



Lucent Retirees Organization

www.lucentretirees.com

May 2007

The LRO Connection

LRO Annual Report for 2006 & Spring 2007 Newsletter

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

Membership Challenge

The LRO has journeyed a long way since being formed in early 2003. With membership approaching 11,000, we can be proud of this accomplishment in such a short period of time. But, we have a long way still remaining. The regional directors are the principal driving force for enlisting new members, however they require our help. Through our associations with former co-workers, we are the individuals who know where retirees live and socialize.

If only half of our membership accepted the challenge of enrolling two new LRO members over the remaining months of 2007, we could double our membership, which is important for the success of the organization. **PLEASE** accept the challenge - - help us contact and enlist new members!! Your Regional Director is available *in any way necessary* to assist your efforts.

LRO Dues - 2007

If you have already paid your current year's dues, we thank you. If you have not sent in your dues, please do so by completing the application at the end of the newsletter accompanied by your check or money order made out to LRO, Inc, and mail to: **LRO, P.O. Box 1535, Cranford, NJ 07016**. If you have Internet capability, your dues can be paid via credit card by accessing the LRO website at: www.lucentretirees.com. Dues are \$25 for annual enrollment or \$350 for Lifetime membership. Individual contributions are always welcome.

Do not send cash.

In response to many member requests, an email payment notification routine was officially implemented last February, advising members their dues were last paid 12 months ago. A similar notification will be repeated each month. For non-email members, a notice will be sent out in mid year via U.S. mail reminding members that their dues for the current year have not been paid.

Grassroots Network - A primary tool for legislative action

organizations in an attempt to effect legislation for the protection of pensions and benefits. This includes a legislative agenda impacting pension plan funding and disclosures, health care, and tax issues on pensions and benefits. In the NRLN, a number of the old Bell System retiree groups and retirees from other major corporations share many common items of interest with the LRO.

A prime tool to accomplish the NRLN's Legislative Agenda is the Grassroots Network and the Capwiz system. This system allows members of the LRO and other NRLN

The LRO is a member of the National Retiree Legislative Network (NRLN), joining with sixteen other retiree

(Continued on page 5)

INSIDE THIS ISSUE

- PRESIDENT'S PERSPECTIVE
- ANALYSIS OF LRO SURVEY
- LRO BOARD & REGIONAL DIRECTORS
- MEMBERSHIP CHALLENGE
- TREASURER'S REPORT
- KEY FOCUS IS MEMBERS' BENEFITS
- GRASSROOTS NETWORK
- MEMBERSHIP FORM

Be Cautions of Bogus PayPal Emails ...

Many LRO members use PayPal to pay for their LRO annual dues through the LRO website. Some LRO members have received bogus emails falsely claiming to be from PayPal. These scam emails request information about your PayPal account. **DO NOT** respond to any requests for information about your PayPal account. PayPal would like these bogus emails forwarded to spoofer@paypal.com.

The LRO Connection

I want to begin this column by thanking the 3,742 LRO members who took the time and put forth the effort to respond to the online LRO opinion survey. At the same time, I want to explain to those members who do not have Internet access that we did not mail out the survey because of the associated expense and volunteer effort that would have been required to administer a print survey.

If those members who do not have a computer would like to review the survey results, please ask a relative or friend with a computer to use theirs or go to a library and link to www.lucentretirees.com/Survey-Summary.htm. If these members have comments not addressed by the feedback in the survey they can email their comments to the LRO at lro_message@lucentretirees.com or send a letter to LRO, P.O. Box 1535, Cranford, NJ 07016.

The LRO members' input provided through the survey was extremely valuable to the LRO Board during our planning meeting in Dallas on March 22 – 24. We spent more than half of the meeting on presentations about the content of the survey results and in discussions about how we would take action based on what members stated are their priorities.

Topping the list of priorities is pension protection. That is followed by the need to do whatever possible to preserve what remains of our healthcare and life insurance benefits. The vast majority of members endorse the LRO's support of the lawsuits filed by Lucent retirees regarding the elimination of the Death Benefit and the erosion of healthcare benefits. Further, members indicated that they recognize the importance of the LRO's alliance with the National Retiree Legislative Network (NRLN) and their work to get Congress to pass legislation providing greater pension and benefit protections.

Some members told us that more attention should be directed to issues of concern to formerly represented retirees and to pre-age 65 retirees and future retirees. The LRO Board made a commitment to do these.

Also, members emphasized the need for the LRO to continue to grow its membership so that we achieve even greater strength in numbers. The LRO Membership Director, Andy Guarriello, and the Regional Directors will continue to work on growing our membership. You all can help by encouraging other retirees to join the LRO.

As part of the survey, 434 individuals volunteered to assist the LRO in various ways. These offers of assistance are greatly appreciated. The Regional Directors will follow up with those volunteers to thank them and to request additional information as to their interests and capabilities. As specific needs for assistance are identified, the volunteers will be asked to help the LRO.

Beyond the analysis and discussion of survey results, the LRO Board members participated in discussions focused on benefits and pension issues. Jerry Hanley, chairman of the LRO Benefits Team, described the team's preliminary objective to provide LRO members with viable (affordable, timely and sustainable) benefit information as to resources, various choices and options for healthcare and life insurance.

Bill Kadereit, LRO Legislative Affairs Director, reviewed the NRLN's 2007 Legislative Agenda. The LRO and the sixteen other retiree associations support the NRLN Legislative Agenda that is focused on several ways to reduce healthcare costs for retirees and to further protect the assets in pension plans. The NRLN Legislative Agenda can be accessed via the NRLN link in the Legislative section of the LRO website or at <http://www.nrln.org>. The next presenter was Bob Martina, the

(Continued on page 3)

LRO Board of Directors

President – Ken Raschke - kraschke@triad.rr.com - Phone: 336-765-9765
Mail Address: 231 Pinetuck Lane - Winston-Salem, NC 27104

Vice President – (Vacant)

Secretary - Eli Shaff - retiredelishaff@aol.com – Phone: 972-307-5777
Mail Address: 3224 Prestonwood Drive – Plano, TX 75093

Treasurer – Bob Janish - rajanish@att.net – Phone: 908-276-7596
Mail Address: 208 Richard St. - Cranford, NJ 07016-2546

Board Member – Mike Bard – mbard1@earthlink.net – Phone: 910-270-2394
Mail Address: 515 Olde Point Road – Hampstead, NC 28443

Board Member– Charles Graves - jgraves@austin.rr.com - Phone: 512-266-7138
Mail Address: 6818 Oasis Pass - Austin, TX 78732

Membership Director - Andy Guarriello - andyguarriello@yahoo.com -
Phone: 469-892-0540

Mail Address: 6605 Castle Pines Drive, Plano, TX 75093

Legislative Affairs Director – Bill Kadereit – bkad@sbcglobal.net - Phone: 972-722-5928
Mail Address: 2308 Versailles Court – Heath, TX 75032

Communications Director – Ed Beltram – edbeltram@msn.com - Phone: 719-687-6157

Mail Address: 420 Fairfield Lane – Woodland Park, CO 80863

Regional Directors

New England (MA, ME, NH, RI, VT) – Paul Bayliss – bayliss@suscom-maine.net
Phone: 207-725-1431 Mail Address: 5 Wren Drive – Topsham, ME 04086

Northeast (CT, DE, NJ, NY, PA) - Patricia Smith - patriciaa_2@yahoo.com
Phone: 908-889-5757 Mail Address: 1133 Tanglewood Lane - Scotch Plains, NJ 07076

Mid Atlantic (DC, MD, NC, SC, VA, WVA) - Hal Worley - hworley@triad.rr.com
Phone: 336-725-3603 Mail Address: 839 Glen Echo Trail – Winston-Salem, NC 27106

Southeast (AL, FL, GA, KY, MS, TN) – Walt Ehmer - wiehmer@att.net
Phone: 770-392-0935 Mail Address: 1785 Brandon Hall Drive – Atlanta, GA 30350

Southwest (AR, KS, LA, MO, OK, TX) – Bob Allen – vetb@bellsouth.net
Phone: 318-797-5804 Mail Address: 10090 Chenier Point – Shreveport, LA 71106

North Central (IL, IN, MI, OH, WI) – John Woodruff – jwcepi@sbcglobal.net Phone: 317-846-6496
Mail Address: 12444 Pebblepoint Pass - Carmel, IN 46033

Mountain (AZ, CO, IA, MN, ND, NE, NM, SD, UT, WY) Pete McCarthy - prm806@comcast.net Phone: 520-529-8828
Mail Address: 4288 N. Placita de Sandra – Tuscon, AZ 85718

West Coast (CA, HI, NV) - Jerry Hanley - hanley5545@gmail.com Phone: 805-473-3536
Mail Address: 920 Wigeon Way - Arroyo Grande, CA 93420

Pacific Northwest (AK, ID, MT, OR, WA) – Walt Greenwood – wgreenwood@ix.netcom.com Phone: 425-257-3219
Mail Address: 618 View Ridge Drive, Everett, WA 98203

The LRO Connection

*(Continued from page 2) **From Ken Raschke** President's Perspective*

LRO and NRLN Grassroots Coordinator, who described his on-going efforts to recruit state and congressional district leaders to establish working relationships with members of Congress and their staff members.

(Included with this newsletter is a letter from Jim Norby, NRLN President. Please take the time to read his letter. I hope you will become a personal contributor to the NRLN to fund its legislative efforts on behalf of America's retirees.)

We held conference calls with two of the three attorneys representing the Lucent retiree plaintiffs in the Death Benefit lawsuit. Although the U.S. District Court Judge granted Lucent's summary judgment motion to dismiss the lawsuit, the decision is being appealed to the U.S. 3rd Circuit Court of Appeals. The attorneys shared with the LRO Board their thoughts about what they intend to include in their appeal briefs. Also, the LRO's legal counsel--who is also one of the Death Benefit lawsuit attorneys--informed us that he expects to soon see progress on the continuation of the healthcare benefits lawsuit pending against Lucent.

Chuck Graves, a retired Bell Labs attorney and currently an LRO Director, discussed his views on what changes are needed in ERISA (Employee Retirement Income Security Act) laws to provide greater protection for pension plans. Chuck brought a guest to our meeting who is a retired actuary with more than thirty years of experience in working with defined benefit pension plans for large corporations. He discussed his willingness to assist the LRO - - working through the NRLN - - in recommending to Congress ways to provide pension plan participants with greater disclosure on the status of their pension plans. We will be working with him and the NRLN on this issue in the months ahead. The LRO Board members spent time sharing their individual views on how the LRO can best serve its members in the future. You'll hear more about this as specific actions are identified.

On Saturday, the closing morning of our meeting, the LRO Board conducted a Town Hall type meeting with LRO members from the Dallas area. That provided us with opportunities to get acquainted, to talk about the LRO's activities, and to respond to the members' questions. We intend to hold future LRO Board meetings in cities where there are large numbers of LRO members and will conduct Town Hall gatherings to enhance communications with our members.

In closing, I commit to all that the input that so many LRO members have provided through the survey will remain on the LRO Board's 'radar screens' for a long time. We will produce email and newsletter articles that address the issues that surfaced in the survey so that you all know the actions we are taking with regard to the identified priorities.

From Bob Janish

Treasurer's Annual Report

The year 2006 was interesting for LRO, and in general, for all of us associated with Lucent Technologies. From the LRO's perspective, we were encouraged by an increase of 1,018 new members throughout the

year, bringing our total of active members to 10, 614 by year-end. We registered our highest member payment ratio (58%) since being formed four years ago. Correspondingly, our financial performance was equally impressive. The largest single item of expenditure was directed toward enhanced legal guidance and support, as the LRO dedicated many of its key initiatives toward achieving a better understanding of our rights as Lucent retirees.

On the more general side, Lucent was involved in a merger with Alcatel last November, leaving retirees with additional questions and greater concern about their retirement benefits, creating more complex challenges for all of us in the months ahead. Our universal bond is to ensure we all work toward common goals oriented toward preserving and protecting the rights of retirees.

Our strong financial performance would not have been possible without the loyalty and support from you, our members. We thank each of you for remaining a vital part of the LRO and, hopefully, some time in the future we all can look back and reflect on our role as persons who made a difference. Also, with the LRO being a total volunteer organization, it is of equal importance for us to recognize the day-to-day efforts of the operational support team performing in the background that we often take for granted. Our hats are off to Bob Lear, our accountant, Ray Gilday, our dues bursar, Joe Sciulli, our webmaster, Dom Gurrera, our electronic mail coordinator, and Charlie Flint, our U.S. mail czar. We are exceptionally grateful for the efforts of each of these volunteers, as well as for the hard work of our officers and directors, and the many others who have participated in supporting our efforts.

The LRO Connection

A Key Focus for the LRO Is Members' Benefits

The LRO Benefits Team has decided its focus is on how to both advocate for, and assist in supporting, all of our members in making their own decisions as they navigate through their life choices in:

- Making the best uses of their existing benefits from Alcatel-Lucent and/or
- Determining what alternatives may be worth their consideration.

To help achieve results with this focus, several Board members and other volunteers formed the Benefits Team [the so-called "B-Team"]. A "Benefits" page with useful information on benefits issues has been added to the LRO website at www.LucentRetirees.com/BenefitsTeam.

The LRO Survey really helps!!

The recent LRO survey had a number of key questions designed to assist us in scoping out the range of priority issues you, our members, see as critical in the benefits and pension related categories. And it provided us with a clearer sense of how to best address your most critical requirements, expectations and concerns.

Key items to report:

The survey responses clearly indicated that our members need the following kinds of actions and assistance:

- Help with specific questions about existing plan offerings from Lucent.
- Advice and assistance in getting clear answers about current benefits AND other potential options for coverage – possibly including tools to assist with the choices that need to be made for yourselves and your dependents.
- Active advocacy to achieve positive, constructive, engagement with Alcatel-Lucent Leaders in preserving and protecting retiree benefits and pensions.
- Support of appropriate political and, potentially, legal actions to further our members', and all our retirees', interests, and to help protect what was promised to us. The B-Team and other key LRO Board members, with the LRO Board's endorsement, are currently acting on our members' input from the survey, message boards, etc. to deliver specific progress and results in these areas:
 - More and Better Resources and Tools for your uses on our website to help with existing issues and to help you to navigate through to the best available information about critical questions you may have as well as the possible options you might explore.
 - A plan for how to address each member's own "next steps" in the event some important changes occur in the benefit offerings from Alcatel-Lucent. There are indications that sometime this year some form of Alcatel-Lucent announcement will be made that will directly relate to the retiree benefit plan options and choices. Through direct contacts, our own experience, and the expertise of benefit professionals, the B-Team will try to identify a clearer understanding, specific to retirees' interests and circumstances, as to what next steps might be taken. We will also attempt to develop tools and guidance for you regarding how you might evaluate and, potentially, make appropriate choices that are best suited to your own personal needs and financial situation.

How can you help us in these efforts?

For success there are several things that must occur – all of which require the involvement of our members:

- ***First, SIZE does matter!!*** To gain and to sustain effective momentum, we need as broad a membership base as possible and that means active and engaged members! We need every member's help in conducting real, positive, and effective outreach to all retirees each one of us knows – encouraging them to join the LRO so we can grow our ranks. The recruitment of new LRO members will strengthen our voice and enable the LRO's strongest voice toward achieving a positive, organized, advocacy of results most beneficial to retirees. A large and growing membership will help us as we seek to identify options and new benefit choices that often require credible size and scope for suitable coverage with affordable pricing.
- ***Volunteer.*** The survey offered us a large list of folks who indicate that they will help. For many years in Western Electric, Bell Labs, Teletype and their "successors", this noble and notable tradition has been a standard that is admired by many. Clearly, we need to craft a sizable set of things to get done. We hope you will make the job more achievable by identifying where you can help, by responding to the "B-Team's" requests for action, and by helping when the needed grassroots political advocacy is called for and mobilized.
- ***Use the tools.*** As tools and information are added to our website, please make it a practice to stay informed. Tell us what you think and what you'd like us work on! We can sustain momentum and deliver more and better results if we stay focused on a few top areas that help the most. ***Focus requires feedback!***

Thanks from your Benefits Team

The LRO Connection

(Continued from page 1) Grassroots Network (cont.)

associates to receive alerts on legislation impacting them and to easily send emails to communicate their views to U. S. Representatives and Senators. The Grassroots Leaders may also interface directly with members of Congress.

It is VERY important to understand that, while the NRLN lobbies hard in Washington on behalf of the LRO and its other affiliated members, the NRLN does not buy lunches, dinners, make election contributions or do other things requiring cash. The NRLN makes its case in Washington and relies heavily on its Grassroots Network (you) to help influence members of Congress through Capwiz messages and back home in person visits. That is our strength. A major success in 2006 was the passage of the Pension Protection Act http://www.nrln.org/letters_Norby/AJNORBY_8_08_06membres.htm The 40,000 emails sent by you and retirees from other NRLN associations were influential in this matter. You made a difference!

Bill Kaderait of the LRO is the NRLN's Vice President for Legislative Affairs. Bill and the NRLN Legislative Committee solicit input from NRLN associations as part of the process of setting the legislative agenda and planning the calendar for each year. In order to really understand how the NRLN works and to gain an understanding of what the grassroots network is asked to deliver, please review our 2007 LRO/NRLN Legislative agenda at: <http://www.nrln.org/current-top-priorities.htm>.

LRO members with email automatically receive NRLN Capwiz Action Alert messages asking them to go to <http://www.nrln.org> where they can easily send prepared messages to members of Congress.

The Grassroots Network must have at least one Congressional District Leader in all 435 Congressional Districts. The LRO has the responsibility to coordinate this effort in 14 states, and may also pick up the responsibility for a 15th state - - Tennessee. Other NRLN Retiree Associations have the responsibilities for other states.

The LRO has done well in some states and not so well in others. Below is a scorecard for the LRO, state by state, along with the names and email addresses for the volunteers serving as State Grassroots Leaders. If you don't know what district you are in go to: <http://capwiz.com/abtr/dbq/officials/?lvl=C>.

Grassroots CD Leader Responsibilities Include:

Prime: Send emails to U.S. Representatives and Senators.

Secondary: Make personal contact with local offices of members of Congress on NRLN positions
Attend "town hall" meetings with U.S. Representatives and Senators.

Encourage other retirees in your congressional district to sign onto Capwiz and to contact legislators.

We have an e-package with all the information and links you will need to do this job which doesn't take much time at all to handle the "prime" responsibility. Please don't shy away, it's easy to do and can be fun.

If you live in a state not under LRO Grassroots control and wish to participate as a CD leader I'll be happy to forward your contact information to the state leaders for your state. (I haven't had a turn down yet.) Contact me at rfjm9870@aol.com. Also, we take volunteers from other Retiree Associations, particularly where we have no LRO members in a CD. I'm looking forward to a strong response from LRO members,

States where we need Congressional District (CD) Leaders

	State	CDs	Filled	CDs Leaders Needed	State Leader	email State Leader w/ copy Bob Martina	Phone #
1	Alaska	1	1	none 100%	Lena Ward	pbsltw@worldnet.att.net	907-344-8529
2	Arkansas	4	1	1,3,4	Tom Nordengren	pattomnor@msn.com	501-225-5388
3	Georgia	13	7	1,2,5,8,11,12	Walt Ehmer	wjehmer@att.net	770-392-0935
4	Illinois	19	7	1,2,4,5,8,9, 11, 12,16, 17,18,19	Manuel Munguia	mmunguia@comcast.net	630-323-0277
5	Indiana	9	3	3,4,6,7,8,9	John Woodruff	jwcepi@sbcglobal.net	317-846-6496
6	Kansas	4	2	3,4	Rick Enwold	renewold@cox.net	785-271-8186
7	Kentucky	6	0	1-6 all	Bob Martina @	rfjm9870@aol.com	318-797-5419
8	Louisiana	7	7	none 100%	Bob Martina	rfjm9870@aol.com	318-797-5419
9	Missouri	9	2	1,3,4,5,7,8,9	Charlie Waldren	CWALD35@AOL.COM	816-453-5181
10	Mississippi	4	4	none 100%	Bob Martina @	rfjm9870@aol.com	318-797-5419
11	North Carolina	13	11	1,11	Bill Whittle	wwhittle@triad.rr.com	336-766-8937
12	Ohio	18	10	1,4,5,6,9,10,11,17	Bob Martina @	rfjm9870@aol.com	318-797-5419
13	Oklahoma	5	2	2,4,5,	Jack McCurdy	Jackmcc@hughes.net	405-354-5134
14	Texas						
	East	9	1	1,4,5,6,8,17,30,32	Emil Sommerlad	e.sommerlad@worldnet.att.net	972-447-0976
	West	9	3	11,13,16,19,26,31	Roger Gallenstein	rmgallenstein@aol.com	817-685-0400
	Coastal	14	10*	2,7,9,10,14, 20,27,21	Gene Treadway	genorio@sbcglobal.net	956-618-1137
15	Tennessee	9	0	1-9 all	Bob Martina @	rfjm9870@aol.com	318-797-5419

* Some leaders cover more than one CD. @ Acting leader – We will take volunteers for state leader.
It is noted that Illinois and Georgia have made significant recent progress, and Ohio and North Carolina have done very well considering the LRO's membership distribution. Hats off to Alaska, Louisiana and Mississippi for achieving 100% staffing, even with sparse membership in many CDs. Now, let's move all our states to the 100% staffed position.

Bob Martina,
Shreveport,
Louisiana, LRO/
NRLN Grassroots

Chairman, Email: rfjm9870@aol.com; Phone: 318-797-5419

P.S. Encourage your friends to join the LRO. If a friend is not a Lucent retiree, encourage him or her to join the NRLN. There is strength in numbers!!

The LRO Connection

Analysis of LRO Opinion Survey Results

LRO members' responses to the online opinion survey conducted in January/February are a key resource for

setting directions for where and how the LRO can act to best serve its members. Analysis of the survey results was a principal focus during the recent LRO Board's planning meeting. A brief set of analyses by topic is available on the LRO website and can be accessed directly if you are reading this online. [Simply click on the specified topic from the list below or access the full report on <http://www.lucentretirees.org/SURVEY>.

Note, too, that certain Board members are identified for key sections of the survey's results. They will be working collaboratively and with other members to insure that your thoughts and concerns in each and all of the specified sections are kept in front of the entire LRO by identifying our efforts on your behalf in the coming months.

SUMMARY QUESTIONS AND ANSWERS http://www.lucentretirees.org/SURVEY/Survey-Summary.html	
ANALYSIS OF SURVEY PART V - THE LRO- Joe Sculli	ANALYSIS OF LEGISLATIVE ISSUES – Bill Kadereit
ANALYSIS OF SURVEY PROFILE DATA – Ed Beltram	ANALYSIS OF PENSION ISSUES – Pete McCarthy
ANALYSIS OF BENEFIT ISSUES – Jerry Hanley	DUES AND MEMBERSHIP ISSUES – Bob Janish

Here are a few highlights to consider from the survey results:

- There was a strong and significant response rate to the survey. Our members clearly are both comfortable and proficient at using web-based tools to express their views and to stay connected with the LRO. This is a real advantage to us all!!
- The responders encouraged us to actively engage with Alcatel-Lucent wherever possible to find the most effective means to make progress with them on addressing your interests and concerns. We will seek every reasonable means available to do so.
- There were rich comments and insights offered in the written responses. They provided many ideas and suggestions, particularly about how best to communicate with you on important subjects using our web resources and website.
- We need to address how to grow and expand our membership. Not only in size/numbers but in terms of the full range of retirees by age and by type of concerns so as to really offer benefits seen as critical to your specific interests and for ALL retirees. This will add both credibility and clout to our agenda and potentially help us to more effectively communicate with our elected representatives in Washington.
- The responders are willing to help in many ways and will volunteer to support our grassroots initiatives, as well as with dues and contributions.

Please take a look at the survey results/analysis. Send us any other ideas and suggestions that occur to you.

Join The LRO

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



Include this coupon with your check

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

LRO Membership Information

Renew My LRO Membership

Register Me As A New LRO Member

First Name MI Last Name Street Address or P.O. Box #
 City State Zip Code Phone Email Address

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

If you DO NOT want your information accessed, check here

Check one: Retiree with Pension Vested for Pension Surviving Spouse

Check one: Management Non-Management

Retirement Date Company At Retirement Years of Service

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