original pedestal desk telephone with original wires attached.

The phone first appeared in black finish in 1910. They were made of cast brass and later years in steel. The dial center is original showing the phone number, police and fire numbers as well a local business's advertisement for the area. (Before Yellow Pages?).

He was also kind to gift us with a metal and ceramic medallion with the bell logo shown here in pristine condition.

Norris was the installer in

November 1949 when the 100,000 telephone was installed and at that time three out of every four New Haven families had service Norris was the original host of the FL SRA meetings dating back to 1998 held in Tarpon Springs when 172 retirees and guests attended. And today he is still driving from the Tarpon Springs area to Venice to see us each year.

Our sincere thanks Norris for being a keeper of the bell!!!





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MEMBERSHIP
APPLICATION, NEWS
ITEMS, PICTURES, etc.

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and join us on Facebook, too!

"DON'T get officious.
You're not yourself
when you're officious
- That is the curse of
a government job."

-Harold and Maude (1971)

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