



NRLN Leadership

John Leasher

Incoming JMRA President Rocco Russo and outgoing President John Leasher attended the National Retiree Legislative Network's Annual Leadership Conference in Washington, D.C. on January 24 and 25. Leaders of retiree associations, constituting the NRLN's more than two million members, met to talk with Congressional staff members, discuss retirement issues, elect board members and set the organization's objectives for the coming year. John Leasher was reelected as NRLN's vice president, Secretary and Treasurer.

Pension law reforms, preservation and funding of retiree health care, and more affordable prescription drugs are at the Legislative Agenda's core. "We have adopted a legislative agenda that will require all of our members communicating to their elected representatives the importance of our agenda issues to millions of America's workers and retirees," said A. J. (Jim) Norby, NRLN president. "We must impress upon our nation's leaders that it is their duty to help us protect what we have earned through our years of labor. NRLN will continue to be a proponent for legislation to better protect retirees' health care benefits and access to more affordable prescription drugs."

Prior to discussing and adopting the 2006 Legislative Agenda, the Retiree Association leaders heard from staff members of Senators who have key roles on Capitol Hill with legislation important to retirees.

Members of Senator Max Baucus' staff and Senator Charles Grassley's staff led one discussion focused on the Senate's pension reform bill. Three staff members from the Senate Health, Education, Labor and Pensions Committee further discussed the legislation and noted that it is awaiting the appointment of a conference committee to work out differences in the bills passed by the Senate and House late in 2005. Much of the discussion focused on the protection for workers when a company converts from a defined benefit pension to a cash balance plan. Also discussed were the pension funding disclosure requirements in the pending bills.

A member of Senator Byron Dorgan's staff reported on S. 334, the Pharmaceutical Market Access and Drug Safety Act, and the need for retirees to urge their Senators to become cosponsors of the bill.

A staff member for Senator Ken Salazar explained S. 2007, the National Commission on Health Care Act. The bill, introduced last November by Senators Salazar and John McCain, calls for activation and funding of a Health Care Reform Committee charged with providing recommendations to Congress on what to do about health care reform in general, rising health care costs and the growing ranks of uninsured.

Other retiree associations represented at the meeting included Aetna Retiree Association, Ameritech/SBC Retirees, Association of BellTel Retirees, Association of Raytheon Retirees, Association of U.S. WEST Retirees, AT&T Retirees (ACE), Detroit Edison Alliance of Retirees, Lucent Retirees Organization, NAPRI (Prudential retirees), Polaroid Retirees and SNET (Southern New England Telephone Retirees).

Go to NRLN web site, www.NRLN.org, where you will find more comments by Jim Norby. You will also find an easy way to send e-mail to your senators and congressional representative.

Annual Meeting

Fern Balaun

The Johns Manville Retirees Association held its annual meeting at the Colorado Credit Union, 8331 S. Continental Divide Road, Littleton, CO at 10:00 a.m. on Tuesday, November 29, 2005. Members represented by over 900 proxies constituted a quorum.

The Nominating Committee's slate was unopposed. The following were elected to serve for two years:

President & Director	Rocco Russo
Secretary & Director	Bill Snyder
Director & Newsletter Editor	Tom Krzemien
Director	George Kinzer
Director	Andy Sokal
Director,	John Leasher

In addition to those above, the following serve terms which run through 2006:

Vice-president & Director, Bob Feeney
 Treasurer & Director, Lou Stravato
 Director, Burt Emory
 Director, Ed Bettinardi
 Director, Mike Sivetts

Many thanks to those of you who returned your proxy. This enables the Association to have the necessary representation of an official annual meeting and election. Also, a special thanks to the Nominating Committee for their work this year.

Note from Rocco Russo

I am happy to be your President and would like to hear from any member with your concerns, objectives and any suggestions as to how the Retiree Association Board and I can better serve you.

In Memory

George E. Thompson (WHQ, Denver)
 Bob Goldthwaite (WHQ, Denver)
 Donald Norris (WHQ, Denver)
 Robert J. Bruntrager (WHQ, Denver)
 Michael Gizicki (WHQ, Denver)
 Reinhardt (Rennie) Martin
 Louis G. McGee

Retiree Life Insurance

Johns Manville is in the process of updating Retiree Life Insurance plan documentation. A draft, as it relates to salaried retirees, is provided for your information. For Salaried Employees who...

...retired prior to January 1, 1981: The amount of your Life Benefits is 30% of the amount in effect on the day preceding the date of your retirement rounded to the next higher thousand. The maximum amount of coverage is \$25,000.

...retired between January 1, 1981 and December 31, 1985: The amount of your Life Benefits is decreased 10% on the first month after retirement from the amount in effect on the day preceding the date of your retirement. Life Benefits continue to decrease 10% annually on the anniversary of your retirement:

Less than 25 years of service: For seven years, to 30% of active coverage with a maximum of \$30,000.

25 years of service or longer: For five years, to 50% of active coverage with a maximum of \$30,000.

...retired between January 1, 1986 and December 31, 1986: The amount of your Life Benefits is 50% of the amount in effect on the day preceding the date of your retirement rounded to the next higher thousand. The maximum amount of coverage is \$50,000.

...retired between January 1, 1987 and January 31, 1995: The amount of your Life Benefits is 50% of your base salary in effect on the day preceding the date of your retirement rounded to the next higher thousand with no maximum.

...retired on or after February 1, 1995, including Prospective Salaried Retirees: The amount of your Life Benefits is 50% of your base salary in effect on the day preceding the date of your retirement rounded to the next higher \$1,000. The maximum coverage is \$50,000. On the first of the month following your 65th birthday, coverage is reduced to \$10,000.

Senior Management Employees who retired between January 1, 1981 and December 31, 1986:

The amount of your Life Benefits is 100% of the amount in effect on the day preceding the date of your retirement rounded to the next higher thousand. There will be no maximum amount of coverage.

Mailing List Updates

Ed Bettinardi

Recently JMRA transferred its membership data to a newer computer program. We can now save significantly on mailing expenses. It has been difficult to keep track of members as they change street addresses and e-mail addresses.

Based on newsletters and proxies returned as undeliverable, we “lost” well over 200 members. By supplying address information to the company that prints and mails our newsletter in computer readable form, we now have a better chance of getting your address right.

Before each mailing, each address is checked for the proper ZIP+4 mailing code using the US Postal Service National Change of Address system (NCOA). This system uses 4 years of Postal Service history of address changes to track. When we sent our mailing information to NCOA, here is what we found:

- We sent 2559 names and addresses to NCOA. (All of the membership less deceased)
- 85 people could not be found by NCOA: Of those, 43 were previously “Lost”, so we lost an additional 42.
- NCOA found both summer and winter addresses where both were active, and put only one address where the second was not active, dropping 5 second addresses. (If you have a permanent second address, please let us know, and when that address should be used)

- 195 shown in our records as “Lost” were found!
- 252 addresses for ZIP, Street, Town or State were changed to the currently correct address.

We use an “Address Service Requested” note on our mailings. Each letter not delivered is returned to us at a cost of 70 cents! Our next mailing should result in very few letters returned.

E-mail addresses are a very different story. When CompuServe and AOL made it easy to get on the Internet, few users thought much about the value of e-mail addresses because very few people were sending e-mails. As use of the Internet exploded, many new e-mail suppliers appeared. You may have changed addresses just to save a few dollars or for a year’s free service. A change of e-mail address may make you invisible to many former correspondents unless you take care to notify each one about the change.

Recently, we sent an e-mail to 462 members and asked if they would like the Newsletter by e-mail. 89 of those e-mails came back as non-deliverable. If you did not receive an e-mail and you

think you should have, check our Web site at <http://jmretirees.org/updateemail.htm> for a list of members whose e-mail returned as undeliverable. This is a private link not accessible from the JMRA web site. You must key the address in to access the link. If you are on the list, click the update link and provide us with your current information and e-mail address.

In addition, we found a number of people using “blocking” which prevents our e-mail from getting through to you. However, we have received over 155 positive responses. Sending the Newsletter by e-mail is a great savings for JMRA, as we avoid both printing and mailing expense.

Please consider receiving your Newsletter by e-mail. To do so, either send an e-mail request to update@jmretirees.org, or visit our Web site, <http://jmretirees.org>, and click the Update link. Please also put our e-mail address, hello@jmretirees.org, in your list of acceptable senders so our e-mail is not blocked. We will not send your Newsletter by e-mail unless we have both received a request from you to do so, and verified your e-mail address.

Thank You Fern

Fern Balaun has decided that the time is appropriate to relinquish the duties as a Director and the Newsletter Editor for the Johns Manville Retirees Association. Fern began communicating with the Johns Manville Retirees Association membership as your Newsletter Editor in 1992 when the organization was first formed. Gathering pertinent information and preparing it for publication is not an easy task. Fern was adept in reporting both corporate information and Johns Manville Retiree Association board business. Fern was able to provide details to the many actions that affected our retirement futures. We will miss her reporting and communications skills. Join us in wishing her well in all her future endeavors.

Pittsburg Representative

Pittsburg, California Regional Representative, Adrian Verduzco, served as Regional Representative for the Pittsburg, California region from the inception of the Johns Manville Retirees Association until he passed away in 2005.

We are very appreciative of his loyal service to the Johns Manville retirees. Vic Viani, Regional Representative for the Sacramento area has agreed to serve the Pittsburg area as well as the Sacramento area. We appreciate his offer to serve both these areas.

Many thanks Vic, you have always been a good help to our organization.

Richmond /Alexandria Regional Representative

The Johns Manville Retirees Association has received the resignation of Steve Skroback who served as Regional Representative for the Richmond /Alexandria area for the past six years. We thank Steve for serving the needs of the Johns Manville Retirees Association and the retirees who reside in that area.

We are looking for someone who can fill the position of Regional Representative for this area. If you are interested in acting as liaison between the Retirees Association and the Richmond /Alexandria retirees, or if you need more information, please contact a Board member or your newsletter editor.

Until this position is filled, feel free to use your newsletter editor as your contact.

Your New Newsletter Editor

Tom Krzemien

Let me take a few words to introduce myself. My name is Tom Krzemien and I am replacing Fern Balaun as your new Director & Newsletter Editor for the Johns Manville Retirees Association. This a difficult act to follow but I will do my best to provide a level of service that Fern has been providing for the past 14 years.

I worked for Johns Manville for 42 years before my retirement in 1997. My career with JM began in the Floor Tile department at the Manville NJ plant and ended with the Internal Audit Department at World Headquarters in Denver. My wife, Maryann, also worked at JM for 25 years until her retirement in 1998. Between us both we have seen more corporate changes than anyone could wish for in a lifetime. Hopefully these experiences will be of some value in the future.

I ask that you be patient with me while I learn this new job, but do not hesitate to contact me if I can be of service to you. I will do my best to find someone who can answer your questions.

Reach out for Information

Our website <http://jmretirees.org>

– articles, past newsletters, link to Adobe Acrobat Reader.

Newsletter Editor e-mail – tom@jmretirees.org

Write to us at Johns Manville Retirees Association

P.O. Box 3336, Littleton, CO 80161-3336

Johns Manville information www.myJMDirect.com (1-888-709-4567)

National Retiree Legislative Network – www.NRLN.org.

- Link to Deficit Reduction Act of 2005.

Links to Medicare part D information. <http://www.medicare.gov/>

- The last date to join a plan offering drug coverage for 2006 is May 15, 2006. Your next opportunity to enroll will be November 15 - December 31, 2006.

JM Company Newsletter Error

One of our members noted a mistake in the March 2006 *Johns Manville Retiree* (company) Newsletter article “Are you considering enrolling in Medicare Part D? Consider this:...” The error is on page 2, column 2, Paragraph 3: "If you or your dependents enroll in a Medicare Part D prescription drug plan, your prescription drug benefits will be provided solely through Medicare."

Barbara Schane of JM agrees that the correct wording should state that if a retiree's dependent enrolls in a Medicare D prescription drug plan, only the dependent will lose their JM coverage. There would be no impact on the retiree's eligibility for JM coverage.

JM Direct should be able to answer specific questions relating to the JM Retiree article.

Credit Union Name

The *Johns Manville Credit Union* changed its name to *Colorado Credit Union* so that more people realize they can bank there. Any member of the JM Retiree Association and their relatives may bank with the credit union.

The credit union saves you money with free checking and free checks for retirees, free I-banking and E-bill pay, free debit cards for worldwide access to your money, no annual fee Credit Cards, complimentary financial planning services, noncommissioned mortgage lending (Colorado only), insured savings with good yields and real people answering the phones. If your family members are borrowers, contact the credit union, which is known for competitive loans. CCU offers 90 days no payments on most new loans over \$10,000.

The credit union can serve you long distance or from its offices in Littleton and Denver, Colorado. Visit Colorado Credit Union online at www.ccu.org or call 303-978-2274 or 1-800-828-2274.

Amy M. Thomsen, Director of Sales and Marketing,
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Get Others to Become a Member

Your retiree association is dedicated to protecting your benefits. Our greatest concern is your medical and prescription plans, vital benefits promised to you but not guaranteed. We are an active member of the National Retirees Legislative Network which represents millions of retirees and, as an organization, we pay dues to support their efforts. Our president, Rocco Russo and John Leasher, NRLN's Vice-President, Secretary and Treasurer, attend network meetings in the nation's Capitol. Other members of your board may travel there to attend hearings or meet with members of congress.

If you know a JM salaried retiree who is interested in joining the Johns Manville Retirees Association, please have them complete the form below and return it to the association. The annual dues of \$20.00 is waived for 2006. They will be put on the mailing list for future newsletters.

To: Johns Manville Retiree Association
P. O. Box 3336
Littleton, CO 80161-3336

Yes, I want to join. Date: _____

Name: _____ Phone: (_____) - _____

Address: _____

City, State: _____ Zip + 4 _____ + _____

E-mail Address: _____ Dues: waived for 2006

Repeat e-mail Address: _____

Please send my newsletter by e-mail

Directors

Rocco Russo President
Bob Feeney Vice-President
Bill Snyder Secretary
Lou Stravato Treasurer
Tom Krzemien Newsletter Editor
Mike Sivetts Burt Emory
George Kinzer John Leasher
Andy Sokal Ed Bettinardi

Newsletter

Editor Tom Krzemien
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