



## NRLN Grass Roots Legislative Campaign John Leasher

**L**eaders of *The National Retiree Legislative Network* (NRLN) have announced a major grassroots campaign to rally support for H.R. 1322, *The Emergency Retiree Health Benefits Protection Act of 2002*. NRLN also is working to find a sponsor for a Senate version of that bill, which is being drafted.

NRLN is a Washington-based coalition of nearly a dozen retiree organizations dedicated to protecting the pension plans and retirement benefits of their members. Your *Johns Manville Retirees Association* is a charter member.

Jim Norby, NRLN President stated, "By some estimates, as many as 10 million retirees have lost their medical coverage or were forced to pay more in recent years. Legislation governing retirement and retiree medical plans has been amended and watered down by legal interpretations until these laws do the average retiree more harm than good."

Reversing this situation will require a major information campaign directed at affected, but unorganized retirees, key members of Congress and the general public, according to Norby. He said, "Work is underway to solicit the financial and active support of our participating organizations, which represent over two million retirees from major companies

across the country." We are enclosing his appeal and we expect our JM retirees to respond to it generously.

"Ultimately, more than 25 million corporate retirees are affected by issues involving post-retirement cancellations or reductions in pension and health benefits. The goal of NRLN is to mobilize this army of retirees on behalf of reform legislation so their voice will be heard where it counts—in the U.S. Senate and House of Representatives," said Norby. "Our opportunity to pass pro-retiree legislation such as H.R. 1322 could be lost without the support and contributions of retirees across the country," he added

Congressman John F. Tierney, chief sponsor of H.R. 1322 has been quoted: "We believe that every working American should know, unequivocally, that the pension and benefits that he or she worked for will be available when they retire."

Based in Washington, D.C., NRLN represents nearly 2 million retirees from Johns Manville, US West, Bell Atlantic, Raytheon, GE, GM, IBM, Prudential Insurance, Southern New England Telephone, Western Union, and others. For more information about the organization, write to the National Retiree Legislative Network, 1244 19<sup>th</sup> Street N.W., 4th Floor, Washington, DC, 20036, or visit its Web site at [www.nrln.org](http://www.nrln.org).

## Tenth Anniversary Fern Balaun

**I**n early 1992 a group of retirees met to form a retiree association. The purpose: to serve as a communications conduit between retirees and Johns Manville, to represent and support the legitimate interests of retirees and to communicate with members regarding their concerns about pension plans and retiree benefits. A letter was sent to approximately 4100 salaried retirees in June, 1992, urging all to become members.

The first newsletter was issued in August 1992. Over the next ten years, your newsletter reported on changes in medical coverage, changes in management, pension reviews, annual meetings, Association elections and many other items of interest. Here are some highlights:

- The Retiree organization was established, including incorporation, non-profit status, by-laws. Initial meetings were held with Manville officers.
- Focus groups were established by Manville/Schuller to solicit input from retirees on health care issues. The Association responded by recommending participants, recording feedback and writing a follow-up letter with suggestions.
- The Association Retirees gathered, sorted and categorized documentation of individual retirement

- agreements with Johns Manville for Medical and Insurance Benefits. A report was prepared and presented to retirees and to legal counsel.
- Roy Hillmer wrote several articles over the years with advice for handling medical bills.
  - The Retiree Association met with Manville representatives to discuss major changes being made to 1995 retiree medical plans. Retirees were urged to respond to Manville's request for comments. A letter of protest was written to each member of the Manville Board of Directors regarding changes being made and the possibility of further reductions of benefits.
  - Retirees were alerted to and asked to support new legislation directed toward preventing further employer abuses of retirees.
  - 1996 medical plan changes, including HMOs, were reviewed.
  - The Association met with Schuller (Manville) representatives responsible for benefits to discuss the association's concerns with the decrease in salaried retirement fund assets.
  - The Association tracked proposed legislation, "Transfer of Excess Pension Assets" and contacted members of Congress.
  - Requests for a pension COLA were repeated.
  - The Association welcomed the new chairman, president and CEO, Jerry Henry, and proposed a COLA.
  - After a pension COLA was rejected, a letter was written to support our request and ask for reconsideration.
  - The Association reviewed the progress of other retirees' legal battles with corporations who changed retiree benefits.
  - John Leasher provided yearly Retirement Plan reviews of the Summary Annual Report after analyzing the full annual report.
  - "In Memory" column was initiated in February 1999.
  - Retirees were given information on Y2K—preparation of computers for the year 2000.
  - Results of a pension survey were sent to JM president and CEO as a result of his comment that he would take a look at a COLA.
  - JM announced reviewing "strategic alternatives available to maximize shareholder value" including the possible sale or merger of the company.
  - New legislation was introduced supporting a major Medicare expansion to cover prescription drugs.
  - Johns Manville entered a merger agreement with Hicks, Muse and Bear Stearns for a proposed leveraged buyout. (Later, the agreement was terminated.)
  - Retirees were urged to support legislation introduced in 2000, *The Emergency Retiree Health Benefits Protection Act of 2000*. This legislation would prevent the cancellation or reduction of health benefits. The bill was re-introduced in June 2001.
  - Johns Manville became a wholly owned subsidiary of Berkshire Hathaway on February 2001.
  - Major changes to medical plans were reviewed with Cigna being the new carrier effective 1/1/02.
  - John Leasher represents our association in the *National Retiree Legislative Network* (NRLN) a nationwide non-profit group dedicated to federal legislative efforts on behalf of all retirees. This organization represents more than a 1.5 million individual retirees. John was elected as Vice President, Secretary and Treasurer.

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## Errata

1. Roy Hillmer's correct e-mail address is: [HILLMER30@msn.com](mailto:HILLMER30@msn.com)
  2. In Bob Feeney's article, "Benefits Explained," the account number for Cigna should be 245-2041. This number is shown on your ID card and on the Cigna medical claim forms.
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## In Memory

William Albe (Denver)  
 Richard Amberg (Denver)  
 John Ball (Denver)  
 Pat Loubert (Etobicoke)  
 John Mahoney (Denver)  
 Lloyd Monroe (Denver)  
 Sid Murray (Natchez)  
 Andy Musz (Denver)  
 Charles P. O'Donnell (Denver)  
 Joan Pitts (Denver)  
 Howard Seeber (Denver)  
 George Reimschuessel (Denver)  
 Walter Tumsis (Denver)  
 Doug Humphreys (Toledo)

The following are from address changes. There may be some duplications of previous notices.

Layne Cotter  
 Evelyn Crocco  
 Bryon Dunn  
 Dominick Fracaroli

Robert E. Franklin  
Annelle Hall  
John Hummel  
Leonard Johnson  
Bill X. Karter  
Rudolph Mienert  
Ruth Miller  
Dorothea Nicol  
Roy Shivers  
Travis West

Senior Fraud  
**Fern Balaun**

**L**isa Curtis, a representative from the Denver District Attorney's Economic Crime Unit spoke to retirees in Denver recently about the increasing number of prosecutions for "Senior Fraud." Following is one subject she covered—Identity Theft.

Identity thieves steal checks, credit card numbers, driver's licenses and other information to impersonate others. A check can be stolen out of a mail box or purse or wherever, then washed and replicated within two hours.

To Protect Against Identity Theft:

1. Wear a close-fitting pouch instead of carrying a purse.
2. Don't carry your checkbook, extra credit cards, or Social Security card in public.
3. Don't give any part of your Social Security, credit card or bank account numbers over the phone, unless you made the call to a company or financial institution with which you are familiar.
4. Request a free copy of your credit report once a year from:  
Equifax, 1-800-685-1111;  
Experian, 1-888-397-3742;  
Trans Union, 1-800-888-4213.

5. Cancel all unused credit card accounts appearing in your credit report.
6. Call 1-888-567-8688 to "opt out" of credit agency marketing lists reducing credit card solicitations.
7. Shred pre-approved credit card offers and all financial documents.
8. Review billing statements carefully. Report errors in writing immediately. The company must investigate unauthorized charges you report within 60 days.

If Your Identity is Stolen:

1. File a police report and get copies for your bank and credit companies.
2. Cancel each credit card. If you report the loss before the cards are used, you are not responsible for unauthorized charges. Reject callers selling credit card protection—you don't need this!

3. Contact your bank and cancel all accounts and PIN numbers. Stop payments on outstanding checks and complete "affidavits of forgery" on unauthorized checks.
4. Call Equifax 1-800-525-6285; Experian 1-800-311-4789; Trans Union 1-800-680-7289 to flag your credit file for fraud and to add a "victim's statement."
5. Report to utility companies that someone may try to get service using your ID.
6. Report your missing driver's license to the Department of Motor Vehicles. Get a new license without your Social Security number.

There was a lot of additional information presented. Other information which pertains to retirees nationwide, will be included in future newsletters.

**Audit Report from Roger DeVries, C.P.A.**

*Ladies and Gentlemen:*

*I have examined the disbursements records and other financial records of the Johns Manville Retirees Association for the year 2001.*

*Membership dues and deposit records were not available, but I was able to establish that dues of \$20.00 for 1,535 members were added to the Association's Credit Union Accounts in total.*

*I found the financial operations and record keeping of the Association to be in order.*

*The enclosed Fund Activity Summary was compiled from the Association records without audit.*

*As this Summary was not subject to audit, and as it is not accompanied by other financial statements generally considered necessary for full financial presentation, I am unable to express an opinion on this Financial Summary.*

*Yours very truly, Roger DeVries, CPA*

**Johns Manville Retirees Association Fund Activity Summary**

	<u>2001</u>	<u>2000</u>	<u>1999</u>
Beginning Balance, Funds on Deposit	\$41,405	\$49,139	\$53,649
Income: Credit Union Dividends	3,552	2,550	2,547
Membership Dues	<u>31,060</u>	<u>0</u>	<u>0</u>
Total Income	34,612	2,550	2,547
Expenditures:			
Legal & Accounting Fees	210	1,308	200
Travel & Dues	2,500	2,128	0
Liability Insurance	2,500	2,500	2,500
Newsletters, Postage & Other	<u>5,578</u>	<u>4,348</u>	<u>4,357</u>
Total Expenditures	<u>10,788</u>	<u>10,284</u>	<u>7,057</u>
Net Change in Funds During Year	<u>23,824</u>	<u>-7,734</u>	<u>-4,510</u>
Ending Balance, Funds on Deposit	\$65,229	\$41,405	\$49,139